

Health Priorities



SO YOU CAN FOCUS ON WHAT MATTERS MOST

Health Priorities gives you the financial freedom to make your own decisions about your health and the peace of mind to focus on your recovery, if you're diagnosed with a covered critical illness.

Ideal for you and your loved ones

The right choice if you want to:

- Have access to treatment and services of your choosing, including surgical, psychological, physical and occupational therapy
- Replace lost income for you, your spouse or a family member who takes time off to help you
- Pay for unexpected expenses like transportation, accommodation, child and elder care, hospital parking and even prescription drugs not covered by public health insurance or your employer's plan
- Protect your assets and standard of living

How it works

The impacts of a serious illness like cancer, a heart attack, stroke or a condition caused by an accident can be life-changing. Health Priorities pays a **tax-free** benefit no matter what happens:

- If you're diagnosed with one of the 26 covered critical illnesses and conditions including long-term care, you receive your insurance amount, which you can spend based on your needs, regardless of your ability to work
- If you die, you can opt for your beneficiary to receive the higher of:
 - 100% of the premiums paid or
 - 25% of the amount insured
- If you remain in good health, you can get back up to 100% of the premiums you've paid (depending on the option you've selected)



DID YOU KNOW?

Complimentary assistance services for you and your loved ones are available at any time online or by phone, including:

- A health and well-being platform with reliable resources to help you make informed decisions
- 24/7 phone assistance services
- Psychological counselling, as well as support from a health assistance team during recovery
- Direct consultation with a doctor to answer your questions and connect with world-renowned specialists to confirm a diagnosis and determine an optimal treatment plan (by Best Doctors®)

The assistance services are not a contractual obligation of Desjardins Insurance.

The Desjardins Insurance difference

DISTINCTIVE FEATURES

- Desjardins Insurance is the only insurer in Canada to **cover all types of cancers** and exclusive cardiovascular procedures¹
- You will receive your insurance amount without a waiting period. However, a 30-day waiting period is applicable for cardiovascular conditions and procedures
- Includes comprehensive long-term care coverage
- You're eligible to receive your benefit even if the diagnosis is made outside Canada

FLEXIBLE OPTIONS

- Coverage from \$10,000 to \$3,000,000
- Easy to convert from term to permanent coverage

CUSTOMIZE YOUR COVERAGE

Since you're unique and so are your needs, you can enhance your contract with additional protection:

- Choose tailored **accident coverage** options for you and your children
- Opt to **pay no premiums** if you become disabled

¹ As at November 2018. For some cancers, a partial benefit of 30%, 15% or 1% will be paid, depending on the severity of the diagnosis.

**You work hard to build your life.
We can help you protect it.**

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company, 200 rue des Commandeurs Lévis, QC G6V 6R2 / 1-866-647-5013

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Covered illnesses and conditions

Cancers and tumours

- Benign brain tumour
- Cancer (life-threatening)

Cardiovascular

- Aortic surgery
- Coronary artery bypass surgery
- Heart attack
- Heart valve replacement or repair
- Stroke

Neurological

- Bacterial meningitis
- Dementia, including Alzheimer's disease
- Motor neuron disease
- Multiple sclerosis
- Parkinson's disease and specified atypical Parkinsonian disorders

Vital organs

- Kidney failure
- Major organ failure on waiting list
- Major organ transplant

Accident and functional loss

- Acquired brain injury
- Blindness
- Coma
- Deafness
- Loss of limbs
- Loss of speech
- Paralysis
- Severe burns

Other

- Aplastic anemia
- Occupational HIV infection
- **Long-term care**

Advance payment: For a less severe diagnosis, you can receive 15% of your total insurance amount, up to a maximum of \$50,000.

The only insurance provider² that pays advance benefits for:

- Aortic aneurysm
- Carcinoma in situ
- Cutaneous lymphoma without distant metastasis
- Dermatofibrosarcoma
- Endovascular treatment of aortic aneurysm or disease
- Insertion of cardiac pacemaker or cardiac defibrillator

² As at February 2018.