



Critical Illness Insurance Seize a growing opportunity



Critical Illness (CI) insurance is a relatively new product in the Canadian market and has been gaining momentum over the past few years. Despite the recent growth of the CI insurance market, there is still some reluctance from employers to integrate this product into their group benefits programs. Unfamiliarity with the product and with its many advantages may be contributing factors. As the quality of health benefit plans is becoming an increasingly important element in employee retention and recruitment, employers could gain a great deal from promoting a comprehensive benefits program which includes critical illness coverage.

Here are a few simple ways of breaking through the most common misconceptions surrounding CI insurance

Perception	Fact	Key benefit
CI insurance is too complex.	Most insurers have adopted industry benchmark definitions for covered conditions.	Clarity and consistency across CI products.
CI insurance is too expensive.	Voluntary and flexible benefit plans are key elements to mitigating costs.	No cost to the employer or payment only for benefits chosen.
Medical evidence of insurability must always be provided.	Medical evidence is only required for amounts above the Non-Evidence Maximum.	Non-Evidence Maximum amounts simplify plan enrolment and underwriting, as medical evidence of insurability is not required.
Group Life and Long Term Disability suffice.	CI insurance is a living benefit that provides coverage for unexpected needs, independent of ability or inability to work after a serious illness.	CI is a complementary product to Group Life and Long Term Disability and a valuable addition to complete a benefits package.
Coverage stops at age 65.	Maximum termination age can go up to age 70.	Generous insurability period helps retain existing and experienced workforce.

There is no doubt that CI insurance is evolving and quickly becoming an integral part of employer group insurance plans. We recognize your clients' need to get the most value out of their benefit programs, which is why we continue to develop innovative products that provide flexible and affordable options specifically designed with their needs in mind.

SSQ Insurance now offers three distinct CI packages: essential (6 illnesses), balanced (24 illnesses) and complete (40 illnesses).

As the only carrier to offer protection against autoimmune illnesses, to cover up to 40 illnesses and to ask for a survival period of 14 days only, SSQ Insurance continues to stand out in the Canadian market and to offer exclusive products that are adapted to today's reality.

We can help you deliver better solutions to your clients!

Flexibility to choose the right plan according to your needs!

Covered illnesses	Essential		Balanced		Complete	
	Adults (6)	Children (15)	Adults (24)	Children (15)	Adults (40)	Children (18)
Cancer (life-threatening)	•	•	•	•	•	•
Loss of speech	•	•	•	•	•	•
Aortic surgery	•		•		•	
Coronary artery bypass surgery	•		•		•	
Heart attack	•		•		•	
Stroke	•		•		•	
Blindness		•	•	•	•	•
Coma		•	•	•	•	•
Deafness		•	•	•	•	•
Major organ transplant		•	•	•	•	•
Muscular dystrophy		•	•	•	•	•
Paralysis		•	•	•	•	•
Severe burns		•	•	•	•	•
Benign brain tumor			•		•	•
Kidney failure			•		•	•
Major organ failure on waiting list			•		•	•
Dementia, including Alzheimer's disease			•		•	
Dilated cardiomyopathy			•		•	
Fulminant viral hepatitis			•		•	
Motor neuron disease			•		•	
Multiple sclerosis			•		•	
Occupational HIV infection			•		•	
Parkinson's disease and specified atypical parkinsonian disorders			•		•	
Primary pulmonary hypertension			•		•	
Aplastic anemia					•	
Bacterial meningitis					•	
Crohn's disease requiring surgery					•	
Coronary angioplasty					•	
Ductal carcinoma in situ of the breast					•	
Heart valve replacement or repair					•	
Hip replacement surgery					•	

Covered illnesses	Essential		Balanced		Complete	
	Adults (6)	Children (15)	Adults (24)	Children (15)	Adults (40)	Children (18)
Knee replacement surgery					•	
Liver failure of advanced stage					•	
Loss of independent existence					•	
Loss of limbs					•	
Progressive systemic sclerosis					•	
Severe rheumatoid arthritis					•	
Stage 1A malignant melanoma					•	
Stage A (T1a or T1b) prostate cancer					•	
Systemic lupus erythematosus					•	
Cerebral palsy		•		•		•
Congenital heart disease requiring surgery		•		•		•
Cystic fibrosis		•		•		•
Down's syndrome		•		•		•
Mental deficiency		•		•		•
Spina bifida cystica		•		•		•

Covered conditions	Essential	Balanced	Complete
Waiver of Premium	Optional	Optional	Optional
Second Medical Opinion *	•	•	•
Multiple Event Coverage	•	•	•
Cancer Recurrence Benefit			•
Complementary benefit in the event of certain illnesses			•
Child illnesses	15	15	18
Survival Period	14 days	14 days	14 days
2013 CLHIA Benchmark Reference Definitions	•	•	•

* For SSQ, Insurance Company Inc., the Second Medical Opinion protection is automatically included with the Critical Illness benefit. In the case of SSQ, Life Insurance Company Inc., the Second Medical Opinion protection will be available only if the policyholder also selects the Medical Care benefit.

The purpose of this document is to provide a summary description. It is not intended to describe all provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For complete description of the provisions, exclusions and limitations that apply, please refer to the contract.

In this document, SSQ Insurance refers to SSQ, Life Insurance Company Inc.

