



CRITICAL ILLNESS INSURANCE

Protect your financial future and peace of mind with critical illness insurance - unexpected health challenges shouldn't be a financial burden.

A critical illness diagnosis can be emotionally and physically challenging, but it can also come with a hefty financial burden for the diagnosed individual and their families. **While many people assume that public health services in Canada cover all expenses related to critical illnesses, this is not entirely true.**

Patients are often responsible for paying for many treatment-related expenses, including certain drugs and medical supplies. Additionally, there are incidental costs associated with treatment such as travel to and from appointments, meals, childcare, housekeeping, and lost income due to time off work taken by a spouse or caregiver. These expenses can add up quickly and put a significant strain on patients and their loved ones.

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. **If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need.** This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

Covered Conditions include:

- ✓ Alzheimer's disease / pre-senile dementia
- ✓ Bacterial meningitis
- ✓ Benign brain tumour
- ✓ Cancer
- ✓ Coma
- ✓ Coronary artery bypass surgery
- ✓ Creutzfeldt-Jakob disease
- ✓ Heart attack
- ✓ Heart valve replacement or repair
- ✓ HIV / AIDS by assault, HIV/AIDS from a blood transfusion,
- ✓ HIV/AIDS (high-risk occupation)
- ✓ Kidney failure
- ✓ Motor neuron disease
- ✓ Multiple sclerosis
- ✓ Open-heart surgery
- ✓ Paralysis / paraplegia
- ✓ Parkinson's disease
- ✓ Progressive supra nuclear palsy
- ✓ Stroke
- ✓ Third degree burns
- ✓ Primary pulmonary hypertension
- ✓ Anemia caused by the impairment of bone marrow (aplastic anemia)

The policy also provides coverage for:

- ✓ Blindness
- ✓ Deafness
- ✓ Loss of limbs
- ✓ Loss of speech
- ✓ Major organ transplant
- ✓ Serious head wound
- ✓ Third degree burns

For complete definitions of the above, please contact BMS for a copy of the wording for your review.

Coverage	Limit Options
Lump Sum Payment for Covered Conditions	\$25,000 or \$50,000

Eligibility:

- Under 65 years of age at the effective date of coverage
- A resident of Canada (excluding Quebec)

To be eligible, you must not:

- have been previously declined for life, critical illness or disability insurance;
- have a condition for which hospitalization, further testing, investigation or surgery has been advised, or not yet been done, or for which you are still awaiting results;
- be aware of any symptoms or health complaints which you have not consulted a physician or received treatment;
- have received or claimed benefits or a pension for sickness or impairment;
- have any of the pre-existing medical conditions or undergone any listed procedures as specified below:

- Bypass surgery
- Heart Attack
- Angina
- Any other heart condition (excluding controlled hypertension)
- Stroke
- Polycystic kidney disease
- Diabetes
- Cancer
- Alzheimer's disease
- Parkinson's disease
- Multiple sclerosis
- Amyotrophic lateral sclerosis (ALS)
- Huntington's disease,
- Nervous or mental disorder
- Any other hereditary disease

HOW TO APPLY

Please visit www.psychology.bmsgroup.com or contact BMS to purchase or renew coverage.

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6038

psy.insurance@bmsgroup.com

www.psychology.bmsgroup.com

More Information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.





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Exclusions & Limitations:

No benefit will be paid unless the insured survives 30 days after diagnosis of a covered condition.

Cancer limitation:

No benefit will be payable for Cancer if within the first ninety (90) days following the effective date the Insured Person has any of the following:

- signs, symptoms or investigations that lead to a diagnosis of Cancer, regardless of when the diagnosis is made
- a diagnosis of Cancer

Pre-existing condition exclusion:

Any condition whether diagnosed or not, for which you have sought advice, diagnosis, treatment, or counselling or of which you were aware or should have been aware at inception of this insurance or for which you have been treated at any time during the three (3) years prior to the inception of this insurance.

No benefit will be paid if a covered condition results from self-inflicted injury, attempted suicide, drug or alcohol abuse, war or terrorism, service in the armed forces, flying of any kind other than as a passenger, committing or attempting to commit an illegal or criminal act, mental or nervous disorder, unreasonable failure to follow medical advice, and HIV/AIDS -- other than as described in the covered conditions.

Benefits will also not be payable if a claim results directly or indirectly from any injury or illness arising from taking part in boxing, caving, climbing, horseracing, martial arts, mountaineering, pot-holing, parachuting, bungee jumping, B.A.S.E jumping, underwater activities, including scuba diving and scuba diving, yacht racing or in any race, trial, practice or timed motorsport.



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