



Coverage when it's Critical

Chambers Plan Employee Benefits

Employee protection when a health crisis threatens their financial security

Medical advances mean people routinely live through conditions we previously thought of as life-threatening. But that health crisis can involve on-going expenses not covered by disability or health benefits. Critical Illness insurance helps meet the financial demands that often accompany a significant health change, including:

- medical costs not covered by government or private health insurance,
- transportation to treatment,
- the cost of personal or dependent care,
- convalescence,
- home retrofits,
- other debts or expenses.

What conditions does the Critical Illness benefit cover?

Chambers Plan Critical Illness insurance doesn't require a medical questionnaire and there is no need to submit receipts. Upon proof of claim, the benefit pays a lump sum, up to \$50,000 for an employee or \$10,000 for the spouse, following the diagnosis and 30-day survival of any of the following conditions*:

- Alzheimer's • Aortic Surgery • Aplastic Anemia • Bacterial Meningitis • Benign Brain Tumour • Blindness • Burns • Coma • Coronary Bypass • Deafness • Dilated Cardiomyopathy • Fulminant Viral Hepatitis • Heart Attack (Myocardial Infarction) • Heart Valve Replacement • Kidney (Renal) Failure • Life Threatening Cancer • Liver Failure of Advanced Stage • Loss of Independent Existence • Loss of Limbs • Loss of Speech • Major Organ Failure on Waiting List • Major Organ Transplant • Motor Neuron Disease • Multiple Sclerosis • Muscular Dystrophy • Occupational HIV • Paralysis • Parkinson's Disease • Primary Pulmonary Hypertension • Progressive Systemic Sclerosis • Severe Burns • Stroke

Critical Illness coverage is also available for dependent children, payable in a lump sum of \$5,000 following the diagnosis and 30-day survival of the following conditions*:

- Blindness • Cerebral Palsy • Coma • Congenital Heart Disease (Requiring Surgery) • Cystic Fibrosis • Deafness • Diabetes Mellitus (Type 1) • Down Syndrome • Life Threatening Cancer • Loss of Speech • Major Organ Transplant • Mental Deficiency • Muscular Dystrophy • Paralysis • Severe Burns • Spina Bifida Cystica

*Critical Illness benefits are subject to certain limitations for pre-existing conditions. Contact our office for complete information.

Critical Illness Coverage – for Peace of Mind.

Contact us to find out more details regarding the Critical Illness benefit options available, so employees can focus on their recovery instead of the bills.

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