

VitalCheque ©

"The financial safety net for a medical crisis!"

VitalCheque is the ultimate in **Critical & Chronic Illness protection insurance** **VitalCheque** can be purchased as either a Basic Plan or as an Enhanced Plan.

You can elect any of several options:

- (a) Mandatory plan,
- (b) Optional Plan, or
- (c) Combination of Mandatory & Optional plans.

The total coverage, whether an individual plan or a combination of plans, cannot exceed \$100,000 per life insured.

1.) Mandatory Group Plan:

A mandatory plan covers all eligible employees without any required proof of good health. A specific dollar amount limit is predetermined based upon the size of each group. The group rate will be a composite rate determined based upon the gender and age mix of the specific group.

Issue ages are to age 69 inclusive and benefits expire at age 70.

True Group Size	Guaranteed Issue basis (any amount between)	Pre-Existing Conditions (months)
10 to 49 Lives	\$10,000 and \$50,000*	24/24
50 to 299 Lives	\$10,000 and \$100,000*	24/24
300 & over Lives	\$10,000 and \$100,000*	N/A

*NOTE: Individual selection i.e. by employee will not be allowed. One benefit amount must be selected by "class" of employees and there cannot be more than a "3 times" benefit difference by class. "Class" is defined either by title or occupational description. Either a Basic or Enhanced plan option must be selected for the entire group. Minimum premium requirement is \$100 per Month, for the entire group.

2.) Optional Group Plan:

An optional plan is available as a top up to a mandatory plan or by itself. Any amount between \$25,000 and \$100,000 (in units of \$5,000) is available, subject to the completion and approval of a Critical Illness Statement of Health. Rates will be based on gender (Male/Female), smoking status (Smoker/Non-smoker), age (5 year age bands), and option selected, Basic or Enhanced.

a) Optional True Group:

There must be a minimum of 5 insured lives for an optional group plan to be implemented or used to top up a mandatory plan.

b) Optional Affinity/Association Group:

An optional plan is only available for Associations or Affinity programs involving 100 or more insured lives.

NOTE:

All Optional plan participants are subject to the completion and approval of a Critical Illness Statement of Health.

Issue ages are to age 64 inclusive and benefits expire at age 70. If a mandatory plan is already in place, an Optional plan for only the spouses of employees/members is permitted.

Optional Plan			
True Group	5 insured lives & over	Employee/Member & Spouse	\$25,000 to \$100,000*
Affinity / Association	100 insured lives & over	Employee/Member & Spouse	\$25,000 to \$100,000*
* Any amount from \$25,000 to \$100,000 in units of \$5,000.			

VitalCheque

The benchmark for all group critical illness insurance plans!

Both the Basic plan and the Enhanced plan options are available for Mandatory Group plan programs as well as Optional Group plan programs. All figures, amounts and benefits are in Canadian dollars.

VitalCheque Plan Options:

Covered Event	Basic Plan	Enhanced Plan	HGC *
Cancer (<i>Life threatening</i>)	✓	✓	66.%
Heart Attack	✓	✓	16.%
Kidney Failure	✓	✓	*
Paralysis: -Hemiplegia -Paraplegia -Quadriplegia	✓	✓	1.%
Stroke	✓	✓	4.%
Alzheimer's Disease		✓	*
Aorta Surgery		✓	*
Aplastic Anemia		✓	*
Benign Brain Tumor		✓	*
Blindness		✓	*
Coma		✓	*
Coronary Bypass Surgery (CABS)		✓	6.%
Deafness		✓	*
Dismemberment / Loss of Limbs		✓	*
Failure of Vital Organ requiring transplant		✓	*
Heart Valve Replacement		✓	*
Loss of Independence		✓	*
Loss of Speech		✓	*
Major Organ Transplant - Bone Marrow Transplant - Heart Transplant - Liver Transplant - Lung Transplant - Pancreas Transplant		✓	*
Multiple Sclerosis		✓	5.%
Motor Neuron Disease (<i>including ALS</i>)		✓	*
Occupational HIV Infection		✓	*
Parkinson's Disease		✓	*
Severe Burns		✓	*
HGC* = Historical percentage of Group Critical Illness claims broken down by the most frequently occurring conditions, with the remainder lumped together for the final 2%. * All together = 2%.			
<i>A Tax-Free, Lump Sum Benefit is paid, for any of the above according to the plan selected, regardless of severity, degree of disability or ability to work.</i>			

FOR COMPLETE PLAN DETAILS CONTACT

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