



# Cancer Care Protector

**An insurance policy that pays daily cash benefits directly to you** to pay for costly out-of-pocket expenses related to Heart Attack, Stroke and Cancer treatment and everyday expenses.





# Cancer Care Protector



**2 in 5 Canadians will develop cancer in their lifetime.<sup>1</sup>**

Cancer can affect anyone, anywhere, anytime. Thanks to modern medical treatments, over 60% of Canadians diagnosed with cancer are expected to survive for five or more years after diagnosis. But diagnosis, treatment, and recovery can be expensive. Covering these unexpected costs — plus everyday expenses — can put a significant strain on your family’s budget, especially if you lose income. The good news is a cancer insurance plan can make a difference.

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## TOTAL DISABILITY WHILE HOSPITALIZED FOR CANCER

Should you be confined overnight as an inpatient in a hospital anywhere in Canada or the United States, and you are totally disabled because of a covered cancer, we will pay you ...

Gold Plan	Platinum Plan
\$100/Day	\$200/Day

Your benefits begin on the very first day, provided you qualify, and are paid for each day you are hospitalized ... up to 365 days.

<sup>1</sup> Canadian Cancer Society, Canadian Cancer Statistics, 2016 edition



## TOTAL DISABILITY FOLLOWING HOSPITALIZATION FOR CANCER

Should you be totally disabled following a period of a covered hospital confinement as an inpatient, we will continue to pay you ... for up to **three** times the number of days you were in the hospital.

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

For example, if you were confined to a hospital for **five days**, we would pay you for up to **15 days** of **TOTAL DISABILITY** after hospitalization.

Gold Plan	Platinum Plan
\$100/Day	\$200/Day



## LOSS OF TIME FOR OUTPATIENT TREATMENT - CANCER

If you require **outpatient surgery, chemotherapy or radiation treatment**, because of a covered cancer we pay ...

Gold Plan	Platinum Plan
\$100/Day	\$200/Day

... for the day of each such surgery or treatment and for up to a maximum of 365 days.

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## TOTAL DISABILITY FOLLOWING OUTPATIENT TREATMENT FOR CANCER

Should you be totally disabled following outpatient surgery or treatment, we will continue to pay you for up to **three times the number of treatment days received**.

For example, if you had **three days of outpatient treatment**, we would pay you for up to **nine days of total disability**.



## BEST DOCTORS SERVICES

Best Doctors brings together the best medical minds in the world to help you get the right diagnosis, treatment and information when you're facing any type or degree of medical uncertainty.

Best Doctors will help you:

- Get the right diagnosis, treatment and information;
- Obtain an expert opinion;
- Find a specialist within or outside Canada;
- Navigate the health care system;
- Understand your medical condition.

One call to Best Doctors and a Member Advocate, a Registered Nurse, becomes your personal health ambassador, reaching out to the medical community on your behalf and in complement of the care you receive from your own physician.



# Cancer Care Protector



## OPTIONAL BENEFIT - RETURN OF PREMIUM UPON DEATH

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In the event of death of the primary insured or spouse (if family coverage is selected), for any reason other than a covered loss and if the policy has been in force for at least 10 consecutive years, we will return all premiums paid for this policy **less** any benefits paid under the policy.

Premiums will be returned to the Insured's beneficiary or if no beneficiary has been named, to the Insured's estate.

You select the Cancer Care Protector plan that's right for you:

Gold Plan	Platinum Plan
\$100/Day	\$200/Day

Then, you choose who you need to protect:



You



You and your family

DYHAF



# Cancer Care Protector



## Benefits of a Family Plan

- ▶ Protects you, your spouse and **ALL** your children.\*
- ▶ When you have more children, they are covered from the day they are born. Just let us know so we can add them to your family policy at **no additional cost to you.**
- ▶ Guaranteed coverage for your spouse and children. This means:
  - ▶ At age 23 or upon marriage , when coverage ends for each child, they may continue coverage by purchasing a new policy.
  - ▶ If the primary insured dies, coverage continues for the surviving spouse and children.

## You select what type of coverage you want:

Plan 1	Plan 2
Cancer only	Cancer Heart Attack Stroke

TCN

\*Children need to be at least one year old but not older than 17 years old at the date of the application.



**All insurance policies have exclusions and limitations, so it is important to understand what we don't cover.**

### **Limitations and Exclusions**

- This policy pays only for losses due to a covered condition selected.
- While hospitalized, the hospital must be located in Canada or the United States and does not include a clinic, nursing home, or convalescent care facility.
- The Company may increase your premium, but only if we change the premium for everyone of the same class.

### **Pre-Existing Conditions**

- Loss caused by a pre-existing condition is not covered unless such loss begins after 24 months of the issue date.
- “Pre-Existing Conditions” means a condition which first manifests itself before the issue date.

### **Waiting Period**

- No benefits will be payable during the waiting period.
- *Waiting period* means the first 30 days after the Policy issue date for Heart Attack and Stroke, and 90 days for Cancer.



**Totally Disabled or Total Disability** means the inability to perform all the substantial and material duties of your business or occupation (usual activities if not employed). If you are able to perform any of the substantial and material duties of your business or occupation, (usual activities if not employed) you are not totally disabled. When totally disabled, you must be under the care of a Physician.

\*Refer to your policy for more details





## Other Exclusions

No benefit will be payable if a loss results either directly or indirectly from any one or more of the following causes:

- a) an intentionally self-inflicted injury, attempted or committed suicide, whether you are sane or insane;
- b) committing or attempting to commit a criminal offence whether inside or outside Canada, under the laws of the jurisdiction where the offence took place;
- c) the use of any drug, poisonous substance, intoxicant (including alcohol) or narcotic other than as prescribed and administered by or in accordance with the instruction of a legally licensed Physician;
- d) war or act of war whether such war is declared or undeclared; or
- e) act of terrorism; or
- f) operating a motor vehicle while the concentration of alcohol in one hundred (100) milliliters of blood exceeds eighty (80) milligrams.



# Cancer Care Protector

## How Cancer Care Protector will work for you:

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1. **Pays cash directly to you or your family to help pay** expenses that come as a result of a cancer diagnosis, such as loss of income, medical expenses and mortgage or rent.
  2. Pays you a daily benefit amount for inpatient and outpatient care for Cancer.
  3. Offers optional coverage for **Heart Attack** and **Stroke**, available with Cancer Care Plus Plan.
  4. This policy is **Guaranteed Renewable** for life, as long as the premium is paid on or before the due date or within the grace period.
  5. **Gives you peace of mind** when you need it most.
  6. Benefits may be **tax free**.
  7. Family coverage.
  8. Best Doctors® services are included with your Policy.
  9. **The service, strength and security of our company**, protecting generations of satisfied customers since 1922.
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## THE ENTIRE COST IS ONLY ...

**NOTE:** This document contains a brief description of policy benefits. See your policy for complete details of benefits and exclusions/limitations.