

CPA Ontario Insurance Plans

Critical Illness Insurance

Providing valuable protection when you may need it the most.

■ Critical Illness

CPA Ontario Insurance Plans are designed and priced exclusively for members.

Sponsored by:



manulife.ca/CPAO

Underwritten by

The Manufacturers Life Insurance Company (Manulife)

Critical Illness Insurance

Why It Should Be Considered 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 Ontario 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
- **Medical Second Opinion**

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

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 manulife.ca/cpaoCI.

The Plan Features

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

Medical Second Opinion

Medical Second Opinion (included at no extra cost)¹

You and your eligible family members have access to an **expert Medical Second Opinion through WorldCare**.²

If you are diagnosed with a serious illness, a medical second opinion can help you understand your unique medical situation, support you in navigating the journey, and provide you and your physician(s) with the latest medical insights from specialists at top ranked hospitals and institutions.

The goal is to get you the best advice possible so you can make optimal decisions about your immediate and ongoing treatment. It will answer many questions, such as:

- Is my diagnosis correct?
- Is this the best treatment plan?
- Are there other treatment options?
- How can I stay healthy after treatment?

One in four WorldCare Medical Second Opinions result in a change of diagnosis and **three in four** WorldCare Medical Second Opinions result in changes to the original treatment plan.

¹ Non-contractual and offering can change at any time.

² Medical Second Opinion is provided by WorldCare. WorldCare and The WorldCare Consortium are trademarks of WorldCare Limited, used under license.

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% savings 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 OF CRITICAL ILLNESS INSURANCE

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:

- a 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 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 Ontario 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

†From time to time, special, time-limited guaranteed coverage offers may be presented to members. A special pre-existing conditions clause will be noted on these offers and applicants will be required to read and acknowledge the statement.

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 manulife.ca/CPAO, or by contacting a Manulife Customer Service Representative by phone or e-mail.

If you wish to change your name, your smoking status, or to apply for additional coverage, you can download printer-ready PDF forms, to be completed and mailed to Manulife, from manulife.ca/CPAO. 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 the CPA Ontario Insurance Plans

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. We operate primarily as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2018, we had more than 34,000 employees, over 82,000 agents, and thousands of distribution partners, serving almost 28 million customers. As of December 31, 2018, we had over \$1.1 trillion (US\$794 billion) in assets under management and administration, and in the previous 12 months we made \$29.0 billion in payments to our customers. Our principal operations in Asia, Canada and the United States are where we have 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.

30-Day Money-Back Guarantee

Once you have received your Certificate of Insurance for your coverage under the CPA Ontario 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 Ontario 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 Ontario Insurance Plans website at manulife.ca/CPAO.

Get the coverage you want, quickly and easily.

manulife.ca/CPAO

Need assistance?

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

Or call Manulife toll-free at:

1 866 219.4245 (Monday to Friday, 8 a.m. to 8 p.m. ET)

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 members of 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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