

## Coverage that fits your needs

With Lifecheque you can choose from five plans, with coverage\* ranging from \$25,000 to \$2,000,000. Depending on the plan you choose, if you're diagnosed with any of the Covered Conditions, Early Intervention Conditions or are functionally dependent as described in your contract and you survive the waiting period, you'll receive a Lifecheque benefit.

### Covered Conditions

- Cancer
- Coronary Artery Bypass Surgery
- Heart Attack
- Stroke
- Alzheimer's Disease
- Aortic Surgery
- Benign Brain Tumour
- Blindness
- Coma
- Deafness
- Heart Valve Replacement
- Kidney Failure
- Loss of Limbs
- Loss of Speech
- Major Organ Transplant
- Major Organ Failure (on Waiting List)
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease
- Severe Burns

## Early Intervention Conditions

- Coronary Angioplasty
- Ductal carcinoma in situ of the breast
- Stage A (T1a or T1b) prostate cancer

\*Your contract will provide details of the coverage available under the plan you choose. Restrictions may apply and some waiting periods are longer than 30 days. Your advisor can provide more details.

## LivingCare Benefit

Available if the insured person becomes functionally dependent which means they require assistance with two or more of the six Activities of Daily Living or they require supervision due to a cognitive impairment.

For more information,  
contact your advisor or visit  
[www.manulife.ca](http://www.manulife.ca)

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 **Manulife Financial**  
| For your future™

# Lifecheque

Because recovery will  
be your first priority



 **Manulife Financial**  
| For your future™

strong reliable trustworthy forward-thinking

Critical Illness Insurance

# Lifecheque is a unique kind of insurance ...

It's about peace of mind. It's about recovery.

Getting sick isn't something any of us like to think about. But it can happen. Thanks to improvements in healthy living and medical science, there is a good chance you can recover and get on with life.

But getting better costs money. Treating and coping with illness can mean significant and often unexpected costs – costs that may not be covered by provincial or employee health plans. This is where Lifecheque can help. Manulife's critical illness insurance is designed to help you with the unexpected. It provides a cash benefit if you're diagnosed with one of the conditions described in your contract and you survive the waiting period. Money you can use to:

- Find the best health care available.
- Hire a nurse or caregiver to help you at home.
- Make mortgage payments.
- Provide income when you can't work or a loved one can't work because they're accompanying you to treatment.
- Protect your retirement plans.
- Make sure your business survives.
- Reduce your workload to help you recover.

## Because recovery will be your first priority

- Recovery means a cash benefit. Lifecheque covers **conditions** that pose the greatest threat to your health, present the most significant recovery demands and the greatest financial challenges.
- Recovery means coverage for conditions that may not be life threatening, but that will alter your life. Our **Early Intervention Benefit** provides 25% of your coverage (up to a maximum of \$50,000).
- Recovery means getting your money fast. Let's face it. If you are diagnosed with a covered condition, you'll probably spend a lot of time waiting – for appointments, for test results, for treatment. Our unique **Recovery Benefit** (10% of your coverage to a maximum of \$10,000) helps you get some money faster, without having to fulfil the waiting period. Money in your hands faster means your recovery can begin sooner.
- Recovery means giving you features that provide peace of mind. For clients who qualify, our **LivingCare Benefit** provides a monthly Care Benefit if they become functionally dependent and satisfy the waiting period (180 days).
- Recovery means understanding your condition and being sure you're getting the best care possible.

Health Service Navigator™ takes peace of mind a step further by giving you and your eligible family members access to an integrated health information and support centre, which includes a second opinion service provided by world-class doctors.

This service can help you:

- Access world-class doctors for second opinions
- Find a health care provider, health care facility and community support group
- Coordinate medical services for care in the U.S.; arrange appointments; coordinate support for specialized transportation needs; assist with special needs such as translation services; coordinate hospital discharge and return home

Note: Health Service Navigator™ is not contractual and Manulife cannot guarantee its availability.

## Getting your money back

A good financial strategy plans for the unexpected. That's why Lifecheque makes sense ... no one plans to get sick. And, if you're fortunate enough to live a long and healthy life, Lifecheque has Return of Premium options that give you money back.

We can't promise you won't ever need Lifecheque. But if you do, you have peace of mind knowing it will let you focus on what really matters ... *getting better.*