

BENEFIT

CHAMBERS OF COMMERCE
GROUP INSURANCE PLAN®

facts:

Critical Illness Coverage to Help You Recover

A critical illness can strike at any time, and it can happen to anyone, regardless of their age or gender. Although the incidence of cancer, heart disease, and stroke are rising in Canada, the odds of surviving a critical illness are better than ever thanks to medical advances.

But surviving a health crisis can often involve a number of financial challenges for which you were unprepared. Long Term Disability payments can help replace lost wages, but not additional costs associated with surviving a critical illness. Expenses like time off work, travel to and from treatments, home modifications or assistance at home are now added on top of your normal living expenses. That's where Critical Illness (CI) coverage comes in.

CI insurance is designed to ease the financial pressures associated with a life-threatening illness by paying a tax-free lump sum if you become seriously ill. As a result, you can devote 100% of your energy to recovery, without worrying about how your illness has affected you financially. The Chambers of Commerce Group Insurance CI benefit can pay a lump sum of up to \$50,000 for employees or spouses facing an initial diagnosis of one of twenty-five serious conditions including cancer, heart attack, Parkinson's Disease, Multiple Sclerosis, major burns, coma, speech loss, coronary bypass, stroke, kidney failure, paralysis, blindness and deafness. There are no restrictions

for the money – it can be used however the member wishes.

Living with a critical illness can be a physically, emotionally, and financially trying period. The Chambers Plan Critical Illness benefit offers you simple, affordable protection, allowing you to concentrate on healing without worrying about your finances. So take a few moments to review your benefit plan, and make sure it's offering the protection you deserve.

