



Hospital Essentials – Sickness

An insurance policy that pays cash directly to you to help pay out-of-pocket costs when you face an unexpected sickness.





Before we begin, let's see if you qualify.

What is your height and weight?

Have you had or received any medical advice or treatment within the last five years for the following:

- ▶ Heart attack, angina, atrial fibrillation, congestive heart failure, coronary artery disease that required bypass surgery, a stent or angioplasty, or a heart valve replacement?
- ▶ Stroke, transient ischemic attack (TIA)?
- ▶ Cancer, melanoma, Hodgkin's disease or leukemia?
- ▶ Multiple Sclerosis, Cystic Fibrosis, Muscular Dystrophy or Down's syndrome?
- ▶ Alcoholism or drug addiction?
- ▶ Diabetes which requires insulin, or Diabetes which was diagnosed prior to age 40?
- ▶ HIV or AIDS?

Because everybody gets sick.

When you suffer a sickness, you shouldn't have to worry about how you'll pay for added expenses or everyday bills.

The Hospital Essentials Sickness Plan...



Pays up to **\$9,000** a month directly to you, starting with the very first day you are hospitalized* due to a sickness. Plus pays you a recovery benefit following hospitalization for a **minimum of 10 days**.



Protects you from **any** sickness such as:

- Appendicitis
- Kidney Stones
- Asthma
- Tonsillitis
- Pneumonia
- Arthritis
- Complications from pregnancy
- Crohn's disease
- Ulcers

And most importantly, it protects you against the **big three**:

- **Heart Attack, Cancer, and Stroke**



Protects you 24 hours a day, 7 days a week, 365 days a year.



Pays cash directly to you in addition to benefits provided by **any other insurance policy**, worker's compensation or any government employment insurance program.

*Admitted to a Hospital or confined to a Hospital for a minimum of 20 hours



The Hospital Essentials Sickness Plan covers you in five important ways:

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Benefit	Plan 1	Plan 2	Plan 3
Daily Hospital Confinement	\$75 per day	\$150 per day	\$300 per day

- We will pay you starting with the **very first day** you are hospitalized, anywhere in Canada or the United States, for up to 365 days per sickness.

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Benefit	Plan 1	Plan 2	Plan 3
Daily Intensive Care	\$300 per day	\$600 per day	\$1,200 per day

- We will pay you if you are confined to an intensive care unit in Canada or the United States for up to 365 days per sickness. This benefit is paid **in addition to** the Daily Hospital benefit.

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Benefit	Plan 1	Plan 2	Plan 3
Ambulance Reimbursement	Up to \$150	Up to \$300	Up to \$600

- **Even if you are not hospitalized**, we will reimburse you for the cost of your ambulance services, based on the plan you choose.

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Hospital Essentials - Sickness

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Benefit	Plan 1	Plan 2	Plan 3
Recovery Benefit Following Hospital Confinement	\$75 per day	\$150 per day	\$300 per day

- Following hospitalization, we will pay you for a **minimum of 10 days**, regardless of whether or not you are disabled. That's **\$3,000** if you select Plan 3. If you are hospitalized for more than 3 days, we will pay you **up to 3 times** the number of days you were hospitalized while you are unable to work or perform your usual activities (if you are not employed), due to disability.

For example:

Days of Hospitalization	Recovery Benefit	Benefit Amount Plan 1	Benefit Amount Plan 2	Benefit Amount Plan 3
1-3	10 days	\$750	\$1,500	\$3,000
7	Up to 21 days	Up to \$1,575	Up to \$3,150	Up to \$6,300
14	Up to 42 days	Up to \$3,150	Up to \$6,300	Up to \$12,600
365 (maximum)	Up to 1095 days	Up to \$82,125	Up to \$164,250	Up to \$328,500

- This recovery benefit is payable to you while you are recovering at home or **anywhere**.

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Benefit	Plan 1	Plan 2	Plan 3
Recovery Benefit Following Outpatient Surgery	\$75 per day up to \$1,050	\$150 per day up to \$2,100	\$300 per day up to \$4,200

- **Even if you are not hospitalized**, if you suffer a sickness that requires outpatient surgery and you are unable to work or perform your usual activities, we will pay you up to 14 days while you recover.



You select the sickness plan that's right for you.

Plan 1
\$75/day

Plan 2
\$150/day

Plan 3
\$300/day

Then, you choose who you need to protect:



You



You and your family

Save 20% when you cover yourself and your family*

*Discount based on 2 Adults, ages 25-34, with 2 children under the ages of 16.

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Benefits of a Family Plan

- ▶ Protects you, your spouse and **ALL** your children in five important ways.
- ▶ When you have more children, they are covered from the day they are born, with guaranteed acceptance. Just let us know so we can add them to your family policy at **no additional cost to you**.
- ▶ Guaranteed acceptance for your spouse and children. This means:
 - ▶ At age 25, when coverage ends for each child, your child may continue coverage by purchasing a new policy, regardless of changes in health.
 - ▶ If the primary insured dies, coverage continues for the surviving spouse and children, regardless of changes in health.
- ▶ Saves you **20%** when you cover yourself and your family.*

*Discount based on 2 Adults, ages 25-34, with 2 children under the ages of 16.

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Like any insurance policy, it is important to understand what we don't cover.

No benefits will be payable for losses resulting from:

- ▶ Any accident/injury
- ▶ A pre-existing condition, unless the loss caused by the pre-existing condition begins after 24 months from the effective date
- ▶ War or act of war, declared or undeclared
- ▶ Mental illness or substance use disorder
- ▶ Normal pregnancy or childbirth



Important Notes:

- This policy is **Guaranteed Renewable until age 85**, at which time it terminates, so your policy will not be cancelled due to the number of claims you file.
- Pre-existing conditions are covered after the policy has been in force for 24 months.
- The Company may increase your premium, but only if we change everyone within the same class (for example, all policyholders with this product in the province).





Which plan works best for you?

Benefit	Plan 1	Plan 2	Plan 3
Daily Hospital Confinement	\$75 per day	\$150 per day	\$300 per day
Daily Intensive Care	\$300 per day	\$600 per day	\$1,200 per day
Ambulance Reimbursement	Up to \$150	Up to \$300	Up to \$600
Recovery Benefit Following Hospital Confinement (minimum 10 days)	\$75 per day	\$150 per day	\$300 per day
Recovery Benefit Following Outpatient Surgery (Up to 14 days)	\$75 a day up to \$1,050	\$150 per day up to \$2,100	\$300 per day up to \$4,200

Monthly Premium - Individual

Issue Age	Plan 1	Plan 2	Plan 3
6 months - 15 years	\$20	\$40	\$80
16 - 24	\$21	\$42	\$84
25 - 34	\$29	\$58	\$116
35 - 44	\$45	\$90	\$180
45 - 49	\$53	\$106	\$212
50 - 54	\$61	\$122	\$244
55 - 59	\$69	\$138	\$276
60 - 64	\$85	\$170	\$340
65 - 69	\$99	\$198	\$396

Monthly Premiums* - Family

Issue Age	Plan 1	Plan 2	Plan 3
18 - 24	\$62	\$124	\$248
25 - 34	\$78	\$156	\$312
35 - 44	\$110	\$220	\$440
45 - 49	\$126	\$252	\$504
50 - 54	\$142	\$284	\$568
55 - 59	\$158	\$316	\$632
60 - 64	\$190	\$380	\$760
65 - 69	\$218	\$436	\$872

Plus provincial sales tax, if applicable.

*Discount based on 2 Adults, ages 25-34, with 2 children under the ages of 16.



How the Hospital Essentials Sickness plan will work for you:

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1. **Pays cash directly to you to help pay** added expenses when you suffer a sickness, such as hospital room upgrades, transportation, hotel, childcare, and more.
 2. Pays you **for a minimum of 10 days** after you are hospitalized to help with items such as **loss of income** whether or not you are disabled.
 3. Pays you starting with the **very first day you are sick**.
 4. Your policy is **guaranteed renewable until age 85**, at which time it terminates, so your policy will not be cancelled due to the **number of claims you file**.
 5. **Gives you peace of mind** when you need it most so you can focus on getting better.
 6. Benefits may be **tax-free**.
 7. Saves you **20%** when you purchase a family plan.*
 8. **The service, strength and security of our company** has protected generations of satisfied customers since 1922.

*Discount based on 2 Adults, ages 25-34, with 2 children under the ages of 16.

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Cash is paid directly to you so you can use the cash as you wish, to help pay for unexpected expenses like:

- ▶ Semi-private or private hospital rooms
- ▶ Unpaid medications
- ▶ Your family's transportation to and from the hospital
- ▶ Hotel expenses for your family
- ▶ Meals
- ▶ Childcare
- ▶ Parking
- ▶ Loss of Income while you are recovering yourself or caring for a covered family member

