

CRITICAL ILLNESS COVERAGE

COMPARATIVE TABLE OF COVERED CONDITIONS

		CANADA LIFE	SUNLIFE	MANULIFE	INDUSTRIAL ALLIANCE	RBC
TOP 3 CONDITIONS	Critical Illness	T10 / T75 / T100	T10 / T75 / T100	T10 / T20/T75 / T100 (€)	T10 / T75 / T100	T10 / T75 / T100
	Cancer A malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue including leukemia and Hodgkin's disease, but excludes, in general, cancer in situ, Kaposi's sarcoma, skin cancer, except for those achieving greater depth than 0.70 mm, early prostate cancer, tumours in the presence of HIV, pre-malignant lesions, benign tumours and polyps.	Yes	Yes	Yes	Yes	Yes
	Heart Attack The "death" of a portion of the heart as a result of inadequate blood supply as evidence by electrocardiographic (ECG) changes and an elevation in cardiac enzymes.	Yes	Yes	Yes	Yes	Yes
	Stroke A neurological deficit persisting for at least 30 days. Most insurers exclude transient ischemic attacks while others have added to their definition of stroke "all episodes of ischemia by rupture of the thrombosis or embolism from extra-cranial source leading to permanent neurological sequelae."	Yes	QD:30	Yes	Yes	Yes
NORMALLY COVERED FULL BENEFIT CONDITIONS	Alzheimer's Disease Progressive degeneration of the brain resulting in the reduction of mental and social functioning and requiring daily supervision. Some insurers do not cover other organic brain disorders and psychological illnesses while others require the client to need a minimum of eight hours of daily supervision.	Yes	Yes	Yes	Yes	Yes
	Benign brain tumour Permanent deficit of the neurological system such as impaired speech, sight or walking. Some insurers cover tumours of the bony cranium and pituitary microadenomas that are superior to 10mm in diameter and aortic surgery, heart valve replacement and loss of independent existence. For some insurers, tumours or lesions in the pituitary gland are not covered and others exclude cysts, granulomas, meningiomas, malformations of the intracranial arteries or veins or tumours of the cranial nerves, pituitary gland or spinal cord.	Yes	Yes	Yes	Yes	Yes
	Blindness The permanent loss of sight in both eyes, with a corrected visual acuity worse than 20/200 in both eyes or a field of vision less than 20 degrees in both eyes.	Yes	Yes	Yes	Yes	Yes
	Coma State of deep unconsciousness, during which the person insured only shows signs of primary defensive reflexes to external stimuli for a continuous period of at least four days for most insurers.	QD:4	QD:4	QD:4	QD:4	QD:4
	Coronary artery bypass To undergo heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts excluding any elective surgery or non-surgical techniques such as balloon angioplasty or laser relief of an obstruction.	Yes	Yes	Yes	Yes	Yes
	Deafness The permanent and profound loss of hearing in both ears with an auditory threshold of more than 90 decibels.	Yes	Yes	Yes	Yes	Yes
	HIV infection (Occupational) Needs to have been contaminated accidentally during the course of normal occupation. Some insurers require blood tests to be taken within 14 days of the accidental injury and the result must be negative and another test must be taken between 90 and 180 days after the infection and the result must be positive.	Yes	Yes	Yes	QD:90	Yes
	Kidney failure on dialysis Failure of both kidneys needing treatment by regular dialysis or transplant in some cases.	Yes	Yes	Yes	Yes	Yes
	Loss of limbs Total and permanent severance of two or more limbs from above the wrist or ankle joint. Some insurers add that the amputation can be the result of an accident or medically required amputation.	Yes	Yes	Yes	Yes	Yes
	Loss of speech For some insurers, the loss of speech must last at least 180 days or 12 months required by other insurers.	Yes	QD:180	QD:180	QD:180	Yes
	Major burns Most insurers define this illness as third degree burns covering at least 20% of the body surface.	Yes	Yes	Yes	Yes	Yes
	Major organ transplant surgery Generally of the heart, liver, lungs, kidneys and bone marrow.	Yes	Yes	Yes	Yes	Yes
	Major organ transplant waiting list Benefits paid for clients on a waiting list for a transplant.	Yes	Yes	Yes	Yes	Yes
	Motor neuron disease (inc. ALS, Lou Gehrig's) Also called Amyotrophic Lateral Sclerosis and/or Lou Gehrig's disease. It is the unequivocal diagnosis of motor neuron disease including primary lateral sclerosis, progressive spinal muscular atrophy, progressive bulbar palsy and pseudo bulbar palsy. Some insurers require that this disease be diagnosed prior to the age of 75.	Yes	Yes	Yes	Yes	Yes
	Multiple sclerosis Neurological abnormalities persisting for a continuous period of at least 6 months and confirmed by modern investigational techniques (i.e. image scanning). Some insurers require typical symptoms of demyelination with resultant impairment of the brain stem or spinal cord. Some insurers require two episodes separated by at least one month.	Yes	QD:180	QD:180	QD:180	Yes
	Paralysis Complete and permanent loss of use of two or more limbs for a period of 90 days, during which time there has been no sign of improvement.	QD:90	QD:90	QD:90	QD:90	No
Parkinson's disease Characterized by two or more of the following symptoms: tremor, muscle rigidity and bradykinesia. Certain insurers require the insured to be in need of substantial physical assistance from another adult to perform two or more of six activities of daily living.	Yes	Yes	Yes	Yes	Yes	

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	CANADA LIFE	SUNLIFE	MANULIFE	INDUSTRIAL ALLIANCE	RBC	
	T10 / T75 / T100	T10 / T75 / T100	T10 / T75 / T100 (Enhanced)	T10 / T20/T75 / T100	T10 / T75 / T100	
OTHER CONDITIONS (less frequently and/or partially benefit)	Critical Illness					
	Aortic surgery	Yes	Yes	Yes	Yes	No
	Aplastic Anaemia	Yes	Yes	No	No	No
	Bacterial Meningitis	Yes	QD:90	No	No	No
	Heart valve replacement	Yes	Yes	Yes	Yes	No
	Cancer: colon stage A	Yes	Yes	Yes	Yes	No
	Cancer: chronic lymphocytic leukemia	Yes	Yes	Yes	Yes	No
	Cancer: ductal carcinoma of the breast in situ	PB:10% MB:\$25,000 CF:100%	PB:10% MB:\$50,000 CF:Remainder	PB:25% MB:\$50,000*	PB:10% MB:\$50,000	No
	Cancer: early prostate	PB:10% MB:\$25,000 CF:100%	PB:10% MB:\$50,000 CF:Remainder	PB:25% MB:\$50,000	PB:10% MB:\$50,000	No
	Cancer: Hodgkin's disease stage 1	Yes	Yes	Yes	Yes	No
	Cancer: invasive basal carcinoma	Yes	Yes if metastasis	No**	Yes	No
	Cancer: melanoma	Yes	Yes	Yes	PB:<1mm 10%, >1mm 100%	No
	Cancer: shallow melanoma	PB:10% MB:\$25,000 CF:100%	PB:10% MB:\$50,000 CF:Remainder	Yes	No	No
	Cancer: tumour in the presence of HIV	PB:10% MB:\$25,000 CF:100%	Yes	Yes	Yes	No
	Coronary angioplasty	PB:10% MB:\$25,000 CF:100%	PB:10% MB:\$50,000 CF:Remainder*	PB:25% MB:\$50,000*	PB:10% MB:\$50,000	No
Heart valve replacement	Yes	Yes	Yes	Yes	No	
Loss of independence	AL:75 QD:90	No	No	MB:\$500,000	No	
RIDERS AND RESTRICTIONS	Condition riders	Illness Assist: Early prostate, cancer, ductal breast cancer, HIV, related cancer and superficial malignant melanoma.		Benefits before the waiting period is satisfied available for all conditions (recovery benefits).		
	Pre-existing condition clause	No	No	No	No	
	Notes	Illness Assist: Partial benefit of 10% to a maximum of \$25,000 if diagnosed with the one of the following: stage T1A or T1B prostate cancer, ductal Breast Cancer, HIV related cancer, superficial malignant Melanoma. Payment of the Illness Assist Benefit will not cause the policy to terminate and the Critical Illness Benefit will not be reduced by the amount of the Illness Assist Benefit payable.		* One early intervention benefit payable per condition ** Definition excludes skin cancer other than malignant melanoma greater than stage 1A.		

(AL) Age limit • (SP) Survival period • (QD) Qualifying days • (PB) Partial benefit % • (MB) Max benefit \$ • (CF) % of continued face amount if partial benefit

For all companies in this table, there is no age limit, the survival period is 30 days, and the number of qualifying days for CANCER is 90 unless otherwise indicated.