



Personal Critical Illness Insurance

Extra Support when you need it most

Many of us know someone who's been diagnosed with a critical illness. The effects – physical, emotional, and financial – can seriously affect your life and standard of living. Personal Critical Illness insurance helps to provide relief from financial strain, so you can make recovery your priority.

Why Personal Critical Illness Insurance?

With Critical Illness coverage, you receive a tax-free payment when an insured individual is diagnosed with one of the covered conditions. You can choose to use the money any way that you wish:

- Financial needs – use as an income replacement to cover expenses such as mortgage payments, rent, education fees, etc.
- Unexpected health care costs – to pay for medications and treatments not covered by provincial health plans.
- Lifestyle supports – to cover the costs of home renovations, vehicle upgrades, personal or family expenses that may ease the effects of a critical illness.

Benefits of Personal Critical Illness

Comprehensive coverage

Protection for 22 conditions
(see **Covered Conditions** section)

A portable solution

Unlike some insurance offered through group plans, Personal Critical Illness coverage moves with you. You keep your coverage if you change employers. There's no need to apply again or set up new payments – you can maintain the same permanent coverage until you reach 70.

Easy access to the coverage you want

You can choose the amount of coverage that's right for you:

- Up to \$25,000 of Personal Critical Illness insurance for each of you and your spouse without needing to provide medical information (A minimum coverage amount of \$10,000 is required).
- Purchase coverage of up to \$150,000 in units of \$5,000 with additional medical information required.

Child Critical Illness coverage is also available. It covers all the same adult medical conditions, plus seven childhood medical conditions. It provides a flat \$10,000 of protection for each of your eligible children until they reach age 21. Child coverage can also be purchased on its own, without coverage for adults.

At age 65 your coverage is reduced to 50% of the original policy amount, up to a maximum benefit of \$50,000.

Potential savings

Personal Critical Illness is available through your group plan. Group coverage is typically less expensive to buy than individual insurance coverage.

Expert medical second opinions & health system navigation

Getting diagnosed with a critical condition can cause a lot of stress. And a lot of questions. With Personal Critical Illness, you can get second opinions from world-class medical professionals. They'll review your diagnosis and provide information on your best treatment options. You can access this service without needing to travel or set up specialist appointments. Another support service available is help navigating the Canadian health care system during your health journey.

Applying is easy!

We've made applying for Personal Critical Illness as easy and convenient as possible. You simply:

1. Decide how much insurance to purchase.
2. Complete and submit the application form – along with additional medical information, if required.
3. Provide payment information for monthly premiums.

Coverage will begin following the approval of the application. You will receive a confirmation package by mail.



Before you apply...

When deciding on the amount of Personal Critical Illness coverage that's right for you, some possible considerations may include:

- Your existing financial resources (savings and credit)
- The age of the dependents that you may have
- The working status of your spouse
- Your current expenses



To view the definitions for the 22 covered conditions, and the additional seven childhood conditions, visit www.manulife.ca/mypersonalbenefits

Covered Conditions

Personal Critical Illness is intended to provide financial support at the time of a critical illness. The covered conditions are recognized within the medical profession as being critical in nature and each has a specific definition that will be applied when adjudicating claims.

As medical advances and treatment of critical illnesses evolve, the definitions for the conditions covered under your policy may change – but not without advance notice in writing to you.

Covered Conditions	You and your spouse	Your Child
Alzheimer's Disease	✓	✓
Aortic Surgery	✓	✓
Benign Brain Tumor	✓	✓
Blindness	✓	✓
Cancer (Life-Threatening)	✓	✓
Coma	✓	✓
Coronary Artery Bypass Surgery	✓	✓
Deafness	✓	✓
Heart Attack (Myocardial Infarction)	✓	✓
Heart Valve Replacement	✓	✓
Kidney Failure	✓	✓
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	✓	✓
Severe Burns	✓	✓
Stroke (Cerebrovascular Accident)	✓	✓
Autism		✓
Cerebral Palsy		✓
Congenital Heart Disease (for which corrective surgery has been performed)		✓
Cystic Fibrosis		✓
Down Syndrome		✓
Muscular Dystrophy		✓
Type 1 Diabetes Mellitus		✓

Pre-Existing condition exclusion

A pre-existing medical condition exclusion applies to a condition for which the insured person has exhibited signs or symptoms, has received, or should have received medical treatment, consulted a physician or has been prescribed medication during the 24 months prior to the effective date of coverage. During the first 24 months of coverage, no benefit is payable for a condition that is directly or indirectly related to a pre-existing condition.

To be eligible for insurance coverage for amounts that are equal to or less than \$25,000 and that do not require the completion of a detailed medical questionnaire, we ask you to briefly confirm our assumption that the person you seek to insure is healthy, in order for us to be assured that they do not suffer from a pre-existing condition. If it is later determined that they did have a pre-existing condition at the time of your application no benefit will be payable for a claim within the first 24 months of the effective date of the applicable coverage, if it is related to a pre-existing condition.

Additional exclusions pertaining to child critical illness coverage

All exclusions and limitations apply to child coverage. In addition, no critical illness benefit will be paid in relation to a child who is born within the first ten months of the application for child coverage, and who is diagnosed with a child covered condition within those ten months.

Other conditions which apply to Personal Critical Illness

- You must survive at least 30 days following the diagnosis of a covered condition to receive the benefit.
- No benefit will be paid for cancer or a benign brain tumor within the first 90 days of your policy effective date, or if you have had any pre-existing signs or symptoms leading up to a diagnosis of cancer (whether covered or excluded under the policy).
- Benefits are payable for the first covered diagnosis only.
- You must satisfy the definition of the covered conditions.
- Other conditions and limitations as set out in your Policy.

Standard Exclusions for Personal Critical Illness

In addition to the pre-existing condition exclusion, if applicable, and the limitations associated with the definitions of the covered conditions, no benefits are payable for any condition directly or indirectly related to:

- a. self-inflicted injuries or illnesses, whether the insured is sane or insane,
- b. abuse of addictive substances, including but not limited to legal and illegal drugs and alcohol,
- c. war, insurrection, the hostile actions of any armed forces or participation in a riot or civil commotion,
- d. the committing of or the attempt to commit an assault or criminal offence,
- e. injuries sustained while operating a motor vehicle, either while under the influence of any intoxicant or if the insured's blood contained more than 80 milligrams of alcohol per 100 milliliters of blood at the time of the injury, and
- f. intentionally taking a poisonous substance or inhaling toxic gases or fumes.



Frequently Asked Questions

Who can buy Personal Critical Illness?

If you and your spouse (if applying for spousal coverage) are between the ages of 18 and 65, live in Canada and are in good health as described in the application form, then you can apply for Personal Benefits coverage.

Similarly, if your dependent children are in good health, as described in the application form, they are eligible for coverage from birth to age 21. You can purchase coverage for your spouse and children without purchasing coverage for yourself.

When does coverage become effective?

Coverage will begin on the first of the month following approval of your application and receipt of your first premium payment. Your premium payment is due on the first day of the month.

What medical information is required?

If you elect coverage amounts that require detailed medical information, you must complete the evidence of insurability questionnaire and disclose any medical condition, injury or illness that occurred on or before the date of your application. For your convenience the evidence of insurability questionnaire is attached to the application.

In most cases, a medical examination is not required, although we do reserve the right to request one if we determine it is required to assess your application.

Will my rates change?

As the rates are grouped by age, when the insured person (you or your spouse) attains a new age band the rates will change on the first policy anniversary date following the attainment of the new age band.

In addition, because this coverage is renewed annually, there will be some years where rates will be adjusted. The adjustments will take place on July 1 of that year and you will be notified in advance of any changes.

What is the definition of a non-smoker?

To qualify as a non-smoker you or your spouse must declare that you have not used tobacco in any form for at least 12 months prior to the date of your application for Personal Benefits. This includes not having smoked cigarettes, cannabis, cigars, or pipes, chewed tobacco, used a nicotine patch or nicotine gum within the previous year.

Do provincial sales taxes apply to Personal Benefits?

No. Sales tax does not apply to the premium payments for Personal Benefits.

Are the benefit payments considered taxable income?

No, the benefit payments are not currently considered taxable income.

How do I change coverage levels in the future?

Changing your coverage is as simple as completing the application form. If you're increasing the total coverage for yourself or your spouse to an amount that is in excess \$25,000, you will need to provide medical information by completing the evidence of insurability portion of the application form.

How do I notify Manulife of a change of address, banking, or dependents?

For Personal Benefits you can process banking and address changes online by going to the plan member secure site, www.manulife.ca and registering by using your Personal Benefits policy number. To update dependent or payment information you will need to complete a "notification of change" form located under the forms section of the secure site or contact our customer service center at 1-866-318-2727 to obtain a copy of this form. The "notification of change" form can also be used to change banking and address information.

How do I initiate a claim for my Personal Benefits coverage?

Initiating a Personal Benefits claim is as easy as completing one of our claim forms and providing proof of claim. To get more information about claiming for personal benefits, visit www.manulife.ca/mypersonalbenefits or call our customer service center at 1-866-318-2727.

Will the information on my application and the results of any medical tests be kept confidential?

At Manulife, protecting the confidentiality of personal information we collect has always been a priority. We have long-standing policies and practices related to the collection, use, disclosure and safeguarding of our customers' personal information. Our commitment to the protection of personal information is set out in Manulife's Canadian Division Privacy Policy. With Personal Benefits there is an additional level of protection as your contract is directly with Manulife and decisions relating to your application are not shared with your employer.

To learn more about Manulife's Canadian Division Privacy Policy please visit www.manulife.ca/planmember.

How do you define spouse and child?

Spouse

A person, residing in Canada, who is your legal spouse, or the person continuously living with you in a role like that of a marriage partner, and publicly represented as such.

A spouse does not include:

- a. a person divorced from you, or
- b. a person separated from you where such separation is pursuant to a court order or a legal separation agreement, or the parties are living separate and apart without benefit of a court order or separation agreement, or
- c. a person cohabiting with you without public representation of married status.

Child

Your natural or legally adopted child, or stepchild who is:

- a. a resident of Canada;
- b. unmarried;
- c. not employed on a full-time basis; and
- d. under 21 years of age and who relies on you for financial support

When does coverage end?

For you, the policyholder, coverage with Manulife terminates on the earliest of the following events:

- when you reach age 70, or
- when premiums cease to be paid, or
- a claim is paid, in the case of Personal Critical Illness or, the date of your death, or
- when you cancel your coverage or your Personal Benefits policy.

For your spouse, coverage with Manulife terminates on the earliest of the following events:

- when your spouse reaches age 70, or
- when premiums cease to be paid, or
- a claim is paid for your spouse, in the case of Personal Critical Illness or,
- the date of your spouse's death, or
- the death of the policyholder, or
- when you cancel your Personal Benefits policy or your spouse's coverage.

For each child, coverage with Manulife terminates on the earliest of the following events:

- when such child reaches age 21,
- premiums cease to be paid, or
- a claim is paid for such child, in the case of Personal Critical Illness or,
- the date of death for such child, or
- the date of the policyholder's death, or
- when you cancel your Personal Benefits policy or child coverage.

Conditions, limitations, and exclusions may apply. See policy for details.

Individual circumstances may vary. You may wish to contact one of Manulife's licensed insurance advisors or your licensed insurance agent if you need advice about your insurance needs.

The Manufacturers Life Insurance Company (Manulife).

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