



Optional Critical Illness Insurance

Financial protection when a serious diagnosis changes the plan.



Why this coverage matters

AIG's Critical Illness plan can help reduce the financial stress associated with a critical illness by providing a lump-sum payment in the event that you or a covered dependent are diagnosed with a critical illness such as cancer, stroke or heart attack.

Coverage highlights

Lump-sum non-taxable benefit

Paid directly to you when a covered condition meets the policy definition. Benefits are received tax-free.

Helps cover additional costs

Use your benefit to help with additional expenses such as medications, home care, or replacing lost income.

Multiple-event coverage

Provides an additional benefit if you fully recover from a covered critical illness and are later diagnosed with a different eligible critical illness.

Cancer recurrence

Provides an additional benefit if you are diagnosed with life-threatening cancer again after the required recurrence period.

Take your coverage with you

If your employment ends before age 65, you may convert up to \$100,000 of your existing Critical Illness coverage to an individual policy without medical evidence, provided you apply within 31 days of termination.

How it works

Employee

You can choose a benefit amount for yourself from \$20,000 to \$500,000, in increments of \$10,000.

Spouse

Choose a benefit amount for your spouse from \$20,000 to \$500,000, in increments of \$10,000.

Child

Choose a benefit amount for your child(ren) from \$5,000 to \$25,000, in increments of \$5,000.

Non-Evidence Maximum (NEM)

Coverage up to **\$70,000 for Employees and Spouses (each)** and **\$10,000 for Dependent Child(ren)** is available without proof of good health when first eligible or following a qualifying life event. At future annual enrolments, up to **\$5,000** of Dependent Child coverage is available without proof of good health.

What you need to know

Who can apply?

Coverage is available to active eligible employees of SLB Canada who reside in Canada.

You may also apply for coverage for your eligible spouse and dependent children. Employees and spouses must apply before age 70. Dependent children are eligible up to age 21, or age 26 if attending a post-secondary institution full-time. Coverage terminates at age 75.

Important things to know

Pre-existing conditions

Benefits may not be payable for a critical illness related to a pre-existing condition during your first 12 months of coverage. Prior similar group coverage may count toward this 12-month period, subject to the terms of the policy.

Covered condition requirements

Each covered critical illness must meet the applicable definition and diagnostic requirements, and certain conditions may be subject to additional limitations.

90-day minimum coverage requirement

Benefits are payable only for covered critical illnesses diagnosed after you have been insured for 90 consecutive days. Prior group coverage may satisfy this requirement.

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Protection for you and your family

Choose coverage for yourself, your spouse and your children to help provide added financial protection when a critical illness impacts your family.

Covered conditions

Coverage includes 26 critical illnesses, plus five additional conditions for insured dependent children.

Critical illnesses		
Aortic Surgery	Dementia, Including Alzheimer's Disease	Motor Neuron Disease
Aplastic Anemia	Heart Attack (Acute Myocardial Infarction)	Multiple Sclerosis
Bacterial Meningitis	Heart Valve Replacement or Repair	Muscular Dystrophy
Benign Brain Tumour	Kidney Failure	Occupational HIV Infection
Blindness	Loss of Independent Existence	Parkinson's Disease and Specified Atypical Parkinsonian Disorders
Cancer (Life-Threatening)	Loss of Limbs	Quadriplegia, Paraplegia, Hemiplegia
Coma	Loss of Speech	Severe Burn
Coronary Artery Bypass Surgery	Major Organ Failure on a Waiting List	Stroke (Cerebrovascular Accident)
Deafness	Major Organ Transplant	
Additional dependent child critical illnesses		
Cerebral Palsy	Cystic Fibrosis	Type 1 Diabetes Mellitus
Congenital Heart Disease	Down Syndrome	

Partial-benefit conditions

Cancer (Non-Life-Threatening) and Coronary Angioplasty: Eligible for 10% of the applicable Benefit Amount up to \$25,000.

Each covered condition must meet the applicable definition and diagnostic requirements.

Cost of coverage & how to apply

Employee or Spouse Monthly Premium Rates for Critical Illness Coverage

To calculate your monthly premium, divide the amount of coverage selected by \$10,000 and multiply by the applicable rate shown below.

Rates are shown on a monthly basis per \$10,000 of coverage.

Current Rates (per \$10,000)				
Age Band	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
18-24	0.84	0.53	0.70	0.52
25-29	1.10	0.82	1.02	0.88
30-34	1.54	1.08	1.58	1.30
35-39	2.40	1.50	2.52	1.96
40-44	4.06	2.26	4.08	2.96
45-49	6.84	3.62	6.42	4.38
50-54	11.40	6.02	9.82	6.42
55-59	18.52	10.16	14.80	9.36
60-64	29.16	17.32	22.48	14.18
65-69	45.42	27.64	33.82	21.58
70-74	73.08	46.52	48.94	30.68

Child rate: \$1.12 per \$5,000 of coverage, for all eligible dependent children

Applying for coverage above the Non-Evidence Maximum (NEM)

Coverage amounts above the applicable Non-Evidence Maximum (NEM) require completion of an Evidence of Insurability (Medical Questionnaire) and approval by the insurer.

Send your completed form to: AIG Insurance Company of Canada - aigcanada.ah@aig.com

Questions? Contact: aigcanada.ah@aig.com

To initiate a claim: AHClaims@aig.com

Policy Number: 9430745

Refer to your booklet when available for additional details. This document provides a summary of coverage for information purposes only. Coverage is subject to the terms, conditions, limitations and exclusions of the applicable policy. In the event of any discrepancy between this document and the policy, the policy will govern.

