



Optional *Benefits*

Optional Benefits offers a unique opportunity to add to your insurance coverage for extra financial protection – and peace of mind – when you need it most.

You have two great options to choose from: Critical Illness and Assured Access

Critical Illness

Critical Illness insurance provides you with a lump-sum, tax free payment in the event you are diagnosed with a covered condition.

If a serious medical condition strikes - **are you protected?**

- Would you be able to keep up with your mortgage?
- Could you afford medical expenses over and above those covered by government health care or private health insurance?



1 in 2 Canadians develop cancer in their lifetime *(Canadian Cancer Society)*

50,000 Canadians suffer a stroke each year, and 60% are left with a disability *(Heart and Stroke Foundation of Canada)*

25 covered conditions eligible for up to 2 full payments

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

4 covered conditions eligible for partial payment (10% of the coverage amount)

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

7 covered childhood conditions

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

To learn more and to apply for Critical Illness, go to medaviebc.ca/dalhousie. Access Code: DAL123. If applying for coverage within 31 days of your benefits eligibility date or a qualifying life event, you may be eligible for up to \$50,000 in coverage without medical evidence.

Questions? To speak with a licensed advisor, simply call **1-844-949-3809**





assured access

We understand how important it is for you and your family to have health coverage through our group benefits plan. And we recognize that life can have other plans.

Have you thought about your health coverage if you were to leave and no longer have coverage under your group health benefit plan? If you have children, have you thought about their future access to health insurance?

Medavie Blue Cross has what
you are looking for - **Assured Access**

IT'S SIMPLE TO ENROL

Assured Access is a guarantee that your health benefits will continue to be in place beyond your employer-sponsored coverage - based on your health today. Once accepted for *Assured Access*, you and your household are automatically approved for a comprehensive personal health plan when you are no longer covered by your group benefit plan.

Assured Access **guarantees** that your coverage will continue under an *Elements* personal health plan with comprehensive drug, hospital, travel and health benefits.

Assured Access is an exclusive protection opportunity when you:

- ✓ Currently have group health coverage
- ✓ Are under 65 years of age
- ✓ Answer a few health questions, and
- ✓ Live in Atlantic Canada

Assured Access

- Affordable
- Protects your access to health benefits should your health ever deteriorate
- Protects you and your children should any of you lose group benefits
- Provides access to a health plan on retirement

To learn more and to apply for Assured Access, go to www.medaviebc.ca/assuredaccess

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