

Summary of Your RNAO Critical Choice Care™ Plan

WHY CRITICAL ILLNESS INSURANCE?

A critical illness can happen to anyone:

It is estimated that there are over 70,000 heart attacks in Canada each year.

There are between 40,000 and 50,000 strokes in Canada each year.

An estimated 3,075 Canadians will be diagnosed with cancer every week.

Your Critical Illness Insurance program has arrived. Now is an ideal time for you to assess your needs and make arrangements to provide for you and your family in the event of a serious illness. For a limited time, you will not need to submit any medical evidence to enroll in the program (for coverage amounts of up to \$50,000).

Morneau Shepell is the benefits consultant for the Registered Nurses Association of Ontario (RNAO) Life, Disability, Extended Health and Dental Insurance Program. Following a search to obtain the most competitive benefits and rates available, Morneau Shepell has developed this Critical Choice Care™ plan for the RNAO in conjunction with SSQ, which is the insurer for RNAO's long-term disability plan.

PLAN DESCRIPTION

A combined maximum benefit of \$250,000 is available for you and your spouse. Your spouse is eligible for any amount of coverage, up to the same amount for which you enroll yourself. For coverage in excess of the no medical evidence amount of \$50,000, please complete all four pages of the application and return it to the address below. Your initial invoice will be for the 'no medical evidence' coverage amount of \$50,000, with the additional coverage requested added to a later invoice (once approved by SSQ).

In the event of a covered illness, you are free to spend the money as you wish—such as to help cover lost income, to pay for medical equipment, to take a family vacation, or even to pay off your mortgage. It can help you where you need it most so you can focus all of your energy on recovering.

This plan provides coverage for 29 conditions. Pre-existing conditions are not eligible for the first 24 months of coverage. For additional information on the coverage, please refer to the last [In the Loop](#) e-newsletter.

Alzheimer's disease	Dilated cardiomyopathy	Motor neuron disease
Aortic surgery	Fulminant viral hepatitis	Multiple sclerosis
Aplastic anemia	Heart attack	Muscular dystrophy
Bacterial meningitis	Heart valve replacement	Occupational HIV infection
Benign brain tumour	Kidney failure	Paralysis
Blindness	Loss of independent existence	Parkinson's disease
Cancer (life-threatening)	Loss of limbs	Primary pulmonary hypertension
Coma	Loss of speech	Severe burns
Coronary artery bypass surgery	Major organ failure on waiting list	Stroke (cerebrovascular accident)
Deafness	Major organ transplant	

Here are the five steps you need to enroll:

1. WHY IS THE LIMITED-TIME OFFER SPECIAL?

You cannot be denied coverage for \$50,000!

Critical Illness insurance usually requires the completion of a four page medical questionnaire, including information on family history, which is then subject to approval and can be declined by the carrier. On the strength of the RNAO membership, the need for this process has been eliminated for amounts of coverage between \$20,000 (minimum) and \$50,000, which is a huge advantage to members. An amount of \$50,000 is a high level of coverage for this benefit, but it is only available without having to complete the questionnaire until July 1. Thereafter, the questionnaire must be completed and approved for all amounts of coverage.

To take advantage of the \$50,000 in coverage available without medical evidence, your application must be received by email, fax, or mail at the address below, no later than July 1, 2012. Coverage will be effective as of July 1.

2. HOW MUCH DOES COVERAGE COST?

The minimum benefit coverage is \$20,000, the maximum is \$250,000 combined for a member and their spouse. Enrollment for coverage of \$50,000 is available without medical evidence until July 1. Spousal coverage cannot exceed member coverage.

For example, for a 35-year-old non-smoking female, the cost for the \$50,000 evidence free amount would be $\$7.59 \times 5$ (for \$50,000) = $\$37.95$ quarterly. This is a low rate for a high level of coverage.

Below is the cost per three-month period per \$10,000 in coverage.

From Age	To Age	Male		Female	
		Non-Smoker	Smoker	Non-Smoker	Smoker
15	19	\$3.63	\$3.99	\$3.18	\$3.51
20	24	\$3.81	\$4.20	\$2.97	\$3.33
25	29	\$5.19	\$6.09	\$4.94	\$5.94
30	34	\$5.52	\$6.84	\$6.42	\$8.34
35	39	\$6.36	\$8.88	\$7.59	\$11.49
40	44	\$8.94	\$14.79	\$9.75	\$17.49
45	49	\$14.88	\$29.25	\$14.16	\$28.71
50	54	\$23.31	\$52.14	\$19.35	\$41.16
55	59	\$39.99	\$95.61	\$26.13	\$54.69
60	64	\$68.04	\$160.02	\$38.79	\$74.64
	65	\$90.51	\$212.97	\$51.54	\$99.30
	66	\$99.54	\$234.27	\$56.67	\$109.20
	67	\$109.50	\$257.67	\$62.34	\$121.11
	68	\$120.45	\$283.47	\$68.58	\$132.12
	69	\$132.48	\$311.79	\$75.36	\$145.29

Benefits terminate at the end of the month when the insured individual turns 70-years-old.

3. HOW DO I ENROLL?

To enroll in the program, print the **application form**, and complete Page 1 (or all four pages if you are applying for coverage in excess of \$50,000). If applicable, your spouse should complete a second form indicating their amount of coverage. Please ensure that the enrollment form is signed by the person to be insured and forward it by mail, fax, or email to:

Morneau Shepell
Attention: CPAG Department - RNAO
895 Don Mills Road, Suite 700
Toronto, ON M3C 1W3
F: 1.877.464.0109
E: msp@hroffice.com

We will email you a confirmation of your coverage and a copy of your booklet describing the benefits covered.

4. HOW DO I PAY FOR COVERAGE?

For enrollments received by June 12, your first quarterly invoice (for the period from July to September) will be sent before the end of June, and invoices will follow every three months thereafter: in October, January, and April. For enrollments received after June 12, the first quarterly invoice will be in October, for the period from July to December.

If you wish to pay by pre-authorized debit, kindly also complete and forward the **pre-authorized debit (PAD) agreement**; the name on the bank account should be indicated as the "Company Name."

If you are already a member of the RNAO benefits program, please indicate, beside the new Critical Choice Care™ Policy No, on the **application form**, the invoice number from the upper right-hand corner of your bill (i.e., ESP01 - ____). Your Critical Illness premium will be included in your regular invoice.

5. WHAT IF I HAVE QUESTIONS?

If you have any questions about enrolling in the plan, please contact the Morneau Shepell Benefits Service Centre at 1.800.267.0097. If you have any questions about the covered conditions, please contact SSQ at 1.877.928.8801.

We hope that you will take advantage of this offer to provide protection for you and your family, **but don't forget, the \$50,000 'no medical evidence' offer expires July 1.**

Morneau Shepell helps organizations help their people. As Canada's HR consulting and outsourcing thought leader, we use integrative health and productivity, administrative, and retirement solutions to help organizations and their people achieve optimal financial security, health, and productivity.