

## Lifecheque® Basic Critical Illness Insurance

### Easy acceptance at standard rates

Not eligible for CI coverage due to:	Eligible for Lifecheque® Basic CI:	
<b>Personal medical history</b>	Signs/symptoms or received treatment for drug abuse or alcoholism over 5 years ago	Loss of speech
	Alzheimer's disease	Coma due to accidental injury
	Blindness or deafness	Paralysis due to accident injury
	Cerebral palsy	Hemophilia
	Chronic fatigue syndrome	Taking high blood pressure medication
	Crohn's disease	Huntington's chorea
	Cystic fibrosis	Lupus
	Dementia / cognitive impairment	Multiple sclerosis
	Down syndrome	Muscular dystrophy
	Elevated cholesterol	Parkinson's disease
	Epilepsy	Pulmonary fibrosis
	Loss of limb	Sickle cell disease
<b>Height or weight outside standard range</b>	No qualification questions asked.	
<b>Family medical history</b>	No qualification questions asked.	
<b>Special risk</b> (including aviation, sports and driving history)	No qualification questions asked.	
<b>Hazardous occupations</b>	No qualification questions asked.	

Lifecheque® Basic at a glance		
<b>Covers common critical illnesses</b> with the same standardized definitions	Life-threatening cancer	Aortic surgery
	Heart attack	Coronary bypass surgery
	Stroke	
<b>Coverage amounts/issue ages</b>	\$25,000 – ages 18-65 \$50,000 – ages 18-60 \$75,000 – ages 18-55 Return of Premium – ages 18-55	
<b>Simple &amp; accessible</b>	'Quote and apply on line' or 1 page application	
<b>Value</b>	Health Service Navigator® (HSN) available at no extra cost For the target market Male and Female Non-Smokers under age 50, premiums are: below \$1/day for \$25,000 below \$2/day for \$50,000 below \$3/day for \$75,000 Non-Smokers enjoy up to 50% savings over Smokers' rates with the average being 32% savings.	

## Eligibility:

Lifecheque® Basic CI requires no medical questions, tests, underwriting or assessments. The applicant must be able to state no to the following in order to submit an application for insurance:

1. Have you ever been diagnosed with, had any signs and/or symptoms of, or had any medical consultations and/or abnormal tests for the following disorders?

- Cancer
- Intracranial tumour
- Heart disease (including but not limited to angina and heart attack)
- Stroke
- Transient ischemic attack (TIA)
- Peripheral vascular disease
- Diabetes
- Hepatitis, including hepatitis carrier state
- Chronic kidney disease
- AIDS or HIV

2. Have you ever had coronary artery bypass surgery and/or aortic surgery

3. Have you undergone any medical or diagnostic tests for which you are currently awaiting results and have you been advised by a doctor or specialist to undergo any medical or diagnostic tests which have not yet been completed?

4. During the past 5 years, have you had any signs and/or symptoms of, received treatment for, or been advised to seek treatment regarding drug abuse and/or alcoholism

Certain conditions, limitations and exclusions apply.

Plans underwritten by

## The Manufacturers Life Insurance Company.

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