

Thumbnail Synopsis:
TLC vs. Benchmark

Covered Condition	TLC (Total Living Care)	Benchmark (2013.10)
<p>Cancer (Life Threatening)</p>	<ul style="list-style-type: none"> • Pays upon diagnosis of invasive malignant Cancer which is Primary, unrelated to any previous Cancer. • If Cancer diagnosed within the first 90 days then no benefit will ever be paid for that specific Cancer if it recurs; however, if the insured is completely cured for 24 months and then suffers a new primary site Cancer unrelated to the previous Cancer a benefit would be paid. 	<ul style="list-style-type: none"> • If Cancer diagnosed within the initial 90 days no benefit for Cancer will ever be paid even if a new and totally unrelated type of Cancer is diagnosed. • No benefit will be payable for papillary thyroid Cancer or follicular thyroid Cancer, equal, or less, than 2.0 cm in diameter. • No benefit will be payable for malignant gastrointestinal stomal tumours (GIST) and malignant carcinoid tumors, classified less than AJCC Stage 2. (Cancer staging manual 7th Edition 2010) (Clinical staging of chronic lymphocytic leukemia. Blood 46:219, 1975.)
<p>Heart Attack (Myocardial Infarction)</p>	<ul style="list-style-type: none"> • Either Elevated Cardiac Enzymes levels or Biochemical Markers (Troponin) are acceptable. 	<ul style="list-style-type: none"> • Only Biochemical Markers are acceptable..
<p>Stroke (Cerebrovascular Incident)</p>	<ul style="list-style-type: none"> • requires neurological sequelae lasting more than 24 hours; evidence of permanent neurological deficit evident at least 30 days following the event. Strokes involving trauma are covered. 	<ul style="list-style-type: none"> • new objective neurological deficit persisting for more than 30 days. (Requires Paralysis and/or Cognitive Impairment.); No benefit payable for Intracerebral vascular events due to trauma.
<p>CABS (Coronary Artery Disease Requiring Bypass Surgery)</p>	<ul style="list-style-type: none"> • either keyhole surgery or conventional open heart surgery may be used for this procedure. 	<ul style="list-style-type: none"> • only conventional open heart surgery is acceptable to satisfy the definition.
<p>Traumatic Brain Injury</p>	<ul style="list-style-type: none"> • Register 8 or under on Glasgow Coma Scale within 48 hours of event; have permanent neurological deficit for at least 180 days. 	<p style="text-align: center;">Not Covered.</p>
<p>Multiple Sclerosis</p>	<ul style="list-style-type: none"> • persisting neurological abnormalities, with impairment of motor or sensory function, persisting for a continuous period of 6 months 	<ul style="list-style-type: none"> • two or more separate clinical attacks , showing multiple lesions of demyelination; or • well-defined neurological abnormalities lasting more than 6 months showing multiple lesions of demyelination; or • a single attack, confirmed by repeated MRI imaging shows multiple lesions of demyelination developed at intervals at least one month apart.
<p>Heart Valve Replacement or Repair</p>	<ul style="list-style-type: none"> • either keyhole surgery or conventional open heart surgery can be used, to satisfy definition 	<ul style="list-style-type: none"> • only conventional open heart surgery can be used to repair or replace, to satisfy the definition.
<p>Kidney Failure (End Stage Renal Disease)</p>	<ul style="list-style-type: none"> • diagnosis of end stage renal disease, undergoing regular peritoneal dialysis or hemodialysis. 	<ul style="list-style-type: none"> • diagnosis of chronic irreversible failure of both kidneys; haemodialysis or peritoneal dialysis.
<p>Parkinson's Disease</p>	<ul style="list-style-type: none"> • must exhibit 2 or more of the following: bilateral tremor; muscle rigidity; bradykinesia (abnormal slowness of movement) 	<ul style="list-style-type: none"> • must be characterized by bradykinesia (slowness of movement) and at least one of the following: muscle rigidity or rest tremor • Must exhibit objective signs of progressive deterioration in function for at least one year. • Initial 365 Day Moratorium, no benefit payable.

Covered Condition	TLC	Competition
Vital Organ Failure Requiring Transplantation	<ul style="list-style-type: none"> • recipient of a transplant: (of one of) bone marrow; heart; kidney; liver; lung; pancreas (entire) 	<ul style="list-style-type: none"> • irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow
Benign Brain Tumor	<ul style="list-style-type: none"> • must require surgical or radiation treatment, or cause irreversible objective neurological deficit(s). 	<ul style="list-style-type: none"> • must require surgical or radiation treatment, or cause irreversible objective neurological deficit(s). No benefit payable within first 90 days
Bacterial Meningitis	<ul style="list-style-type: none"> • resulting in neurological deficit documented for at least 30 days from the date of diagnosis. 	<ul style="list-style-type: none"> • resulting in neurological deficit documented for at least 90 days from the date of diagnosis.
Deafness	<ul style="list-style-type: none"> • permanent and irreversible loss of hearing; greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram 	<ul style="list-style-type: none"> • total and irreversible loss of hearing in both ears; auditory threshold of 90 decibels or greater within the speech threshold of 500 to 3,000 hertz
Coma	<ul style="list-style-type: none"> • state of unconsciousness with no reaction to external stimuli or response to internal needs for a period of 5 continuous days; must result in permanent neurological deficit 	<ul style="list-style-type: none"> • state of unconsciousness with no reaction to external stimuli or response to internal needs for a period of at least 96 hours; Glasgow coma score must be 4 or less (GCS 15 – 3).
Severe Burns (Third Degree)	<ul style="list-style-type: none"> • third degree burns covering at least 20% of body's surface area; or 50% loss of surface area of the face which includes the forehead and ears. 	<ul style="list-style-type: none"> • third degree burns covering at least 20% of body's surface area.
Alzheimer's Disease	<ul style="list-style-type: none"> • Insured must require a minimum of 8 hours of daily supervision. (Dementia is covered under "Loss of Independent Existence" definition.) 	<ul style="list-style-type: none"> • Dementia including Alzheimer's Disease. progressive deterioration of memory and at least one of the following: aphasia (disorder of speech); apraxia (difficulty performing familiar tasks); agnosia (difficulty recognizing objects); disturbance in executive functioning (e.g. inability to think abstractly and plan, initiate, sequence, monitor, and stop complex behavior) which is affecting daily life. (Mini Mental State Exam , Folstein MF, Folstein SE, McHugh PR, J Psychiatr Res 1975;12(3):189)
Loss of Independent Existence	<ul style="list-style-type: none"> • inability to perform 2 of 6 ADLs; or Cognitive Impairment. 	<ul style="list-style-type: none"> • inability to perform 2 of 6 ADLs
Fine Print Assurance Commitment	<ul style="list-style-type: none"> • claim eligibility will not be declined simply due to changes in medical diagnostics not accounted for at the time the definition was created and not included in the specific wording 	Not Covered.
Common or Same Definitions	<ol style="list-style-type: none"> 1. Aorta Surgery; 2. Aplastic Anemia; 3. Blindness; 4. Loss of Limbs (Dismemberment); 	<ol style="list-style-type: none"> 5. Loss of Speech; 6. Motor Neuron Disease; 7. Occupational HIV Infection; 8. Paralysis (Hemiplegia. Paraplegia & Quadraplegia)

Note: The above comparisons are simply references and in point form. In order to properly understand the definition it is necessary to read the entire definition and any reference to it throughout the policy. CLHIA recommended "benchmark definitions" October 2013 have been used in comparison to the Group C.I. Insurance product, TLC (Total Living Care). When both sections (TLC & Competition) are grey that means the definitions are either the same or virtually the same.

Notice: Remember to always read the policy.

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