

CRITICAL VIEWPOINT®		GROUP CRITICAL ILLNESS INSURANCE PLAN ANALYSIS CHART®															
CARRIER ▶	GCI	AVIVA	AXA Life	Blue Cross	Co-operators	Desjardins Financial Security	Empire Life	Great-West / Canada Life	Industrial Alliance	I.A. Pacific	La Capitale	Manulife Financial	RBC Life	Scotia Insurance	Sun Life	TD Insurance	Wawanesa Life
▼ Condition / Product ▶	VitalCheque	Group C.I.	Critical Choice Care	Enhanced Critical Cond	Group C.I.	Group C.I.	Group C.I.	Group C.I.	Group C.I.	Group C.I.	Objective Health Security	Group C.I.	Group GS I	Health Crisis Protection	Sun Advantage	Group C.I.	Group LTD / C.I.
<b>(1) Cancer:</b> Policy Not terminated if Cancer diagnosed within 90 days	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✓ (90)	✗ (90)	✓ (90)
Hodgkin's Disease / Leukemia: Including Chronic Lymphocytic Leukemia	✓	✗ (H/L)	✗ (H/L)	✓	✗ (H/L)	✗ (H/L)	✓	✗ (H/L)	✓	✗ (H/L)	✗ (H/L)	✗ (H/L)	✗ (H/L)	✓	✓	✗ (H/L)	✓
Tumor in the presence of H.I.V.	✗ (HIV)	✓	✓	✗ (HIV)	✗ (HIV)	✓	✓	✗ (HIV)	✗ (HIV)	✓	✗ (HIV)	✗ (HIV)	✓	✗ (HIV)	✗ (HIV)	✗ (HIV)	✗ (HIV)
<b>(2) Heart Attack:</b> Either Enzymes or Biochemical markers, no Typical Chest Pain	✓	✗ (BM)	✗ (BM)	✗ (TCP)	✗ (BM)	✗ (CE)	✗ (CE)	✗ (BM)	✗ (BM)	✗ (CE)	✗ (CE)	✗ (BM)	✗ (BM)	✗ (BM)	✗ (TCP)	✓	✗ (TCP)
<b>(3) Stroke:</b> No measurable objective deficit persisting for 30 days or over	✓	✗ (P/C)	✗ (P/C)	✗ (P/C)	✗ (P/C)	✗ (P)	✗ (P/C)	✗ (P/C)	✗ (P)	✗ (P/C)	✗ (P/C)	✗ (P/C)	✗ (P/C)	✗ (P)	✗ (P/C/60)	✗ (P/C)	✗ (60)
<b>(4) C.A.B.S.:</b> Single vessel, no angina, must have open heart surgery	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>(5) Heart Valve Replacement</b> But, No repair only replacement	✓	N/C	✓	N/C	✓	N/C	N/C	✓	N/C	✓	N/C	✓	✓	N/C	N/C	N/C	N/C
<b>(6) Aorta Surgery:</b> Thoracic & Abdominal aorta only	✓	N/C	✓	✓	✓	N/C	N/C	✓	N/C	✓	N/C	✓	✓	N/C	✓	N/C	N/C
<b>(7) Multiple Sclerosis:</b> No Severity, or more than one episode	✓	N/C	✗ (S/ME)	✗ (S/ME)	✗ (S/ME)	✗ (S/ME)	N/C	✗ (S/ME)	✓	✗ (S/ME)	✗ (S/ME)	✗ (S/ME)	✓	N/C	✗ (S/ME)	N/C	✓
<b>(8) Kidney Failure:</b> End stage, not yet failed, not both	✓	✗ (2)	✗ (2)	✗ (2)	✗ (2)	✗ (2)	N/C	✗ (2)	✗ (2)	✗ (2)	✗ (2)	✗ (2)	✗ (2)	N/C	✗ (2)	N/C	✗ (2)
<b>(9) Organ Transplants:</b> Heart, Lung, Kidney, Liver, Pancreas & Bone Marrow	✓	✗ (2L/K/Pa)	✗ (2L/K/Pa)	✗ (2L/K/Pa)	✗ (2L/K/Pa)	✗ (Pa)	N/C	✗ (Pa)	✗ (2L/K/Pa)	✗ (2L/K/Pa)	✗ (2L/Pa)	✗ (2L/K/Pa)	✗ (2L/K/Pa)	N/C	✓	N/C	✗ (Pa)
<b>(9a) Official Transplant Program:</b> Enrollment on recognized transplant list	✓	✓	✓	✓	✓	✓	N/C	✓	✓	✓	N/C	✓	✓	N/C	✓	N/C	N/C
<b>(10) Paralysis:</b> Total Qualifying days required	90	90	90	180	N/C	365	N/C	90	90	90	180	90	90	180	180	N/C	N/C
<b>(11) Blindness:</b> Legally, not totally blind	✓	✓	✓	✓	✓	✓	N/C	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓
<b>(12) Deafness:</b> Legally, not totally deaf	✓	✓	✓	✓	✓	✓	N/C	✓	✓	✓	✓	✓	✓	✓	✓	N/C	N/C
<b>(13) Loss of Speech:</b> Qualifying days required	180	180	180	180	N/C	30	N/C	30	180	180	365	180	180	N/C	180	N/C	N/C
<b>(14) Coma:</b> No Glasgow Coma Score of 4 or less (GCS: 15 – 3 )	✓	✓	✗ (GSC4)	✗ (GSC4)	✗ (GSC4)	✓	N/C	✗ (GSC4)	✓	✓	✓	✗ (GSC4)	✓	✓	✓	N/C	N/C
<b>(15) Benign Brain Tumor</b> No, 90 day exclusion / objective neurological deficit	✓	✗ (P/C)	✗ (P/C/90)	✓	✗ (P/C/90)	N/C	N/C	✓	✓	✗ (90)	N/C	✗ (90)	✓	N/C	✓	N/C	N/C
<b>(16) Motor Neuron Disease:</b> Includes ALS. No loss of ADLs	✓	N/C	✓	✓	✗ (ADL)	N/C	N/C	✓	ALS	✓	✓	✓	✓	N/C	N/C	N/C	N/C
<b>(17) Alzheimer's Disease:</b> Limited supervision, not continuous	✓	N/C	✓	✗ (CS)	✓	✓	N/C	✓	✗ (CS)	✗ (CS)	✗ (CS)	✗ (CS)	✗ (CS)	N/C	✗ (CS)	N/C	✗ (CS)
<b>(18) Parkinson's Disease:</b> No loss of ADLs	✓	N/C	✓	✓	✗ (ADL)	✓	N/C	✗ (ADL)	✓	✗ (ADL)	✓	✗ (ADL)	✓	N/C	✓	N/C	✓
<b>(19) Severe or Major Burns:</b> Must cover 20% or more of body, 3 <sup>rd</sup> degree	✓	✓	✓	✓	✓	✓	N/C	✓	✓	✓	✓	✓	✓	N/C	✓	N/C	N/C
<b>(20) Occupational H.I.V.</b> Accidental injury only, (no drug use/ sexual transmission)	✓	N/C	✓	N/C	✓	✓	N/C	✓	✓	✓	✓ (QUE)	✓	✓	N/C	✓	N/C	N/C
<b>(21) Dismemberment or Loss of Limbs</b> At least 2 or more	✓	N/C	✓	N/C	N/C	✓	N/C	✓	✓	N/C	N/C	✓	✓	N/C	N/C	N/C	N/C
<b>(22) Muscular Dystrophy</b> Confirmed by muscle biopsy	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
<b>(23) Bacterial Meningitis</b> No coverage for viral meningitis	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
<b>(24) Aplastic Anaemia</b> Confirmed by biopsy	✓	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
<b>(25) Loss of Independence:</b> 2 of 6 ADLs or Cognitive impairment	✓	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
<b>(26) Dilated cardiomyopathy</b> Ejection factor less than 40% for 3 mont5hs	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
<b>(27) Fulminant viral hepatitis</b> Excluding chronic hepatitis /alcohol/ drugs	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
<b>(28) Primary pulmonary hypertension</b> Permanent physical impairment	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

LEGEND: QUE = Only available in Quebec 2L/K = Both Lungs and both kidneys

BM = Biochemical Markers CE = Cardiac Enzymes Pa = Pancreas CS = Continuous Supervision ADL = Activities of Daily Living GCS = Glasgow Coma Scale N/C = Not Covered P = Paralysis C = Cognitive Impairment CP = Chest Pain ALS = Amyotrophic Lateral Sclerosis S = Severe ME = Multiple Episodes

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.

www.vitalcheque.com

800•387•9570

or

905•363•1993

FAX: 905•363•1997

4060 Ridgeway Drive, Unit 19, Mississauga, Ontario, Canada L5L 5X9

©Calculife Consultants Inc. 2010/03/15 Reproduction of the above chart, exactly as is and without any changes is permitted; however, any changes or alterations either in whole or part are expressly prohibited. ©Calculife Consultants Inc.