

VitalCheque[®]

Group Critical Illness Insurance Highlights!

1.	Definitions are the best	<ul style="list-style-type: none"> • VitalCheque’s definitions are the absolute best amongst all group plans. • VitalCheque’s definitions actually equal or surpass the best individual plans currently available. • VitalCheque’s definitions are both legally and medically sound. • Broadest covered conditions with the least number of exclusions. • No extreme, severe or end stage conditions tied to a definition’s terms. • Least number of qualifying days for any condition requiring more than the usual 30 days.
2.	Stand Alone	<ul style="list-style-type: none"> • VitalCheque is a stand alone benefit not a bundled benefit. • A bundled benefit poses a problem when a benefits plan is shopped because it jeopardizes the pre-existing conditions provision, which might result in a claim being denied that would otherwise be paid.
3.	Issue and Approval	<ul style="list-style-type: none"> • Guaranteed issue. No medicals or medical testing and no family history requirements. • No restrictions based on average age of group. • Issue ages to age 69 inclusive for mandatory plan. • World wide employee acceptance under mandatory plan, subject to price adjustment if necessary.
4.	Convertibility / Portability	<ul style="list-style-type: none"> • Mandatory coverage has a guaranteed convertibility provision and a modified conversion provision. • Optional coverage is portable.
5.	Pre-existing Conditions	<ul style="list-style-type: none"> • Only 24/24 months pre-existing conditions for groups under 300 lives. • No pre-existing conditions for groups of 300 lives or more.
6.	Moratorium Period	<ul style="list-style-type: none"> • Moratorium period is only for Cancer definition, not for Benign Brain Tumor. • Plan’s coverage is not terminated if Cancer detected during moratorium period. • If the Insured is completely cured of Cancer, diagnosed within the moratorium period, for 24 months and then suffers a new episode of unrelated Cancer it would be covered.
7.	Optional Coverage	<ul style="list-style-type: none"> • Available to employees and/or spouses. • Issue ages to age 64 inclusive. • Basic plan is subject to 4 questions approval and Enhanced plan is subject to 6 questions approval. • Maximum coverage to \$100,000 combination of mandatory and optional plans.
8.	Plan Choices	<ul style="list-style-type: none"> • Enhanced Plan has 31 covered conditions. • Basic Plan has 7 covered conditions.

Summary: Critical Illness Insurance was created by Dr. Marius Barnard who recognized that LTD (Disability) wasn’t adequately addressing victims’ needs. He realized that acute and life altering illnesses necessitate a large infusion of cash, usually immediately. He observed that without the stress of financial worry, recuperation is frequently more successful and rapid.

Note: The majority of denied group C.I.I. claims, other than for pre-existing conditions, are the result of the condition not satisfying the covered condition’s definition. VitalCheque has the best definitions currently available, thus eliminating or greatly reducing any chance for dispute at claim time.

VitalCheque. “The financial safety net for a medical crisis.”