

VitalCheque®

Group Critical Illness Insurance

Highlights!

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| 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 equal or surpass the best individual plans currently available.•VitalCheque's definitions are both legally and medically sound.•No extreme, severe or end stage conditions tied to a definition's terms.•No lifestyle restrictions, degree of disability or ability to work conditions. |
| 2. | Stand Alone | <ul style="list-style-type: none">•VitalCheque is a stand alone benefit plan.•Provides the flexibility to periodically shop other benefits, without jeopardizing claims.•Eliminates the "claims loss ratio" impact on benefit pricing.•No hidden costs, often found in bundled plans. |
| 3. | Issue and Approval | <ul style="list-style-type: none">•Guaranteed issue. No medical testing, family history, hobbies or travel information required.•Issue ages to age 69 inclusive, for mandatory plan, without restrictions on group's average age.•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 & a modified conversion provision.•Optional coverage is fully 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 approval of 4 questions & Enhanced plan is subject to 6 questions.•Maximum coverage to \$100,000, any 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. |

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

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"The financial safety net for a medical crisis."