

GROUP
INSURANCE

Standing together to face cancer

Human support to help you cope with illness

beneva

People
protecting
people

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Behind every cancer statistic is a life that matters



Hearing that you have cancer can feel like a shockwave that disrupts every part of life, from family and relationships to work and everyday routines.

A diagnosis doesn't just change one person's reality; it impacts loved ones and reshapes the workplace environment as well. And behind every statistic is a person striving to move forward, find balance, and hold on to their dignity.

2 in 5 Canadians
will be diagnosed with cancer
in their lifetime

Source: [Canadian Cancer Statistics Dashboard](#)

1 in 4 Canadians
will die from cancer

Source: [Canadian Cancer Society](#)

9 in 10 cancers
affect people aged 50 and over

Source: [Canadian Cancer Society](#)

Before treatment even begins, there is a period of fear and uncertainty. Major decisions must be made quickly, all the while carrying a heavy emotional burden.

Once the dust has settled, a new reality emerges. The person must juggle a number of administrative tasks. This is when the need for emotional and financial support becomes most apparent.

Depending on the coverage in place, a range of services and solutions can help support overall well-being. Our greatest hope? That insured plan members can focus on what truly matters: their quality of life.

Prevention and screening

Caring for your health starts early

Prevention is one of the most powerful tools we have to lower certain cancer risk. Healthy lifestyle choices and recommended screening can truly make a difference.



could be prevented through healthy lifestyles and effective prevention policies.

Source: [Canadian Cancer Society](#)

Covered vaccines

- Human papillomavirus (HPV)
- Hepatitis B

Healthy weight

- Care provided by kinesiologists, dietitians, nutritionists, psychologists and other specialists
- Eating for health program offered through our EAP

INTERESTED IN LEARNING MORE?

- [Losing weight by taking a drug](#)
- [Inclusion in the workplace: obesity](#)

Living smoke free

- Reimbursement of certain prescription drugs and smoking cessation products
- Tobacco and nicotine cessation programs offered by our Employee Assistance Program (EAP)

INTERESTED IN LEARNING MORE?

- [Quitting smoking in 5 steps](#)
- [Quitting smoking: managing withdrawal and finding solutions](#)

Covered medical exams

- CT scans
- MRI
- Ultrasound
- X-rays
- Laboratory tests



Coverage that supports you everyday

Disability or critical illness insurance benefits provide a reliable safety net to help you get through this difficult time with greater peace of mind!

Disability insurance

Group disability benefits replace income for plan members with cancer who are unable to work. They ease financial pressure during an already demanding period and offer much-needed stability.

With income support in place throughout the leave, plan members can focus on what truly matters: their treatments, their recovery and their quality of life.

Disability insurance goes beyond financial protection. From the very beginning of the leave of absence, it includes structured, personalized support—clinical monitoring, coordinated care and guidance to support recovery and a safe, sustainable return to work.

In 2024, people living with cancer and their loved ones faced average out-of-pocket costs of \$33,000. Altogether these expenses account for 20% of total cancer-related costs in Canada, or \$7.5 billion.

Source: [Canadian Cancer Society](#)

Critical illness insurance

When a serious illness such as cancer strikes, critical illness insurance delivers fast financial support. It helps individuals manage the financial consequences that often come with a major diagnosis.

The lump-sum benefit can be used however the plan member chooses—whether to replace lost income, pay for treatment-related costs or support recovery. Most importantly, it helps maintain everyday life during an otherwise turbulent time.

- Our critical illness insurance may include:
- Coverage for up to 40 critical illnesses
 - Multiple payouts over a lifetime, allowing members to receive more than one benefit following an initial cancer diagnosis (e.g. after a heart attack or stroke)
 - Benefits in the event of cancer recurrence
 - A survival period of as little as 10 days after diagnosis



Accidental Death and Dismemberment Insurance for firefighters

Firefighters risk their lives to keep us safe. On the job or on the ground, we're there to support them if injury occurs.

Their unique risks call for specialized coverage. And at Beneva, we recognize that. Our Accidental Death and Dismemberment Insurance for firefighters covers 23 cancers that may be linked to their occupational duties. Coverage may also include enhanced protection for medical expenses and disability.

Cancer is the leading cause of job-related deaths among firefighters in Canada.

Source: [Canada.ca](https://www.canada.ca)

Navigating cancer treatments

Supportive care at every stage

Cancer treatments can take a heavy toll day after day.

Certain care options and services offer comfort and much-needed relief along the way. These optional benefits are available at the plan sponsor's discretion.

Second medical opinion

- Review of the medical file by a specialist
- A second opinion on diagnosis and treatment options

Hospitalization

- Semi-private room
- Private room

Wellness and support items

- Hair prostheses (wig)
- External breast prosthesis
- Post-surgical bra
- Cooling cap rentals
- etc.

Medical cannabis

- Pain management
- Relief from nausea and vomiting



We put people first

Our teams walk alongside members every step of the way during this difficult journey. With strong health expertise, they offer caring, dependable support—always shaped around each person’s unique situation.

We take the time to fully understand what plan members are going through and connect them with the right support options. Depending on their needs, professional assistance may be provided or relevant resources recommended.

We adapt our approach over time, ensuring personalized support is available when it truly matters.

Comfort when it matters most

During a cancer-related absence, we support both employees and their managers every step of the way. We bring together all the right elements to make everyday life a little easier.

Simple, respectful and consistent communication helps reduce uncertainty, maintain a sense of belonging and foster trust.

Rehabilitation

A successful return to work after long cancer treatments doesn’t happen by chance—it requires preparation!

Personalized support makes it possible to return gradually, with workplace accommodations when needed. What’s most important? Respecting each person’s pace, capabilities and medical recommendations.

Turnkey tools

Organizations have access to practical, turnkey tools to help support the employee affected by cancer and their team; through the return-to work process

FOR EMPLOYEES:

- [Getting ready to return to work](#)
- [Supporting your return to work... after a cancer diagnosis](#)

Workplace health solutions

Our team of experts in workplace health solutions support organizations in addressing cancer in the workplace—taking a practical, people-oriented approach.

Our strategy is grounded in three key pillars: workplace attendance management, workplace health promotion and assistance programs.

The objective is clear: to be there for employees when they're struggling, while giving managers the guidance and tools they need to act with confidence.

INTERESTED IN LEARNING MORE?

- [Let's talk about cancer?](#)
- [Returning to work after a cancer diagnosis: A pivotal step](#)
- [Helping a team navigate a colleague's return to work after a cancer diagnosis](#)
- [Cancer and work: Test your knowledge](#)

Manager Assistance Program

The Manager Assistance Program and the Health Support Program provides practical support to help managers and teams navigate difficult situations.

Services include:

- Telephone coaching to help managers adopt the right approach when supporting someone who is struggling
- Referral-based psychosocial assistance services for employees, designed to encourage recovery and a faster return to balance



It's the little things that count

Complementary benefits help deliver holistic support, addressing physical, mental and social well-being for insured members—and in some cases, their dependents as well.



Wellness account

This account reimburses a broad range of wellness-related activities and products to help maintain or improve overall health.

- Support for people living with cancer
- Wellness services
- Family care
- Transportation
- Fitness expenses

Care provided by licensed healthcare professionals

- Naturopath
- Physiotherapy
- Kinesiology
- Osteopathy
- Psychology
- Nutrition
- Massage therapy
- Occupational therapy
- Acupuncture

Health spending account

It covers medical expenses that are not reimbursed by the group insurance plan or that exceeded annual maximums.

For example:

- Prescription drugs
- Care provided by licensed healthcare professionals
- Medical equipment, supplies and devices
- Diagnostic tests, lab work and X-rays
- Rehabilitation
- etc.

See the [full list of eligible expenses](#).

TELUS Health Integrated Platform—Employee Assistance Program

The [bilingual digital platform](#), available 24/7 on the web and via the mobile app, explores a wide range of health and well-being topics:

- A library of resources and tools on a range of topics
- Fitness program
- Global well-being assessment, including the General health index evaluation
- Immediate Care self-help programs

Available in self-service, the platform allows insured plan members to explore a broad selection of content—articles, podcasts and documentation—at their own pace.

Cognitive behavioural therapy

Cognitive behavioural therapy (CBT) helps reduce emotional distress by working on specific thought patterns and behaviours. Provided online, CBT is just as effective as in-person therapy and is especially well-suited to people living with cancer because of its flexible nature.

Included in the EAP and MAP, CBT is offered as a guided self-directed pathway, with ongoing support from a therapist throughout the process.

Resources

Consult our [list of organizations](#) that support people living with cancer and their loved ones.

For insured plan members

Consult your group booklet or call **1 888 235-0606** to learn what is covered under your group insurance plan.

For advisors, plan sponsors and administrators

Contact your account manager. Don't have one? [Complete our form.](#)

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This document is intended to provide an overview of the plans offered. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the contract. In this document, Beneva designates Beneva Inc. Group insurance contracts are underwritten by Beneva Inc. and distributed by Beneva Inc., financial services firm, and its authorized partners. © Beneva Inc. 2026 The Beneva name and logo are registered trademarks of Beneva Group Inc. used under licence.