

# OPTIONAL COVERAGE

## Critical Illness Insurance Plan

Pays a lump sum, tax-free cash benefit upon diagnosis of a covered condition, and survival of 30 days.

Used Car Dealer's Association of Ontario



Group Health and Dental Insurance Plan

### Low Monthly Premiums

Smoking Status	Non-smoker	Smoker	Non-smoker	Smoker
Age	Male	Male	Female	Female
18 – 24	1.64	1.75	1.48	1.86
25 – 29	2.48	2.76	2.54	2.88
30 – 34	3.21	4.00	4.06	5.47
35 – 39	5.19	7.90	6.26	9.81
40 – 44	9.08	14.89	10.04	16.41
45 – 49	14.83	26.39	15.28	27.18
50 – 54	24.48	48.16	21.54	46.41
55 – 59	39.20	84.76	29.55	71.96
60 – 64	61.30	142.97	41.06	98.30

(Premiums do not include applicable 8% Ontario Retail Sales Tax)

- \$20,000 of critical illness coverage.
- **Guaranteed issue** – no tests or questions.
- Use funds to cover expenses such as home modification, home care, dependent care as well as medical expenses not covered by OHIP or private health plans.
- No coverage for pre-existing conditions.

A critical illness strikes 1 in 3 Canadians, and the results are often life-changing. The financial impact of a critical illness can be severe and prolonged – placing undue stress upon the individual and his or her family – at a time when recovering from the illness must be a priority. Selecting Critical Illness Insurance coverage will help protect your assets by providing the funds you need, when you need them the most. *Ask about increasing your coverage.*

Covered Conditions	\$20,000 Benefit
Heart Attack	✓
Cancer	✓
Stroke	✓
Kidney Failure	✓
Coronary Artery Bypass Surgery	✓
Blindness	✓
Paralysis	✓
Major Organ Transplant	✓
Multiple Sclerosis	✓
Alzheimer's Disease	✓
Amyotrophic Lateral Sclerosis	✓
Coma	✓
Deafness	✓
Parkinson's Disease	✓
Severe Burns	✓



**ACE INA Life Insurance**

The critical illness group benefit from ACE INA Life Insurance is subject to a 24 Month/24 Month Pre-Existing Medical Condition Provision, and contains a First Occurrence clause. Certain restrictions apply. For full details of the plan and the definitions of each covered condition, please request a copy of the full contract.

ACE INA Insurance and ACE INA Life Insurance are members of the ACE Group of Companies. The ACE Group of Companies is one of the world's leading insurance and reinsurance organizations. Their strong capital base, financial stability, diversified earnings stream and multinational operating platform make them one of the best choices for your insurance protection.