

## A Critical Illness Success Story

**K**ELLY and Patrick met in university, fell in love at first sight, and married a few years after graduation.

By that time, they had their entire future together planned: they would pay down the mortgage ...save for their children's university educations ...and invest their money so that they could retire before their 60s. Of course, their plans for financial security included having the right insurance to safeguard their future, and that included, for each of them, \$100,000 of Critical Illness Insurance.

When Kelly suffered a stroke at age 42 that left her paralyzed on one side, it was their careful planning that made all the difference.

It wasn't long after the 30-day waiting period that Kelly received a cheque for the full amount of her Critical Illness coverage. With \$100,000 to spend as they wanted, Kelly and Patrick were able to set up their home to suit the changes in Kelly's abilities, and refit their car so that she could get around by herself again. There was also enough money to cover the expense of Kelly's physiotherapy and medications. There was even some money left over, which they used to pay down part of their mortgage.

Kelly is back to working part-time now, in a consulting role. She and Patrick think that, despite everything that happened, they may now be able to retire even sooner than they had first planned.

\* Kelly and Patrick are a fictional couple created to illustrate the value of the plan.

### DID YOU KNOW...

- In 2005, the *Canadian Cancer Society* estimated that 159,900 new cases of cancer and 72,700 deaths would occur in Canada in the next year. On average, 3,075 Canadians would be diagnosed with cancer **every week**.
- According to the *Heart & Stroke Foundation of Canada* in 2005, there are between 40,000 and 50,000 strokes in Canada each year, and about 300,000 Canadians are living with the effects of stroke.
- According to a 2005 report by *The Kidney Foundation of Canada's Biomedical Scientific Committee*, an estimated 1.9 million Canadians – or 1 in 15 people – have some form of kidney disease, but most of them are not aware of it. More than 17,000 Canadians now require regular dialysis treatments to stay alive.
- According to the *Canadian Organ Replacement Register – Canadian Institute for Health Information*, as of June 30, 2004, 3,911 Canadians were waiting for a Major Organ Transplant, of which 2,906 were Kidney Transplants.
- According to the *Institute for Clinical Evaluation Sciences*, 7,900 Coronary Artery Bypass Surgeries were performed in Ontario alone between 2003 and 2004.
- According to the *Heart and Stroke Foundation* and the *Canadian Institute for Health Information* in 2005, over 70,000 Canadians suffer a heart attack every year, with an 88% survival rate. Forty percent of Acute Myocardial Infarctions occur in those under age 65.



Happy 43<sup>rd</sup> Birthday!

# Critical Illness Coverage for You & Your Spouse

## Information You Should Know

The Critical Illness Plan can bridge a fundamental gap in your insurance portfolio you may not even know you have. Consider where this Critical Illness coverage fits in with other coverage you have:

- Critical Illness insurance benefits can pay for anything you choose, whereas your provincial health insurance pays only your basic health care bills.
- Critical Illness insurance benefits are paid in addition to any other coverage you have, whereas any additional health insurance you may have pays only the balance of your basic health care (minus your deductibles and co-payments), subject to approval and certain lifetime maximums.
- Critical Illness insurance benefits are paid regardless of your income or your ability to work, whereas disability insurance pays a portion of your income to cover regular monthly expenses if a disability leaves you unable to work for a specific period.
- Critical Illness insurance benefits are paid directly to you, while you are alive, whereas life insurance pays your beneficiary if you die.

You can use the money from your Critical Illness Plan to hire private care ...fund your recovery ...purchase medical equipment ...refit your home and your car ...adjust to the reduction or permanent loss of income ...pay off your mortgage, loans and other expenses ...travel ...even retire early, all without financial constraints or dependence on the decisions of others.

## Eligibility

You and your spouse are eligible to apply. All applicants must be between the ages of 18 and 65, inclusive, and resident in Canada. Once covered under the Plan, you can keep the Critical Illness coverage to age 70.

## Benefits

You and your spouse can apply for coverage from \$25,000 to \$250,000, in \$25,000 increments. The amount of your coverage is payable after a 30-day survival period (90-day waiting period in the case of a life-threatening cancer) following the first diagnosis of a specified covered condition or such longer period as specified in the policy.

**10% SAVINGS**  
on \$125,000 or more\*

## Best Doctors® Services

Included in the Critical Illness coverage, at no additional cost, is access to the following independent recovery management services by Best Doctors®, Inc.:

- InterConsultation™: Advanced, case-specific recommendations by top medical specialists, including timely answers to your questions, an in-depth analysis of your medical records, confirmation of diagnosis and recommendations of treatment options.
- FindBestDoc™: Identification, from a global database of physicians, of a minimum of two doctors specializing in your condition, their location anywhere in the world, information on their availability, and details on how to set up an appointment.
- FindBestCare®: Recommendations and logistics management based on a global preferred provider network, including recommendations of centres specializing in treatment of your condition, details of providers' qualifications, treatment approach and fees for treatment; also confirmation of your recovery management arrangements: travel, lodging and medical appointments; hospital estimates; pre-admission; hospital discounts; claims processing; and around-the-clock patient services.

## Return of Premium Upon Death of an Insured Individual

If the insured individual dies while his or her coverage is still in force, and has not received (or is not eligible for) a payment of the Critical Illness benefit, a death benefit will be payable to the estate of that individual. This death benefit will be equal to 100% of the premium paid for that individual's coverage under this Plan, up to the date of death.

## Priced Affordably for You and Your Spouse

Choose coverage in increments of \$25,000, up to \$250,000 per person. To determine your monthly premium, find the amount in the table that applies to your gender, age and smoking status, and multiply by the number of \$25,000 increments you choose. Annual premiums are 12 times the monthly premiums.

For purchases of Critical Illness coverage of \$125,000 or more per policy, a 10% reduction will apply to all of that person's Critical Illness coverage under this Plan.

\* These lower rates are made available because of lower marketing and administration expenses associated with higher amounts of coverage.

## IF YOU HAVE ANY QUESTIONS:

Please call **1 888 913-6333** from 8:00 a.m. to 8:00 p.m. ET, Monday to Friday.

## MONTHLY PREMIUM PER \$25,000 OF CRITICAL ILLNESS BENEFIT

Non-Smokers <sup>1</sup>		Smokers		Non-Smokers <sup>1</sup>		Smokers			
Age <sup>2</sup>	Male	Female	Male	Female	Age <sup>2</sup>	Male	Female	Male	Female
18 to 25	\$ 6.71	\$ 6.49	\$ 7.43	\$ 7.49	47	\$16.65	\$16.23	\$ 30.17	\$ 26.89
26	6.88	6.68	7.73	7.79	48	18.03	16.93	33.51	28.95
27	7.06	6.88	8.04	8.11	49	19.53	17.66	37.23	31.17
28	7.24	7.09	8.36	8.44	50	21.15	18.42	41.35	33.56
29	7.43	7.31	8.69	8.79	51	23.23	19.50	46.29	36.34
30	7.62	7.53	9.04	9.15	52	25.51	20.65	51.81	39.35
31	7.86	7.81	9.55	9.54	53	28.01	21.86	57.99	42.62
32	8.10	8.11	10.09	9.95	54	30.76	23.14	64.91	46.15
33	8.36	8.41	10.66	10.38	55	33.77	24.50	72.65	49.97
34	8.62	8.73	11.26	10.82	56	36.64	25.95	78.69	53.16
35	8.89	9.06	11.90	11.28	57	39.75	27.49	85.23	56.55
36	9.10	9.41	12.45	11.95	58	43.13	29.11	92.32	60.16
37	9.32	9.77	13.02	12.65	59	46.79	30.83	99.99	64.00
38	9.54	10.15	13.63	13.39	60	50.77	32.65	108.30	68.08
39	9.77	10.54	14.26	14.18	61	53.04	34.77	116.63	71.11
40	10.00	10.94	14.92	15.01	62	55.42	37.02	125.59	74.28
41	10.73	11.64	16.47	16.37	63	57.90	39.42	135.24	77.59
42	11.51	12.38	18.18	17.86	64	60.49	41.97	145.63	81.05
43	12.34	13.17	20.06	19.49	65	63.20	44.69	156.82	84.66
44	13.23	14.02	22.15	21.26	66 <sup>3</sup>	68.57	47.33	167.77	89.67
45	14.19	14.91	24.45	23.19	67 to 69 <sup>3</sup>	73.94	49.96	178.71	94.67
46	15.37	15.55	27.16	24.97					

<sup>1</sup> Non-Smokers are those who have not smoked cigarettes within the past 12 months and who meet Manulife Financial's health standards.

<sup>2</sup> "Age" means attained age. Any applicant must be a resident of Canada and between the ages of 18 and 65, inclusive, to apply.

<sup>3</sup> Premiums for renewals only. Coverage ends at age 70.

Five-year Premium Guarantee:

These rates are guaranteed for 5 years. After 5 years, your rate will increase to reflect the rate of your age at that time. The new rate will be guaranteed for another 5 years.

Note: Rates are subject to change without notice.

## Member and Spouse Critical Illness Plan Highlights:

- Your choice of coverage from \$25,000 to \$250,000, depending on your needs
- The money is paid directly to you, to spend as you please
- Covers 6 common critical illnesses and conditions:
  - ✓ Life-threatening Cancer
  - ✓ Heart Attack (Myocardial Infarction)
  - ✓ Stroke
  - ✓ Kidney Failure
  - ✓ Coronary Artery Bypass Surgery
  - ✓ Major Organ Transplant
- Access to Best Doctors® recovery management services at no extra cost
- Pay 10% less if you choose coverage of \$125,000 or more
- All premiums refunded to your estate upon death, if no claim has been made
- Low rates for you and your spouse

### SATISFACTION GUARANTEE

If you are not completely satisfied with your coverage, simply return your policy to Manulife Financial within 30 days of receiving it and any premium paid for the coverage will be promptly refunded.

#### EXCLUSIONS AND LIMITATIONS

No benefit is payable for a covered condition that results from commission of a criminal offence; operation of a motor vehicle while intoxicated; self-inflicted injuries; use of alcohol, drugs or toxic substances; or acts of war. No benefit will be paid unless the insured individual survives for a period of 30 days following the first diagnosis of a covered condition or such longer period as specified in the policy. Cancer is not covered within the first 90 days. This 90-day waiting period begins on the date you are approved for coverage.

Certain forms of skin cancer, cancer in situ, T1A and T1B prostate cancer, or tumours in the presence of Human Immunodeficiency Virus (HIV) are not covered. Stroke is not covered if it results from external trauma. Refer to your policy for further details of the Covered Conditions, Exclusions and Limitations, and the coverage period. If you are not completely satisfied with your coverage, simply return your policy to Manulife Financial within 30 days of receiving it and any premium paid for the coverage will be promptly refunded.

#### NOTICE ON EXCHANGE OF INFORMATION

All information requested will be for insurance purposes only and will be treated as confidential. The insurer or its reinsurers may, however, make a brief report on it to the Medical Information Bureau. The Medical Information Bureau is a non-profit membership organization of life insurance companies which operates an insurance information exchange on behalf of its members. Subject to your authorization, the bureau will supply information from its files to another member insurance company to which you have applied for life or health insurance or to which a claim is submitted. On your request, the bureau will arrange for disclosure to you of any information it may have in your file on you or your spouse being insured under this plan. If you question the accuracy of the bureau's file, you may contact the bureau and seek a correction. The address of the bureau's information office is: 330 University Avenue, Toronto, Ontario M5G 1R7 (Telephone (416) 597-0590).

#### NOTICE ON PRIVACY AND CONFIDENTIALITY

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife Financial will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife Financial at the address shown below. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, P.O. Box 4213, Stn A, Toronto, ON M5W 5M3.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Policy issued by The Manufacturers Life Insurance Company (Manulife Financial) to you. Premium rates may change at any policy anniversary in accordance with the terms of the Policy.

### APPLY NOW!

If you need assistance, call toll-free:

**1 888 913-6333**

Monday through Friday from 8 a.m. to 8 p.m. ET or e-mail us any time at: [am\\_service@manulife.com](mailto:am_service@manulife.com)

or visit us at [www.manulife.com/infoaffinity](http://www.manulife.com/infoaffinity)

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 **Manulife Financial**

The Manufacturers Life Insurance Company

