



CRITICAL ILLNESS INSURANCE

Lifecheque® – because recovery will be
your first priority

THE MANUFACTURERS LIFE INSURANCE COMPANY

 **Manulife**
| Insurance

Lifecheque is a unique kind of insurance...it's about recovery. Getting sick isn't something any of us like to think about. But it can happen. Thanks to improvements in healthy living and medical science, there is a good chance you can recover and get on with life.

What is the financial impact?

Treating and coping with illness can mean significant and often unexpected costs – costs that may not be covered by provincial or employee health plans. This is where Lifecheque can help. Manulife's critical illness insurance is designed to help you with the unexpected. It provides a cash benefit if you're diagnosed with one of the covered conditions described in your contract and you satisfy the waiting period.

Use the money to best suit your needs

- Find the best health care available
- Hire a nurse or caregiver to help you at home
- Help make mortgage payments
- Provide income when you can't work or a loved one can't work because they're accompanying you to treatment
- Help protect your retirement plans
- Help your business survive
- Reduce your workload to help you recover

Because recovery will be your first priority

- Recovery means a cash benefit. Lifecheque covers conditions that pose the greatest threat to your health, present the most significant recovery demands and the greatest financial challenges
- Recovery means coverage for conditions that may not be life threatening, but that will alter your life. Our **Early Intervention Benefit** provides 25% of your coverage (up to a maximum of \$50,000)
- Recovery means getting your money fast. If you are diagnosed with a covered condition, you'll probably spend a lot of time waiting – for appointments, for test results, for treatment. Our unique **Recovery Benefit** (10% of your coverage to a maximum of \$10,000) helps you get some money faster, without having to fulfil the waiting period. Money in your hands faster means your recovery can begin sooner

- Recovery means giving you features that provide peace of mind. For clients who qualify, our **LivingCare Benefit** provides a monthly Care Benefit if they become functionally dependent and satisfy the 90-day waiting period
- Recovery means understanding your condition and being sure you're getting the best care possible

Health Service Navigator® gives you and your eligible dependants access to an integrated health information and support centre.

This service can help you:

- Access world-class doctors for second opinions
- Find a health-care provider, a health-care facility and a community support group
- Coordinate medical services for care in the U.S.; arrange appointments; coordinate support for specialized transportation needs; assist with special needs such as translation services; coordinate hospital discharge and return home

Note: Health Service Navigator® is not contractual and Manulife cannot guarantee its availability.

Caring for your loved ones

Thinking about a child getting sick is beyond anyone's imagination. But it happens. And if it does, your child's recovery will be your first priority. That may mean you'll do everything you can to be there for them and to make sure that they get the very best medical advice and treatment available. Lifecheque can help. The Children's Lifecheque rider can help take away any financial worries and let you focus on what really matters ... helping your child recover.

Getting your money back

A good financial strategy plans for the unexpected. That's why Lifecheque makes sense ... no one plans to get sick. And, if you're fortunate enough to live a long and healthy life, Lifecheque has Return of Premium options that give you money back.

We can't promise you won't ever need Lifecheque. But if you do, you have peace of mind knowing it will let you focus on what really matters ... getting better.

Coverage that fits your needs

With Lifecheque you can choose from four plans, with coverage* ranging from \$25,000 to \$2,000,000. Depending on the plan you choose, if you're diagnosed with any of the covered conditions, Early Intervention conditions or are functionally dependent as described in your contract and you satisfy the waiting period, you'll receive a Lifecheque benefit.

Early Intervention conditions

- Chronic lymphocytic leukemia (CLL) Rai stage 0
- Coronary angioplasty
- Ductal carcinoma in situ of the breast
- Papillary or follicular thyroid cancer stage T1
- Stage A (T1a or T1b) prostate cancer
- Stage 1 malignant melanoma

Covered conditions

- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer (life threatening)

- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Heart attack
- Heart valve replacement or repair
- 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 and specified atypical parkinsonian disorders
- Severe burns
- Stroke

LivingCare Benefit**

Available if the insured person becomes functionally dependent which means they require assistance with two or more of the six Activities of Daily Living or they require supervision due to a cognitive impairment.

What if you become disabled?

If you become totally disabled before the policy anniversary nearest your age 60, we'll cover your Lifecheque premiums for you if you've purchased the Waiver of Premium on Disability rider.

*Your contract will provide details of the coverage available under the plan you choose. Restrictions may apply and some waiting periods are longer than 30 days. Your advisor can provide more details.

** The LivingCare Benefit is subject to separate underwriting approval.

For more information contact your advisor
or visit manulife.ca



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