

# Serious Illness. Critical Coverage.

## Affordable Critical Illness Insurance

Serious illness can have life-changing consequences — not only for your health, but also for your finances. Critical illness insurance provides the comfort and security of a tax-free, lump-sum payment with no restrictions on how it is spent.

It is an unfortunate fact — even with the best extended health and disability plans, a serious illness can end up costing you money.

Critical illness insurance is designed to give you some extra resources at a time when you need to focus on your health, not your finances. Underwritten by Industrial Alliance Insurance and Financial Services Inc., the plan provides coverage for 25 illnesses and includes several value added benefits at no additional cost.

For definitions of all covered conditions and the AdvanceCare Benefit, please visit [specialmarkets.ia.ca/critical-illness-definitions](https://specialmarkets.ia.ca/critical-illness-definitions)

### Additional benefits at no extra cost

#### Claims at TuGo

Should you choose to use private medical facilities, **Claims at TuGo** may help you make your money go considerably further than if you personally arrange medical treatment. You can find more information at [tugo.com/tms](https://tugo.com/tms). Note that utilization fees may apply.

#### AdvanceCare benefit \*

Receive 10% of the total benefit amount for coronary angioplasty and several early stage cancers without affecting the benefit payment for a covered condition.

#### Multiple event coverage \*

Claim multiple times for separate and unrelated covered conditions.

#### Cancer recurrence \*

If you are diagnosed with cancer, while insured under this policy, and after 60 consecutive months of being cancer-free you are diagnosed with cancer again, the full benefit amount may be payable.

### Coverage for 25 life-changing illnesses

- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia including Alzheimer's Disease\*
- Heart Attack
- Heart Valve Replacement or Repair
- Kidney Failure
- Loss of Independent Existence\*
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease and Specified Atypical Parkinsonian Disorders\*
- Severe Burns
- Stroke

### Protection for the entire family

Coping with a serious illness is one of the greatest challenges any family can face. Purchasing coverage for your spouse and dependent children gives you peace of mind knowing that you will have some extra financial resources to help your entire family through a difficult time.

You and your spouse can apply for a minimum of \$20,000 up to \$500,000 in coverage. And you can apply for up to \$10,000 in coverage for your children. Children are covered for six children-specific conditions plus 22 of the adult covered conditions:

- Cerebral Palsy
- Down Syndrome
- Congenital Heart Disease
- Muscular Dystrophy
- Cystic Fibrosis
- Type 1 Diabetes

All your children are covered for one low premium rate. Children born after your initial purchase can be added to the plan without the need for medical underwriting. Simply complete a Request to Add a Child within 90 days of their birth. Dependent child coverage is only available if you are also insured under the plan.

\* Not available to dependent children

## Are there limitations or exclusions I should be aware of?

Yes, there are some important limitations and exclusions for you to be aware of before you apply for coverage:

- The insured person must survive for 30 days (90 days for paralysis, loss of independent existence or bacterial meningitis, 180 days for multiple sclerosis or loss of speech) after first being diagnosed for a benefit payment to be made.
- If the insured person is diagnosed with a benign brain tumour, cancer or early stage cancer within the first 90 days of coverage, or with multiple sclerosis or Parkinson's within the first year of coverage, a benefit will not be payable and the diagnosed condition will no longer be considered a covered condition for the insured.
- A diagnosis of benign brain tumour, multiple sclerosis or Parkinson's within the applicable limitation period will also result in any condition under MEC Group 3 no longer being payable (specialmarkets.ia.ca/mec).
- Any covered condition or AdvanceCare Benefit condition diagnosed prior to the effective date of coverage is excluded.
- No Cancer Recurrence Benefit will be paid if the first instance of cancer was diagnosed before the effective date of coverage under this policy.
- No benefit will be paid if the covered condition or AdvanceCare Benefit Condition results from: attempted suicide, alcohol or drug abuse, war or armed forces service, self-inflicted injury, taking poison or inhaling gas, or participation in a criminal act. For blindness, coma, deafness, loss of limbs, severe burns, paralysis or stroke, no benefit will be paid if the condition is a result of participating in hazardous sports or activities. There is also an exclusion for certain pilots.

## What happens to my coverage if I am no longer an employee of this group?

Because this is group insurance, you must be an eligible employee to join the plan, and to maintain coverage for yourself and your family. However, conversion to a separate policy is available to you and your spouse before age 65, within 31 days of ceasing to be eligible. A maximum of \$100,000 may be converted.

## Here's how little monthly premiums cost

### Monthly Premium per \$10,000

You must apply for a minimum of \$20,000 of coverage. Plus taxes where applicable. Rates are subject to annual review.

Age*	MALE		FEMALE	
	Non-Smoker**	Smoker	Non-Smoker**	Smoker
Under 25	\$0.70	\$0.84	\$0.62	\$0.70
25–29	\$0.84	\$1.10	\$0.88	\$1.02
30–34	\$1.08	\$1.54	\$1.30	\$1.58
35–39	\$1.50	\$2.40	\$1.96	\$2.52
40–44	\$2.26	\$4.06	\$2.96	\$4.08
45–49	\$3.62	\$6.84	\$4.38	\$6.42
50–54	\$6.02	\$11.40	\$6.42	\$9.82
55–59	\$10.16	\$18.52	\$9.36	\$14.80
60–64	\$17.32	\$29.16	\$14.18	\$22.48
65–69	\$27.64	\$45.42	\$21.58	\$33.82
70–74†	\$46.52	\$73.08	\$30.68	\$48.94
75†	Coverage Terminates			

\* Premiums are calculated each year, based on your age at January 1 and will increase as you enter a new age band.

\*\* Non-smoker rates apply to individuals who, at the time of application, have not used tobacco, nicotine, or cannabis mixed with tobacco in any form whatsoever within the last 12 months and who have provided satisfactory evidence of insurability.

† For renewal only, last age to apply is 69.

### For all eligible children

Benefit Amount	Monthly Premium
\$5,000	\$1.75
\$10,000	\$3.50

## Who can apply?

All active full-time and part-time employees of Schlumberger Canada Ltd., working a minimum of 20 hours per week, are eligible to apply.

Applicants must be under age 69 and residing in Canada.

Dependent children are also eligible to apply provided they are under age 21 (up to 24 if they are enrolled full-time at a post-secondary school) and the employee also applies for coverage.

Residents of Quebec under age 65 must be insured under a private drug plan in order to apply.

## How do I apply?

For amounts in addition to the Guaranteed Acceptance coverage amount, please complete an Application for Voluntary Critical Illness Insurance. Acceptance will be subject to the health and lifestyle information you provide.

Send your completed application to:

iA Special Markets

Industrial Alliance Insurance and Financial Services Inc.

400–988 Broadway W., PO Box 5900, Vancouver BC V6B 5H6

## Questions? We're here to help.

Contact a Client Service Specialist at:

**1.800.266.5667** (toll-free) **604.737.3802** (Vancouver)

specialmarkets@ia.ca

Monday to Friday 6:30 a.m. – 4:30 p.m. Pacific Time

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