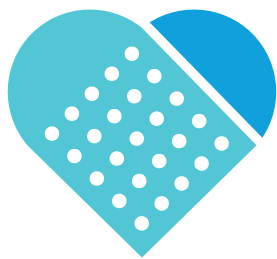




Critical Assist[®]

Guide to understanding

Protecting you and your loved ones in the event of a serious illness.



Contents

What is Critical Assist for?	1
Who needs Critical Assist?	1
What does Critical Assist cover?	2
Full payout covered conditions (25)	2
Early assist covered conditions (4)	2
Types of Critical Assist Plans Available	3
Premium payment modes	3
Number of lives insured	3
Minimum and maximum benefit amounts	3
Guarantees	3
Medical underwriting (evidence of insurability)	3
Embedded premium payback at death benefit	3
Optional Critical Assist benefits	3
Disability Premium Waiver (DPW)	3
Critical Assist Premium Payback at Expiry (PPE)	4
Critical Assist Premium Payback at Surrender Rider (PPS)	4
Payment of policy benefits	4
Claims reporting requirements	4
Critical Assist benefits payable upon claim	4
Full payment conditions	4
Early assist conditions	4
Teladoc Medical Experts	5
Overview of Teladoc Medical Experts services	5
How the Teladoc Medical Experts service works	5

What is Critical Assist for?

We all have relatives, friends or co-workers who have suffered a serious illness. And, more often than not, it happened unexpectedly, bringing emotional and financial stress.

With improvements in healthy living and medical science, there's a very good chance you would recover and get on with your life following a serious illness. But recovery costs money. Treating and coping with illness can mean significant expenses, given the disruptions to your work situation, your income and your lifestyle.

With 29 covered conditions, Critical Assist from Co-operators is designed to support you through the unexpected. It provides either a full lump-sum payment or an early-assistance partial payment if you're diagnosed with, and survive the waiting period for, one of 25 Full Payment Conditions or four Early Assist Conditions.¹ All payments are tax-free² according to current Canada Revenue Agency regulations.

Critical Assist covers you for 25 Full Payment conditions. After diagnosis and surviving the prescribed waiting period (usually 30 days), the entire policy benefit is paid in a lump-sum.¹

Critical Assist also has an Early Assist Benefit to help those who are diagnosed with one of four Early Assist Conditions. This benefit will provide a one-time partial payout on an approved claim. This payout does not affect coverage for the Full Payment conditions on a Critical Assist policy.

Your emotional well-being is important. And knowing that you're covered – and that your savings are protected – if the unexpected happens can help. For even more peace of mind, Critical Assist includes a counselling benefit to support you and your family through a difficult time.

Who needs Critical Assist?

Critical Assist insurance from Co-operators is ideal for anyone wanting to be proactive about protecting their financial future, whatever their situation or stage in life.

For example, whether you're married or single, with children or without, it may be difficult to cover medical costs and other ongoing responsibilities, such as mortgage and loan payments, on top of new potential expenses like private nursing care. Critical Illness coverage can also reduce the burden on family to provide care.

If you're a single parent or caring for an aging parent or other dependant, you may be especially vulnerable to unforeseen costs. Critical Assist could make it possible to afford the time off to take care of your loved ones.

Are you a business owner? Your time away from the business, due to serious illness, could be damaging to the long-term health of the business. Critical Assist can help to bridge any gaps, while you're recovering. Similarly, if a person who is vital to the business becomes ill, critical illness coverage can be used to find a replacement and to deal with any operational or financial setbacks.

If the unexpected happens, the inclusion of Critical Assist in a Buy-Sell Agreement can even be the difference between remaining open and or having to close and liquidate.

¹Some conditions and limitations apply; see your Advisor for full details.

²Income-tax rules and regulations are subject to change at any time.

What does Critical Assist cover?³

If you are diagnosed with one of the following conditions and you survive a specified waiting period (30 days in most cases), you will receive either a lump-sum payment equal to the amount of coverage purchased or a partial payout, depending on the Covered Condition. Refer to the Critical Assist Definitions Guide for complete details. In general, coverage is provided for:

Full payout covered conditions (25)

- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour⁴
- Blindness
- Cancer (Life-Threatening)⁴
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia, including Alzheimer's Disease
- Heart Attack
- Heart Valve Replacement
- Kidney Failure
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease⁵
- Severe Burns
- Stroke

Early assist covered conditions (4)

- Coronary Angioplasty
- DCIS (ductal carcinoma in situ of the breast) requires confirmation by biopsy⁴
- Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness)⁴
- Stage A prostate cancer⁴

³Some conditions and limitations apply; see Advisor for full details.

⁴There is no coverage for Cancer (Life-Threatening or Non Life-Threatening) or Benign Brain Tumour during the first 90 days following issue or every reinstatement of the policy.

⁵No benefit will be payable for this condition if you have symptoms within the first policy year.

Types of Critical Assist Plans Available

Critical Assist plans are available in four premium pattern forms; all provide coverage to insurance age 75:

- CA 10 – 10-Year Renewals to Age 75, issued from insurance age 18 to insurance age 65. Premiums increase every 10 years.
- CA 25 – 25 Year with 20-Year Renewals to Age 75, issued from insurance age 18 to insurance age 50. Premiums are level for the first 25 years, and then increase every 20 years thereafter.
- CA 75 – Level to Age 75, issued from insurance age 18 to insurance age 65. Premiums are level through the lifetime of the policy.
- CA 20-Pay – Level 20-Pay with Coverage to Age 75, issued from insurance age 18 to insurance age 50. Premiums are level for 20 years and then cease.

Premium payment modes

Premiums are accepted on an annual, semi-annual, or monthly pre-authorized chequing basis.

Number of lives insured

Only one life can be insured under a single policy.

Minimum and maximum benefit amounts

Minimum benefit = \$25,000

Maximum benefit = \$2,000,000

Guarantees

- Your coverage cannot be cancelled by us.
- Premiums are fully guaranteed.
- Definitions of the Covered Conditions are guaranteed for the life of the policy.
- Guaranteed convertibility to Critical Assist 75 or Critical Assist 20-Pay without underwriting.

Medical underwriting (evidence of insurability)

Evidence of insurability is required to determine if you qualify for the insurance requested. The type of evidence varies with the amount of insurance requested and your age. Your Advisor can outline the evidence we require.

It may be necessary to establish a financial need for the coverage, and your Advisor will be pleased to assist with this.

Embedded premium payback at death benefit

If an insured person dies while the Critical Assist policy is in force or during the days of grace, and no Critical Assist benefit has been paid for that coverage, we will pay the beneficiary the premiums for that coverage, without interest, that have been paid from the policy effective date to the date of death, less any indebtedness (overdue premium and accrued interest) owed to us by the policy owner. No Disability Premium Waiver benefit premium will be refunded. This is an embedded benefit automatically issued on a Critical Assist policy in all cases.

Co-operators will require proof of death acceptable to us, which must be provided at the cost of the claimant.

Optional Critical Assist benefits

Disability Premium Waiver (DPW)

This optional benefit waives premiums for Critical Assist if you become totally disabled for six consecutive months prior to insurance age 60. This rider is available on the CA 10, CA 25, CA 75, and CA 20-Pay plans.

Critical Assist Premium Payback at Expiry (PPE)

This optional benefit, available only on CA 75 and CA 20-Pay policies, returns the premiums paid upon the expiry of the base plan. This payment:

- is without interest and is less any premium indebtedness; and
- excludes any Disability Premium Waiver premium.

Critical Assist Premium Payback at Surrender Rider (PPS)

This optional benefit provides one of the following two options on or after the 15th policy anniversary:

- Cancel the policy to receive a return of all premiums paid, excluding interest, any premium indebtedness and any Disability Premium Waiver premium.
- Change the policy to a reduced, paid-up policy. Any riders attached to the policy will be terminated and the Premium Payback at Death Benefit will no longer be payable.

The rider is only available on the CA 75 and CA 20-Pay plans.. It is not available if the Critical Assist Premium Payback at Expiry rider has been selected. The PPS rider includes an embedded PPE rider that allows all premiums to be returned at policy expiry, if the surrender benefit has not already been utilized.

Payment of policy benefits

Claims reporting requirements

A person insured must submit a claim for the Critical Assist benefit on the appropriate claim forms within 120 days of the onset of the covered condition.

- The forms are to be completed by the person insured and the person insured's medical practitioner(s).
- Any expenses incurred by the person insured to prove the claim will be the responsibility of the person insured.
- Co-operators may request additional information prior to making a decision.

Critical Assist benefits payable upon claim

Once a Critical Assist claim is submitted, the critical illness benefit amount is payable to the policy owner, but only after all of the following conditions have been satisfied:

- The person insured is diagnosed with a Covered Condition, as defined in the policy.
- The person insured has satisfied the criteria for the Covered Condition.
- The policy is in effect on the date of diagnosis (as defined in the Covered Condition) of the Covered Condition.
- The person insured survives for the survival period or such longer qualifying period as is described in the Covered Conditions.
- The person insured has not experienced irreversible cessation of all functions of the brain; for example, an individual cannot be kept alive artificially just to claim the benefit.

There are specific conditions under which no critical illness benefit shall be paid. Consult the policy contract for descriptions of these exclusions.

Full payment conditions

Only one Critical Assist full benefit will be paid for each life insured. The Critical Assist coverage on an individual terminates after a full benefit is paid.

Early assist conditions

A partial benefit equal to 10% of the face amount of the policy to a maximum of \$50,000 is payable. The policy will continue in force after the partial payment is made. The person insured is eligible for only one Early Assist payment. There is no reduction of the policy face amount when a partial benefit is paid.



Your Critical Assist policy will provide you with access to Teladoc Medical Experts, (services formerly known as Best Doctors), which provides personalized medical advice and recommendations from leading experts in their specialties.

Whether you need medical questions answered, a diagnosis double-checked, help deciding on a treatment plan or guidance about a surgery, Teladoc Medical Experts can help. This service is included free of charge on all Critical Assist policies.

Overview of Teladoc Medical Experts services

Teladoc Medical Experts provides the following services, at no cost to you:

- Answers to medical questions without having to leave home.
- Support to help you make informed health care decisions.
- Confirmation of a diagnosis.
- Access to a world-renowned network of medical experts in more than 450 specialties and subspecialties.
- Wellness support and recommendations.
- Support in navigating the healthcare system.

Accurately diagnosing and applying the most appropriate treatment regimen can significantly improve your overall care, recovery time and outcomes for patients.

How the Teladoc Medical Experts service works

Teladoc Medical Experts stands ready to assist you and your family with any of your medical concerns, 24 hours a day, seven days a week. Contact the Teladoc Medical Experts toll-free number at 1-877-419-2378 from 8:00 a.m. to 8:00 p.m. EST or email canclientmembersupport@teladochealth.com. A Teladoc Medical Experts member advocate will contact you to perform an intake to gather your medical, social and family history and have you sign a medical records release form so Teladoc Medical Experts can collect your medical records and retest any pathology, if necessary.

Teladoc Medical Experts' clinicians will create a comprehensive clinical summary and select a leading expert in your condition. The expert will review the complete case, provide written answers to any questions you may have and either confirm the diagnosis and treatment plan or recommend a change. The clinical summary and expert's findings are compiled into an easy-to-understand report, which your member advocate will share with you and, with your permission, your treating physician.

Additionally, if you need assistance finding a physician, you can utilize Teladoc Medical Experts to identify a specialist or general practitioner near you. You will receive a personalized recommendation based on your preference for gender, language, location, etc. which you can then take to your family doctor to obtain a referral.

If you are planning to travel out of the country, Teladoc Medical Experts can also help you find a leading international expert from our world-renowned network of medical experts in over 450 specialties and subspecialties. Teladoc Medical Experts does not make referrals or appointments for members or arrange or cover the cost of travel, lodging or treatment.

This guide

This guide is intended to assist you in understanding the Critical Assist plan issued by Co-operators Life Insurance Company. This document is not a contract of insurance or an offer to insure. While every effort has been made to ensure accuracy, if there is a difference between this document and the contract, the terms of the contract will apply.

Critical Assist



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