

Benefits at a Glance – Critical Illness Insurance Edmonton Police Service Senior Officers' Association

Insurance Amount \$50,000

Did you know

- 40% of Canadian women and 45% of men will develop cancer during their lifetimes (Canadian Cancer Society, 2009)
- 80% of all heart attack and stroke victims will survive (Canadian Institute of Health Information - Health Care in Canada, 2006)
- The average cost of a single course of treatment with current cancer drugs is \$65,000 — nearly as high as an annual income of a Canadian (Canadian Cancer Society, 2009)
- More than 50,000 strokes occur in Canada each year. That's one stroke every 10 minutes (Heart and Stroke foundation, 2009)

Advantages of choosing CI coverage

- It is a living benefit
- It provides for a tax-free lump sum
- The benefit can be used at insured's discretion
- CI coverage is complementary to other group benefits
- Full recovery does not impact payment of the benefit

Key product differentiators

- A comprehensive stand alone benefit
- 31 covered illnesses
- Multiple Event Coverage
- Cancer Recurrence Benefit
- Second Medical Opinion

31 Covered Critical Illnesses

Alzheimer's disease	Loss of independent existence
Aortic surgery	Loss of limbs
Aplastic anemia	Loss of speech
Bacterial meningitis	Major organ failure on waiting list
Benign brain tumour	Major organ transplant
Blindness	Motor neuron disease
Cancer (life-threatening)	Multiple sclerosis
Coma	Muscular dystrophy
Coronary artery bypass surgery	Occupational HIV infection
Deafness	Paralysis
Dilated cardiomyopathy	Parkinson's disease
Fulminant viral hepatitis	Primary pulmonary hypertension
Heart attack	Progressive systemic sclerosis
Heart valve replacement	Severe burns
Kidney failure	Stroke (cerebrovascular accident)
Liver failure of advanced stage	

[For more information read your member information booklet](#)