

**CRITICAL VIEWPOINT®**

**CRITICAL ILLNESS INSURANCE PRODUCT ANALYSIS CHART®**

Carrier ▶	AXA Life	Blue Cross	BMO Life	Canada 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 →	Critical Illness	Tangible	Living Benefits	LifeAdvance	Critical Assist	Harmony	Vital Link Plus	EquiLiving	Oasis	Transition 5	Lifecheque	C.I. Recovery Plan	Protecta C.I.	Critical Illness	LifeCare	Quick Issue	Critical Illness
<b>(1) Cancer:</b> Policy Not terminated if Cancer diagnosed within 90 days of issue	✓	✓	✓	✓(PC)	X (Pre-Ex)	X (90)	✓	✓(PC)	✓(PC)	✓	✓	✓	✓	✓	X(90)	X (90)	✓
Hodgkin's Disease Stage 1	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	✓	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	✓	✓	X(H/L)
Colon: Stage "A"	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Leukemia: Chronic Lymphocytic	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	✓	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	✓	✓	X(H/L)
Tumor in the presence of H.I.V.	✓	✓	✓	✓	X(HIV)	✓	✓	X (HIV)	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>(2) Heart Attack:</b> Enzymes or Biochemical markers	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)
<b>(3) Stroke:</b> NO measurable or objective neurological deficit persisting for 30 days or more	X (P/Ci)	X (P/Ci)	X (P)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	✓	X (P/Ci)	X(P/Ci)
<b>(4) C.A.B.S.:</b> Single vessel, no angina	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>(5) Heart Valve Replacement</b> But, No repair	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓
<b>(6) Aorta Surgery:</b> Thoracic & Abdominal aorta	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓
<b>(7) Multiple Sclerosis:</b> No Severity, Many Episodes	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	✓	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	✓	N/C	X (S/ME)
<b>(8) Kidney Failure:</b> 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)
<b>(9) Organ Transplants:</b> Heart, Lung, Kidney, Liver, Entire Pancreas & Bone Marrow	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X(2K/L/Pa)	X(2K/L/Pa)	X (2K/L/Pa)	X(2K/L/Pa)	X (2K/L/Pa)	X(2K/L/Pa)	X (2K/L/Pa)	X (2K/L)	X (Pa)	X (2K/L/Pa)
<b>(9a) Official Transplant Program:</b> Enrollment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓	✓
<b>(10) Paralysis:</b> Total Qualifying days required	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
<b>(11) Blindness:</b> Legally, not totally blind	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>(12) Deafness:</b> Legally, not totally deaf	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>(13) Loss of Speech:</b> Qualifying days required	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180
<b>(14) Coma:</b> No Glasgow Coma Score of 4 or less	X(GCS 4)	X(GCS 4)	X(GCS 4)	X(GCS 4)	X(GCS 4)	X(GCS 4)	X(GCS 4)	✓	X(GCS 4)	X(GCS 4)	X(GCS 4)	✓	X(GCS 4)	X(GCS 4)	✓	N/C	X(GCS 4)
<b>(15) Benign Brain Tumor</b> No, 90 day exclusion	X(90)	X(90)	X(90)	X(90)	X(90)	X (90)	X (90)	X (90)	X (90)	X (90)	X (90)	X (90)	X (90)	X (90)	N/C	N/C	X (90)
<b>(16) Motor Neuron Disease:</b> (Includes ALS)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓
<b>(17) Alzheimer's Disease:</b> Limited supervision	✓	X (CS)	✓	✓	✓	✓	✓	X (CS)	✓	✓	✓	X (CS)	✓	✓	X (CS)	N/C	✓
<b>(18) Parkinson's Disease:</b> (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)	X (ADLs)	X (ADLs)	N/C	X (ADLs)
<b>(19) Severe or Major Burns</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>(20) Occupational H.I.V.</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>(21) Dismemberment or Loss of Limbs</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>(22) Non-Life Threatening,Cancer / Angioplasty</b>	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓ (< 75 PB)	✓ (< 75 PB)	N/C	✓(PB)	✓(PB)
<b>(23) Bacterial Meningitis:</b> Not viral	✓	✓	✓	✓	✓	✓	N/C	✓	✓	✓	N/C	N/C	✓	✓	N/C	N/C	✓
<b>(24) Aplastic Anaemia</b>	✓	✓	✓	✓	✓	✓	N/C	✓	✓	✓	N/C	N/C	✓	✓	N/C	N/C	✓
<b>(25) Loss of Independence/ Functional Dependency</b>	✓	✓	✓	✓ (< 75)	✓	✓	✓	✓	✓ (< 75)	✓	✓	✓	✓	N/C	✓	N/C	✓
<b>(26) Complications from Infectious Diseases</b>	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
<b>(27) Conversion to LTC</b>	N/C	✓(R)	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	✓ (LTC)	✓ (LTC)	N/C	N/C	N/C	N/C	N/C

LEGEND:   or ✓ = An excellent definition, which is legally and medically sound.   or X = Means the condition is covered but has restrictions or exclusions   or X = Condition is Not Covered N/C = Condition NOT Covered CLL = Chronic Lymphocytic Leukemia BM = Biochemical markers CE = Cardiac enzymes LTC = Long Term Care CABS = Coronary Artery Bypass Surgery R = Rider PB = Partial Benefit < = Benefit Reduced or Excluded Beyond Certain Ages (Mainly applies to Age 100 plans) PC = Plan only continues if carrier notified in time, by written request. ♦ = Coverage for complications from 4 infectious diseases. P/Ci = Paralysis / Cognitive impairment General Exclusion: Stage A Prostate Cancer is no longer a fully covered event CS = Continuous Supervision ADLs = Activities of Daily Living 2K/L = Both kidneys and both lungs H/L = Hodgkin's Disease / Leukemia Pa = Pancreas GCS4 = Glasgow Coma Scale of 4 or less