



**A Critical Illness Program  
for the Employees**

**of**

**Canadian Nursery Landscape  
Association**

**Policy Number: CI10201101**

## CRITICAL ILLNESS COVERAGE FOR YOUR SUCCESSFUL RECOVERY AND PEACE OF MIND

People are living longer lives due to healthier lifestyles and advances in medical science which results in a greater number of people surviving illnesses that were once fatal. While we are beating the odds, an alarming number of Canadians will suffer a critical illness in their lifetime. For example:

- 1 in 2 Canadians will contract some form of Heart Disease
- 1 in 3 Canadians will develop some form of life threatening Cancer
- 1 in 4 Canadians will suffer Kidney Failure
- 1 in 20 Canadians will run the risk of having a Stroke before age 70
- 1 in 500 is the incidence rate for Multiple Sclerosis

But, having survived a critical illness, many people are unable to swiftly return to work and are in need of special medical attention or other care. Until recently, coverage for such unexpected needs just wasn't available and while disability insurance provides income protection, it doesn't adequately provide financial assistance for such expenses as:

- Convalescence
- Lifestyle Changes
- Home Modification
- Supplementary Income
- Home Care
- Pension Supplement
- Dependent Care
- Medical Expenses (*not covered by government or private health plans*)

ACE INA Life Insurance Group Critical Illness program was developed to address these needs and therefore alleviate some of the stress and financial burden resulting from a critical illness.

### ELIGIBILITY

You will be eligible for coverage if you are an active Employee of the Policyholder, under age 65.

Coverage can also be purchased by your spouse (legally married or a person who co-habits with you and has been represented as your domestic partner for a period of 1 year or longer in the community in which you reside and continues to be so represented) under age 65.

### INSURED CONDITIONS

- **\*\*Alzheimer's Disease**
- **\*\*Amyotrophic Lateral Sclerosis (ALS)**
- **\*\*Aorta Surgery**
- **\*\*Benign Brain Tumour**
- Blindness
- Cancer
- **\*\*Coma**
- Coronary Artery Bypass Surgery
- **\*\*Deafness**
- Heart Attack
- Major Organ Failure
- Multiple Sclerosis
- Paralysis
- **\*\*Parkinson's Disease**
- **\*\*Severe Burns**
- Stroke

### ADDITIONAL BENEFITS

- Ductal Carcinoma in situ (DCIS) Benefit
- **\*\*Loss of Independence Benefit**
- Second Event Benefit

### BENEFIT

#### Optional Guaranteed Issue

Employee: Flat amount of \$10,000, \$25,000 or \$50,000

Spouse: Flat amount of \$10,000, \$25,000 or \$50,000

Benefit amounts are **not subject to satisfactory evidence of insurability.**

Coverage ceases upon the earlier of termination, retirement or the attainment of age 65.

## COST OF INSURANCE FOR OPTIONAL COVERAGE

Premium payments will be administered through payroll deduction.				
Age Band	Male/\$5,000/month		Female/\$5,000/month	
	Guaranteed Issue		Guaranteed Issue	
	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 25	\$ 0.44	\$ 0.49	\$0.37	\$ 0.43
25 to 29	\$ 0.66	\$ 0.74	\$0.62	\$ 0.70
30 to 34	\$ 0.80	\$ 0.90	\$0.98	\$ 1.12
35 to 39	\$ 1.66	\$ 3.13	\$1.51	\$ 2.83
40 to 44	\$ 2.78	\$ 5.23	\$2.51	\$ 4.71
45 to 49	\$ 4.20	\$10.08	\$3.81	\$ 9.16
50 to 54	\$ 7.37	\$17.69	\$5.60	\$13.43
55 to 59	\$11.77	\$31.96	\$7.41	\$20.10
60 to 64	\$19.48	\$52.85	\$9.86	\$26.76

### SMOKING PROVISIONS (*applicable to Optional Coverage only*)

If the Insured Person is covered on the basis that they are a non-smoker and subsequently begin smoking, then the following will apply:

- (a) The Insured Person must notify ACE INA Life Insurance within 30 days of beginning to smoke that they have begun smoking. In this event they must pay a higher premium applicable to a smoker as calculated by ACE INA Life Insurance; or
- (b) Where such notification as is referred to in paragraph (a) above has not been provided to ACE INA Life Insurance or the Insured Person is a smoker but has been paying non-smoker premium rates, then, in the event of a claim ACE INA Life Insurance will reduce the benefits by 50%.

If the Insured Person is covered on the basis that they are a smoker and subsequently cease smoking for 12 consecutive months, then ACE INA Life Insurance may be notified that the lower premium applies.

### PAYMENT TERMS

If, while coverage is in effect:

- (a) but only after coverage has been in effect on the Insured Person for a period of 90 days, the Insured Person, is then diagnosed with Cancer and the Insured Person survives for a period of 30 days thereafter, ACE INA Life Insurance will pay the Principal Sum; or
- (b) the Insured Person suffers a Heart Attack, Stroke, Major Organ Failure, Multiple Sclerosis, Paralysis or becomes Blind, and the Insured Person survives for a period of 30 days thereafter (365 days for Paralysis), ACE INA Life Insurance will pay the Principal Sum; or
- (c) the Insured Person undergoes Coronary Artery Bypass Surgery and the Insured Person survives for a period of 30 days thereafter, ACE INA Life Insurance will pay the Principal Sum;
- (d) the Insured Person suffers, **for the first time in their lifetime** (applicable to Optional Coverage only), a Benign Brain Tumour, Amyotrophic Lateral Sclerosis (ALS), Alzheimer's Disease, Coma, Deafness, Parkinson's Disease, Severe Burns or undergoes Aorta Surgery, and the Insured Person survives for a period of 30 days thereafter, ACE INA Life Insurance will pay the Principal Sum.

### DUCTAL CARCINOMA IN SITU (DCIS) BENEFIT

Subject to the terms, conditions and other provisions of the policy, ACE INA Life Insurance will pay the Insured Person 10% of the Principal Sum up to a maximum of \$10,000 if, while insured, the Insured Person is diagnosed with DCIS and survives 30 days thereafter.

The DCIS benefit is payable only once, without interest. Payment of the DCIS benefit reduces the Principal Sum the Insured Person selected on the Critical Illness enrollment form. Payment of the DCIS benefit will represent full and final discharge of all claims under the DCIS benefit.

The DCIS benefit is not payable if the Principal Sum has already been paid as a result of the Insured Person suffering or undergoing one of the insured conditions.

#### **\*\*LOSS OF INDEPENDENCE BENEFIT**

Subject to the terms, conditions and other provisions of the policy, ACE INA Life Insurance will pay the Insured Person 25% of the Principal Sum if, while insured, the Insured Person is diagnosed with Loss of Independence.

The Loss of Independence benefit is payable only once, without interest. Payment of the Loss of Independence benefit reduces the Principal Sum the Insured Person selected on the Group Critical Illness enrollment form. Payment of the Loss of Independence benefit will represent full and final discharge of all claims under the Loss of Independence benefit.

The Loss of Independence benefit is not payable if the Principal Sum has already been paid as a result of the Insured Person suffering or undergoing one of the insured conditions.

#### **SECOND EVENT BENEFIT**

*(applicable to Insured Employee or Insured Spouse only)*

If an Insured Person is diagnosed with Cancer for which the Principal Sum has been paid and has thereafter been considered Actively at Work for at least 90 days (applicable to Employee only) and is then diagnosed with a Heart Attack, Stroke or Coronary Artery Bypass, the Second Event benefit payable will be equal to the Principal Sum. The Second Event benefit is subject to the Insured Person surviving 30 days after the diagnosis of Heart Attack, Stroke or Coronary Artery Bypass.

If the Insured Person is diagnosed with Heart Attack, Stroke or Coronary Artery Bypass for which the Principal Sum has been paid and has thereafter been Actively at Work for at least 90 days (applicable to Employee only) and is then diagnosed with Cancer, the Second Event benefit payable will be equal to the Principal Sum. The Second Event benefit is subject to the Insured Person surviving 30 days after the diagnosis of Cancer.

The Second Event benefit is payable only once. Payment of the Second Event benefit will represent full and final discharge of all claims under the Second Event Benefit.

Employees who have had a prior claim paid, and therefore their coverage has terminated, will not be eligible to re-enroll and become eligible for a Second Event claim.

#### **PRE-EXISTING MEDICAL CONDITION PROVISION**

If you or your covered dependents suffer a sickness or sustain an injury for which medical advice, consultation, investigation, or diagnosis was sought or received, or for which treatment was required or recommended by a licensed medical practitioner during the **24 months** immediately prior to your or your covered dependent's effective date of insurance or prior to any increase in the amount of insurance and, which directly or indirectly causes the specified covered condition to occur within the first **24 months** from your or your covered dependent's effective date of insurance or from any increase in the amount of insurance, a benefit will not be payable.

**\*\*A new pre-existing medical condition provision will apply effective January 1, 2008 for these benefits.**

The pre-existing medical condition provision does not apply to Optional Evidence coverage.

#### **DEFINITIONS**

**\*\*Alzheimer's Disease:** Means the diagnosis that the Insured Person has Alzheimer's Disease, which is a progressive degenerative disease of the brain. The diagnosis must be supported by medical evidence that the Insured Person exhibits the loss of intellectual capacity resulting in impairment of their memory and judgment, which results in a significant reduction in their mental and social functioning, such that they require permanent daily personal supervision for the activities of daily living. All other dementing organic brain disorders and psychiatric illnesses are excluded from this insured condition definition. A physician who is certified as either a neurologist or a psychiatrist must confirm diagnosis in writing.

**\*\*Amyotrophic Lateral Sclerosis (ALS):** Means unequivocal diagnosis of ALS resulting in the inability to perform 3 of the 6 activities of daily living without assistance. A physician who is certified as a neurologist must confirm diagnosis in writing.

**\*\*Aorta Surgery:** Means surgery to the aorta that is medically required to treat disease of the aorta and that involves the excision and surgical replacement of the diseased aorta with a graft. The Aortic Surgery must be performed on the prior written advice of a physician certified as a cardiovascular surgeon. Aorta includes the thoracic and abdominal aorta but does not include any of the branches of the aorta.

**\*\*Benign Brain Tumour:** Means a benign neoplasm in the brain or meninges with histologic confirmation. Cysts, granulomas, malformations of intracranial arteries or veins, and tumours or lesions of the pituitary are specifically excluded. The diagnosis must be confirmed neuro-radiologically by a specialist trained in the interpretation of radiological investigations.

**Blindness:** Means the total and irrecoverable loss of sight in both eyes due to injury or sickness. Corrected visual acuity must be 20/200 or less in both eyes and the field of vision must be less than 20 degrees in both eyes. A physician certified in ophthalmology, must clinically confirm the diagnosis in writing.

**Cancer:** Means a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and invasion of tissue. This includes Leukemia, Hodgkin's Disease and invasive melanoma but does not include:

- Carcinoma in situ
- Kaposi's Sarcoma (or other AIDS related cancers) and cancer in the presence of human immunodeficiency virus (HIV)
- Skin cancer or melanoma that is not invasive and has not exceeded .75 millimeters in depth
- Prostate cancer diagnosed as T1 N0 M0 or equivalent staging

A physician certified as an oncologist must confirm diagnosis in writing.

**\*\*Coma:** Means you have been in a state of unconsciousness for a continuous period of at least 96 hours, during which external stimulation produced no more than primitive avoidance reflexes. A physician who is certified as a neurologist must confirm diagnosis in writing.

**Coronary Artery Bypass Surgery:** Means surgery performed by a physician who is certified as a cardiovascular surgeon to correct narrowing or blockage of one or more coronary arteries with bypass grafts. Non-surgical techniques such as balloon angioplasty, laser relief of an obstruction, or other intra-arterial techniques will not be considered to be a covered Critical Illness.

**\*\*Deafness:** Means the diagnosis of permanent loss of hearing in both of your ears, with an auditory threshold of more than 90 decibels in each ear. A physician, who is certified as an otolaryngologist must confirm diagnosis in writing.

**Ductal Carcinoma in situ (DCIS):** Means the diagnosis by a licensed physician, of the presence of Ductal Carcinoma in situ of the breast, as confirmed by a biopsy. A physician certified as an oncologist must confirm the diagnosis in writing.

**Heart Attack:** Means the death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. Diagnosis must be confirmed in writing by a physician who is a certified specialist in internal medicine or a cardiologist and should be based on new electrocardiograph changes consistent with heart attack and at least one of the following: elevation or cardiac

biochemical markers or elevation of cardiac enzyme, to levels consistent with heart attack.

Heart attack does not include elevation of cardiac biochemical markers or elevation of cardiac enzymes due to coronary angioplasty unless accompanied by diagnostic changes of a new Q wave infarction of the ECG.

**\*\*Loss of Independence:** Means the definitive diagnosis by a licensed physician of either:

- Being totally and permanently unable to perform, by oneself, at least 2 of the 6 activities of daily living or,
- Cognitive impairment

A mental or nervous disorder without a demonstrable organic cause is not covered. Loss of Independence must persist for at least 90 days from the date of the diagnosis.

**Major Organ Failure:** Means the irreversible failure of the entire heart, entire liver, entire pancreas (pancreatic islet cell transplants are excluded), both lungs, both kidneys or bone marrow, in which the affected organ is unresponsive to any treatment and for which the Insured Person is medically required to become enrolled in a recognized Canadian transplant program to become the recipient of a heart, a liver, a pancreas, a lung, or a kidney or to receive a bone marrow transplant.

**Multiple Sclerosis:** Means the unequivocal written diagnosis by a physician who is certified as a neurologist confirming at least moderate persisting neurological abnormalities, with impairment of function, but not necessarily confining the Insured Person to a wheelchair or bed.

**Paralysis:** Means the total and irrecoverable loss of function of 2 or more limbs through neurological damage due to injury or sickness, provided such loss of function continually lasts for 365 consecutive days and such loss of function is thereafter determined on evidence satisfactory to ACE INA Life Insurance to be permanent. A physician certified as a neurologist must confirm diagnosis in writing.

**\*\*Parkinson's Disease:** Means unequivocal diagnosis of primary idiopathic Parkinson's Disease resulting in the inability to perform 3 of the 6 activities of daily living without assistance. Diagnosis should show signs of progressive impairment and must be confirmed in writing by a physician who is certified as a neurologist.

**\*\*Severe Burns:** Means the Insured Person has third degree burns covering at least 20% of the surface area of their body. A physician who is certified as a plastic surgeon must confirm diagnosis of this condition in writing.

**Stroke:** Means that the Insured Person has suffered a cerebrovascular incident, excluding transient ischemic attack (TIA), producing infarction of brain tissue due to thrombosis, hemorrhage from an intracranial vessel or embolization caused by an extracranial source. There must be evidence of permanent neurological deficit persisting for 30 consecutive days, supported by evidence that the deficit is resulting from the Stroke, confirmed in writing by a physician who is certified as a neurologist.

## LIMITATIONS & EXCLUSIONS

The plan does not provide benefits for any of the specified coverages caused directly or indirectly by or resulting from intentionally self-inflicted injury, suicide or any attempt thereat, while sane or insane; declared or undeclared war or any act thereof; injury or sickness, other than one of the specified coverages, even though such injury or sickness may have been complicated by one of the specified coverages; skin cancer that is not malignant, carcinoma in situ, Kaposi's Sarcoma and AIDS related cancers; a complication of Human Immunodeficiency Virus (HIV) infection or any variance thereof including AIDS and AIDS Related Complex; the use, existence or escape of nuclear weapons, material or ionizing radiation from or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel; the commission or attempted commission by the Insured Person of any act which if adjudicated by a court would be an illegal act under the laws of the jurisdiction where the act was committed; or a pre-existing medical condition except where coverage has been in effect for a period of 24 months following your or your covered dependent's effective date of coverage.

## CONTINUANCE OF COVERAGE

If the Insured Person is (1) laid-off on a temporary basis, (2) temporarily absent from work due to short-term disability, (3) on leave of absence, or (4) on maternity leave, coverage shall be extended for a period of 12 months following the beginning of any such event subject to continued payment of premium.

## WAIVER OF PREMIUM

If the Employee is totally disabled while this policy is in force and the Employee provides satisfactory evidence of total disability to ACE INA Life Insurance on an annual basis, ACE INA Life Insurance will then waive the payment of each premium which falls due with respect to the Employee. Subject to all terms and conditions of the policy, waiver of any premium as herein provided will continue with respect to the Employee until age 65. If the Employee ceases to be totally disabled and he/she returns to active service with the employer and is a member of an eligible class, insurance with respect to the Employee may be continued upon resumption of premium payments by the Employee or the employer.

**"Total Disability"** with respect to waiver of premium means disability resulting from injury or sickness which prevents engagement in the Employee's regular occupation during the first 24 months and thereafter any gainful employment for which he or she is reasonably qualified for because of education, training or experience.

## CONVERSION

On the date of termination of employment or during the 31 day period following termination of employment, you may convert your insurance to an individual insurance policy of ACE INA Life Insurance. The individual policy will be effective either as of the date that ACE INA Life Insurance receives the application or on the date that coverage under the group policy ceases, whichever occurs later. The premium will be the same as a person would ordinarily pay when applying for an individual policy at that time. Application for an individual policy may be made at any office of ACE INA Life Insurance. The amount of insurance benefit converted to shall not exceed that amount issued during employment up to an all policies combined maximum of \$25,000.

## HOW TO CLAIM

In the event of a claim, claim forms can be obtained from the Plan Administrator.

## IMPORTANT

This brochure has been prepared in connection with a group plan underwritten by ACE INA Life Insurance. For ease of reference it contains a brief description only and does not mention every provision of the policy issued. Please remember that rights and obligations are determined in accordance with the policy and not this brochure. For the exact provisions applicable, please consult your Plan Administrator.