

Critical Illness Insurance



Help your employees manage the financial impact of a major illness diagnosis with Critical Illness benefits through Alberta Blue Cross. These benefits provide a tax-free, lump-sum cash payment for your employees when they need it most.

RESTORE FINANCIAL SECURITY

The survival rates of people who encounter critical illnesses such as cancer, stroke and heart disease have dramatically increased over the years. However, recovery may come with a significant financial cost that can impact your employees and the people close to them.

Critical Illness Insurance from Alberta Blue Cross provides financial support to offset the costs associated with life-altering illnesses.

This payment can be used in any way—there is no restriction on how the money is spent. For example, an employee could choose to use the money to

- pay off outstanding debts,
- help with home renovations required to accommodate new physical limitations, or
- pay for the costs of bringing home friends or family members in their time of need.

COVERED CRITICAL ILLNESSES*

- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer (Life Threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia (including Alzheimer's Disease)
- Heart Attack
- Heart Valve Replacement or Repair
- Kidney Failure
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting list
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease and Specified Atypical Parkinsonian Disorders
- Severe burns
- Stroke

In addition to these, the following Critical Illness conditions qualify for a partial payment*.

- Coronary Angioplasty
- Ductal Carcinoma in situ of the breast
- State 1A Malignant Melanoma
- Stage A (T1a or T1b) Prostate Cancer

The following childhood conditions qualify for a full payment*.

- Cerebral Palsy
- Congenital Heart Disease
- Cystic Fibrosis
- Muscular Dystrophy
- Type 1 Diabetes Mellitus
- Autism
- Down Syndrome

**Eligibility of covered conditions is dependent on a number of factors including severity of condition or impairment, and this document does not constitute a contract. Some exclusions due to pre-existing conditions may apply. This document provides an overview and is not a complete listing of all benefits and exclusions. For full details, speak with your Alberta Blue Cross representative.*

AVAILABLE COVERAGE LEVELS

Choose from three levels of coverage to offer your employees.

	OPTION 1	OPTION 2	OPTION 3
Employee	\$25,000	\$50,000	\$100,000
Spouse	\$5,000	\$10,000	\$20,000
Dependent	\$2,500	\$5,000	\$10,000

CRITICAL ILLNESS CONVERSION

Employees who have Critical Illness coverage as part of their core benefits may be eligible to apply for individual Critical Illness coverage if they ever experience a reduction or full loss of their group coverage. To stay protected, the member simply contacts Alberta Blue Cross within 31 days of leaving their group plan to apply for an individual Critical Illness plan.

To learn more about how Critical Illness benefits can protect and support your employees financially, call us at 1-866-513-2555.



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