

CRITICAL VIEWPOINT©

CRITICAL ILLNESS INSURANCE PRODUCT ANALYSIS CHART©

Carrier →	AXA Life	AIG Life	AXA Life	Canada Life	Clarica Life	Co-operators	Desjardins Financial Security	Empire Life	Equitable Life	Great-West Life	Industrial Alliance	Manulife Financial	RBC Life	Standard Life	Sun Life	Unity Life	Wawanesa Life	Western Life
↓ Condition / Product →	LifeBeat	Living Benefits	Critical Illness	LifeAdvance	Critical Illness	Critical Assist	Harmony	Vital Link Plus	EquiLiving	Oasis	Transition 3	Lifecheque	C.I. Recovery Plan	Critical Illness	Critical Illness	LifeCare	Lifestyle Adjustment	Critical Illness
(1) Cancer: Policy Not terminated if Cancer diagnosed within 90 days of issue	✓	✓	✓	✓	X (90)	X (90)	X (90)	✓	✓ (PC)	✓ (PC)	✓	✓	X (90)	✓	✓	X (90)	X (90)	✓
Hodgkin's Disease Stage 1	✓	? (H/L)	? (H/L)	? (H/L)	✓	? (H/L)	✓	✓	✓	? (H/L)	✓	✓	✓	? (H/L)	✓	✓	✓	X
Stage ** A ** Colon	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X
Chronic Lymphocytic Leukemia	✓	? (H/L)	? (H/L)	? (H/L)	✓	? (H/L)	✓	✓	✓	? (H/L)	✓	✓	✓	? (H/L)	✓	✓	✓	X
Tumor in the presence of H.I.V.	✓	✓	✓	X (HIV)	✓	X (HIV)	✓	X (HIV)	X (HIV)	X (HIV)	✓	✓	X (HIV)	✓	✓	✓	X (HIV)	X (HIV)
(2) Heart Attack: Enzymes or Biochemical markers	✓	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (CE)	X (BM)	X (CE)	X (BM)	X (BM)	X (CE)	X (CE)	X (CE)
(3) Stroke: NO measurable deficit persisting 30 days	✓	X (P)	X (P)	X (P)	X (P)	X (P)	X (P)	X (P)	X (P)	X (P)	X (P)	X (P)	X (P)	X (P)	X (P)	✓	X (P)	X (P)
(4) C.A.B.S.: Single vessel, no angina	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
(5) Heart Valve Replacement But, No repair	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓	N/C	✓	✓	✓	✓	N/C
(6) Aorta Surgery: Thoracic & Abdominal aorta	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓	N/C	✓	✓	✓	✓	N/C
(7) Multiple Sclerosis: Single Attack	✓	✓	✓	X (2)	X (2)	✓	X (2)	✓	✓	X (2)	✓	✓	✓	✓	X	✓	X (2)	X (2)
(8) Kidney Failure: End stage, not yet failed, not both	✓	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)
(9) Organ Transplants: Heart, Lung, Kidney, Liver, Entire Pancreas & Bone Marrow	✓	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	X (2K/L)	N/C
(9a) Official Transplant Program: Enrollment	✓	✓	✓	?	✓	✓	✓	✓	✓	?	✓	✓	✓	✓	✓	N/C	✓	N/C
(10) Paralysis: Total Qualifying days required	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
(11) Blindness: Legally, not totally blind	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
(12) Deafness: Legally, not totally deaf	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
(13) Loss of Speech: Qualifying days required	180	180	180	30 (?)	180	180	180	180	180	30 (?)	180	180	180	180	180	180	180	N/C
(14) Coma: Number, qualifying days required	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	7
(15) Benign Brain Tumor No, 90 day exclusion	✓	X (90)	X (90)	✓	✓	X (90)	✓	X (90)	X (90)	✓	✓	X (90)	✓	X (90)	X (90)	N/C	✓	N/C
(16) Motor Neuron Disease: (Includes ALS)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C
(17) Alzheimer's Disease: Limited supervision	✓	X (CS)	X (CS)	✓	X (CS)	X (CS)	X (CS)	X (CS)	X (CS)	✓	X (CS)	X (CS)	X (CS)	X (CS)	X (CS)	X (CS)	X (CS)	N/C
(18) Parkinson's Disease: (No loss of ADLs)	✓	X (ADLs)	X (ADLs)	X (ADLs)	X (ADLs)	X (ADLs)	✓	✓	X (ADLs)	X (ADLs)	✓	X (ADLs)	✓	X (ADLs)	X (ADLs)	X (ADLs)	✓	N/C
(19) Severe or Major Burns	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
(20) Occupational H.I.V.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C
(21) Dismemberment or Loss of Limbs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	NC
(22) Non-Life Threatening, Cancer / Angioplasty	N/C	✓ (PB)	✓ (PB)	✓ (PB)	N/C	N/C	✓ (PB)	✓ (PB)	✓ (PB)	✓ (PB)	N/C	✓ (PB)	N/C	✓ (< 75 PB)	✓ (< 75 PB)	N/C	N/C	N/C
(23) Bacterial Meningitis	N/C	✓	N/C	✓	N/C	N/C	✓	N/C	✓	N/C	N/C	N/C	N/C	✓	✓	N/C	N/C	NC
(24) Aplastic Anaemia	N/C	✓	N/C	✓	N/C	N/C	✓	N/C	✓	N/C	N/C	NC	N/C	✓	✓	N/C	N/C	N/C
(25) Loss of Independence	✓	✓	✓	✓ (< 75)	N/C	N/C	✓	✓	✓	✓ (< 75)	✓	N/C	✓ (R)	✓	N/C	✓	N/C	NC
(26) All Other Serious Injuries & Sickness	✓ (R < 70)	N/C	N/C	N/C	N/C	N/C	✓ (PB) ♦	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C
(27) Conversion to LTC (LTC + C.I.)	✓	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	NC

General Exclusion: Stage ** A ** Prostate Cancer is no longer a fully covered event CS = Requires continuous supervision ADLs = Activities of daily living 2K/L = Both kidneys and both lungs H/L = Hodgkin's Disease / Leukemia

PC = Plan only continues if carrier notified in time, by written request. ♦ = Coverage for complications from 4 infectious diseases. P = Paralysis BM = Biochemical markers CE = Cardiac enzymes

LEGEND: or ✓ = Covered or X = Excluded or ? = Wording Unclear or Extremely Restrictive N/C = Condition NOT Covered CABS = Coronary Artery Bypass Surgery R = Rider PB = Partial Benefit < = Benefit Reduced or Excluded Beyond Certain Ages (Mainly applies to Age 100 plans)