

GROUP CRITICAL ILLNESS INSURANCE PLAN ANALYSIS CHART ©

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▼ Condition / Plan ▶	VitalCheque	Blue Vision	Future Safe*	Group CI	Group CI	IAP CI	Group C.I.	GSI CI	Sun Advantage
(1) Cancer: Not covered if diagnosed within 90 days of issue, but coverage not terminated	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	X (90)	✓ (90)	✓ (90)	✓ (90)
(1a) Hodgkin's Disease & Leukemia	✓	✓	✓	X (H/L)	X (H/L)	✓	X (H/L)	X (H/L)	✓
(1b) Tumor in the presence of HIV	X (HIV)	✓	X (HIV)	X (HIV)	X (HIV)	X (HIV)	X (HIV)	✓	X (HIV)
(2) Heart Attack: Enzymes or Biochemical markers	✓	X (CE)	✓	X (CE)	X (BM)	X (BM)	X (BM)	X (CE)	✓
(3) Stroke: No measurable deficit persisting for 30 days or longer	✓	X(28/P)	X(60/P)	X (P)	X (P)	X (P)	X (P)	X (P/Ci)	X (60/P)
(4) CABS: Single vessel, no angina	✓	✓	✓	✓	✓	✓	✓	✓	✓
(5) Heart Valve Replacement: No repair	✓	N/C	N/C	N/C	✓	N/C	✓	✓	N/C
(6) Aorta Surgery: Thoracic & Abdominal aorta	✓	N/C	N/C	N/C	✓	N/C	✓	✓	✓
(7) Multiple Sclerosis: Single Attack	✓	N/C	X (2)	X (2)	X (2)	✓	✓	✓	X (2)
(8) Kidney Failure: End stage, not both	✓	✓	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)
(9) Vital Organ Transplant: Heart, Lung, Kidney, Liver, Pancreas & Bone Marrow	✓	N/C	X(2L/K/Pa)	X (Pa)	X (Pa)	X(2L/K/Pa)	X(2L/K/Pa)	X(2L/K/Pa)	X(Pa)
(9a) Official Transplant Program: Enrollment	✓	N/C	✓	✓	✓	✓	✓	✓	✓
(10) Paralysis: Qualifying days required	90	N/C	180	365	90	90	90	90	180
(11) Blindness: Legally, not totally blind	✓	N/C	✓	✓	✓	✓	✓	✓	✓
(12) Deafness: Legally, not totally deaf	✓	N/C	✓	✓	✓	✓	✓	✓	✓
(13) Loss of Speech: Qualifying days required	180	N/C	180	30	30	180	180	180	180
(14) Coma: Qualifying days required	4	N/C	4	4	4	4	4	4	4
(15) Benign Brain Tumor: No 90 moratorium	✓	N/C	✓	N/C	✓	✓	X (90)	✓	✓
(16) Motor Neuron Disease: Includes ALS	✓	N/C	✓	N/C	✓	ALS (only)	✓	✓	N/C
(17) Alzheimer's Disease: Limited Supervision	✓	N/C	X(CS)	X(CS)	✓	X(CS)	X(CS)	X(CS)	X(CS)
(18) Parkinson's Disease: No loss of ADLs	✓	N/C	✓	✓	X(ADL)	✓	X(ADL)	✓	✓
(19) Severe or Major Burns:	✓	N/C	✓	✓	✓	✓	✓	✓	✓
(20) Occupational HIV Infection:	✓	N/C	N/C	✓	✓	N/C	✓	✓	N/C
(21) Muscular Dystrophy:	N/C	N/C	N/C	✓	N/C	N/C	N/C	N/C	N/C
(22) Dismemberment or Loss of Limbs	✓	N/C	N/C	N/C	✓	✓	✓	✓	N/C
(23) Aplastic Anemia:	✓	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C
(24) Loss of Independence:	✓	N/C	N/C	N/C	✓	N/C	N/C	✓	✓

Legend: or ✓ = Covered or X = Excluded

CABS = Coronary Artery Bypass Surgery **N/C** = Condition NOT Covered **P** = Paralysis

Pa = Pancreas **CE** = Cardiac Enzymes **BM** = Biochemical Markers **CS** = Requires Continuous Supervision **Ci** = Cognitive impairment

GSI = Guaranteed Standard Issue Critical Illness **Future Safe*** - underwritten by AXA **VitalCheque / GCI** – underwritten by ACE-INA

Although every effort has been made to ensure the accuracy of the information contained in this chart, Calculife Consultants Inc., is not liable for errors or omissions.
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