

CPA Select* Insurance Plans

Critical Illness Insurance

**Providing valuable protection
when you may need it the most.**

- Critical Illness

CPA Select Insurance Plans are designed and priced exclusively for members

Sponsored by:



CPAselectplans.com

**Underwritten by
The Manufacturers Life Insurance Company**

Critical Illness Insurance

Why It's Necessary For You and Your Spouse

Being diagnosed with a critical illness doesn't only spell emotional and physical distress. It can have an enormous financial cost for people living with the disease and for their families.

Contrary to common belief, public health services in Canada do not pay for all costs associated with critical illness. Many costs of treatment must be paid for by the patient, including some drugs and medical supplies. In addition, there are incidental costs like travel to and from treatment, meals, child care, housekeeping and the costs of allowing your spouse to take time off work to care for you.

The CPA Select Critical Illness Insurance Plan provides a **tax-free lump-sum payment** should you or your spouse be diagnosed with one of 18 covered conditions — allowing you the flexibility to use those proceeds on anything you wish — so you can focus on your health.

Insurance Highlights

- Covers 18 common conditions
- 10% lower rates for purchases of \$125,000 coverage or more (per person)
- **Health Service Navigator®** available at no extra charge. Get answers to your medical questions, access to support services and world-class medical second opinions.

The complete definitions for "Age," "Insured Member," "Insured Spouse" and other defined terms in this brochure can be found in the Glossary at CPAselectplans.com.

The Plan Basics

The Critical Illness Plan provides coverage for you and/or your spouse as follows:

- Select coverage of \$25,000 to \$250,000 in increments of \$25,000.
- Apply up to Age 64 and keep your coverage up to Age 70.

Plan-Covered Conditions

1. Life-Threatening Cancer
 2. Heart Attack (Myocardial Infarction)
 3. Stroke
 4. Coronary Artery Bypass Surgery
 5. Kidney Failure
 6. Major Organ Transplant and Major Organ Failure While on Waiting List
 7. Blindness
 8. Deafness
 9. Multiple Sclerosis
 10. Paralysis
 11. Coma
 12. Severe Burns
 13. Loss of Speech
 14. Loss of Limbs
 15. Motor Neuron Disease (ALS/Lou Gehrig's Disease)
 16. Aortic Surgery
 17. Alzheimer's Disease
 18. Parkinson's Disease
- For complete definitions of the above medical conditions, refer to the the Critical Illness pages at CPAselectplans.com/CI.

The Plan Features:

Critical Illness coverage includes the following valuable features at no additional cost:

Health Service Navigator®

Health Service Navigator (HSN) is **an integrated health information and online resource centre**. With HSN, you and your family members can quickly and easily get answers to your medical questions and access to support services. Access isn't dependent upon making a claim — it's available immediately not only for you the Insured, but for all of your eligible family members too.**

HSN is available on-line or by calling a dedicated representative. You can receive information, medical coordination services and resources on how to navigate the Canadian health care system. And, if you want a second opinion from a world-class hospital, Health Service Navigator will help you get it too.

HSN is managed by a team of professionals, so you can be sure that the information and resources it provides are credible and current.

HSN can help you and your family when:

- Your doctor has made a diagnosis, but you want a second opinion.
- You want to know how long you will have to wait for surgery and whether there is a faster way to get it.
- You want more information about a prescription drug.
- You need to find a family doctor.
- You want to make the most of your appointment with a new specialist.
- You need to know what health resources are available in your area.

- You want to find out what health expenses are covered under your provincial health plan.
- You want to understand a medical condition and treatment options.

HSN includes **World-Class Medical Second Opinion**. The second-opinion provider, WorldCare Inc., specializes in medical advisory assistance. Your diagnosis and treatment plans are evaluated confidentially and securely by world-class specialists at top-ranked hospitals — all without you having to leave your home.

HSN also provides **Medical Coordination Services**. If you or an eligible dependant receive a second opinion and decide to travel to the United States for medical treatment, WorldCare Inc. provides help with the arrangements and coordination of appointments.

For more information, visit www.manulifehealth.ca

** Manulife cannot guarantee HSN availability. Reasonable efforts will be made to provide alternate coverage if necessary.

Waiver of Premium

If you, as an Insured member, become Totally Disabled for 3 continuous months prior to the age of 65, we will waive the premiums for any Member and Spouse Critical Illness coverage you may have, as long as the following criteria are met:

- you are unable to work for wage or profit at any occupation for which you are qualified by education, training or experience
- you provide satisfactory proof of claim

Rates

The Critical Illness Insurance rates that apply to you are provided in the table below.

Take 10% Off Your Premiums for \$125,000 Coverage or More

Purchase Critical Illness Insurance coverage of \$125,000 or more (per person) to get a 10% discount on the premiums for all of your Critical Illness coverage under this Plan.

Lower Rates for Non-Smokers

Provided you have not used tobacco or tobacco cessation products in the last 12 months and you meet Manulife's health standards, you can apply for the lower Non-Smoker rates illustrated in the following rate table:

Member & Spouse Critical Illness Insurance		
MONTHLY PREMIUM PER \$25,000		
Non-Smoker**		
Age*	Male	Female
18 to 24	\$3.69	\$3.32
25 to 29	\$4.01	\$3.68
30 to 34	\$4.86	\$4.77
35 to 39	\$5.93	\$6.30
40 to 44	\$8.14	\$8.88
45 to 49	\$12.70	\$12.49
50 to 54	\$19.54	\$17.83
55 to 59	\$31.60	\$24.58
60 to 64	\$52.49	\$34.05
65 to 69***	\$71.14	\$47.02
Smoker		
Age*	Male	Female
18 to 24	\$4.72	\$4.22
25 to 29	\$5.21	\$4.72
30 to 34	\$6.88	\$6.22
35 to 39	\$9.32	\$8.48
40 to 44	\$13.89	\$13.14
45 to 49	\$24.73	\$21.36
50 to 54	\$42.82	\$31.76
55 to 59	\$70.06	\$46.90
60 to 64	\$103.48	\$63.63
65 to 69***	\$148.44	\$83.25

* "Age" means age attained as of the policy anniversary date (June 1). Please note that premiums increase as you reach certain ages, as shown in the table. Rates are subject to change.

** "Non-Smoker" premiums apply to members and spouses who have not used tobacco or tobacco cessation products in the past 12 months and who meet Manulife's health standards.

*** Rates over Age 64 apply to renewal of existing coverage only.

The Fine Print

Eligibility

To apply for Critical Illness Insurance, you must be:

- member of one of the following participating provincial bodies:
 - Chartered Professional Accountants of New Brunswick
 - Chartered Professional Accountants of Newfoundland and Labrador
 - Chartered Professional Accountants of Nova Scotia
 - Chartered Professional Accountants of Ontario
 - Chartered Professional Accountants of Prince Edward Island
 - Chartered Professional Accountants of Bermuda
- under 65 years of Age; and
- a resident of Canada or Bermuda.

As a member, you may apply for Spouse Critical Illness Insurance for a spouse or common-law spouse, provided your spouse is under Age 65 and is a resident of Canada or Bermuda.

You must also be free of the specific pre-existing medical conditions or procedures listed below.

Any eligible applicant who has not had any of the following conditions or procedures is invited to apply for the CPA Select Critical Illness Insurance Plan:

- active hepatitis, AIDS or AIDS-related disease
- alcohol abuse in the past five years
- Alzheimer's disease
- any heart condition or heart trouble (excluding controlled hypertension)
- all cancer
- coronary bypass surgery
- diabetes

- heart attack
- Huntington's chorea
- kidney disease, other than kidney stones or a history of kidney infection
- Lou Gehrig's disease (Amyotrophic Lateral Sclerosis, or ALS)
- major organ transplant recipient
- multiple sclerosis
- permanent paralysis (paraplegia, quadriplegia), other than Bell's Palsy
- pulmonary fibrosis
- stroke (cerebrovascular accident)
- transient ischemic attack

Please note: From time to time, special time-limited offers of guaranteed coverage may be made to members. Coverage acquired through these offers will be subject to special pre-existing condition limitations.

Limitations and Exclusions

No benefit will be paid if the Insured suffers a Covered Condition as a result of intentional self-inflicted injuries, attempted suicide, the use of intoxicants, committing or attempting to commit a criminal offence, or operating a motor vehicle while the concentration of alcohol in 100 milliliters of blood exceeds 80 milligrams.

No benefit will be paid unless the Insured survives 30 days (excluding any time on life support) following the first diagnosis of a Covered Condition (or a longer period as described in the Covered Conditions Definitions, which can be found on the Critical Illness pages at CPAselectplans.com/CI and as provided to the Insured upon acceptance).

Please note: This is not a complete list of all exclusions that may apply; please review your Certificate carefully for all exclusions pertaining to your coverage.

Updating Your Coverage Information

You can update your address, telephone number, e-mail address and payment method online at CPAselectplans.com/Resource, or by contacting a Manulife Customer Service Representative by phone or e-mail.

If you wish to change your name, your smoking status or your beneficiary, or to apply for additional coverage, you can download printer-ready PDF forms, to be completed and mailed to Manulife, from CPAselectplans.com. You can also contact a Manulife Customer Service Representative by phone at **1 866 219.4245** or by email at am_info@manulife.com to request these forms.

About the Underwriter of CPA Select

Manulife Financial Corporation is a leading international financial services group providing forward-thinking solutions to help people with their big financial decisions. We operate as John Hancock in the United States, and Manulife elsewhere. We provide financial advice, insurance, and wealth and asset management solutions for individuals, groups and institutions. At the end of 2015, we had approximately 34,000 employees, 63,000 agents and thousands of distribution partners, serving 20 million customers. At the end of December 2015, we had \$935 billion (US\$676 billion) in assets under management and administration, and in the previous 12 months we made more than \$24.6 billion in benefits, interest and other payments to customers.

Our principal operations are in Asia, Canada and the United States, having served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as "MFC" on the Toronto, New York and Philippine stock exchanges, and under '945' in Hong Kong. Follow Manulife on Twitter @ManulifeNews or visit www.manulife.com.

Your Right to Privacy

Notice on Exchange of Information

Information regarding your insurability will be treated as confidential. The Manufacturers Life Insurance Company (Manulife) and its reinsurers may, however, make a brief report on it to MIB Group, Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of insurance companies which operates an insurance information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 416 597.0590. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction. The address of MIB's information office is: 330 University Avenue, Suite 501, Toronto, ON M5G 1R7.

Notice on Privacy and Confidentiality

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and administer services, and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife Financial at the address shown below. Your file is secured in our offices or those of our administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, PO Box 1602, Del. Stn. 500-4-A, Waterloo, ON N2J 4C6.

30-Day Money-Back Guarantee

Once you have received your Certificate of Insurance for your coverage under the CPA Select Insurance Plans, read it carefully. If you are not completely satisfied with the outlined terms and conditions, contact Manulife within 30 days of receipt to have your coverage cancelled and your premiums refunded in full.

CPA Select Insurance Plans

offer you a full range of insurance coverage options:

- Term Life
- Child Life & Accident
- Income Protection
- Catastrophic Health
- Personal Accident
- **Critical Illness[†]**
- Office Overhead Expense

[†]Critical Illness Insurance Plan information is included within this brochure. For information on the additional Plans listed above, find complete details by visiting the CPA Select Insurance Plans website at **CPAselectplans.com**.

**Get the coverage you want,
quickly and easily.**

CPAselectplans.com

Need assistance?

Email us at: **am_info@manulife.com**

Or call Manulife toll-free at:

1 866 219.4245

(Monday to Friday, 8 a.m. to 8 p.m., ET)

*CPA Select and CPA Select Plans are official marks of the Chartered Professional Accountants of Ontario.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the group policies underwritten by The Manufacturers Life Insurance Company and issued to the Chartered Professional Accountants of Ontario (CPA Ontario). These policies may be amended by mutual agreement between the Insurer and CPA Ontario.

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Chartered Professional Accountants of Ontario is the registered business name of The Institute of Chartered Accountants of Ontario.

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