

Critical Illness Insurance

If you are diagnosed with a critical condition, Critical Illness insurance can help you worry less about unexpected expenses and focus instead on your return to health. Payments are not taxed and no receipts are required. AOMBT plan members have \$10,000 in basic Critical Illness insurance (mandatory).

The financial burden faced by those diagnosed with a critical condition can be significant. Out-of-pocket expenses may include:

- Childcare costs or time off for your family members
- Supplements or alternative health treatments
- Assistive devices or specialized medical equipment
- Travel, parking, or accommodation
- Modifications to your home

Optional Critical Illness

Plan members can choose to purchase additional Critical Illness coverage in increments of \$5,000 (\$10,000 minimum). Optional Critical Illness coverage can be purchased to supplement your basic coverage, or to provide coverage for your spouse/partner or child(ren). The combined mandatory (basic) and optional (additional) benefit amount cannot exceed \$150,000 per insured person. Coverage can be purchased for dependent children at either \$5,000 or \$10,000. Coverage for children is only available if additional coverage is purchased for yourself or your spouse/partner.

From August 1 - 31, 2017, AOMBT plan members can apply for up to \$25,000 in optional coverage **without needing to provide medical evidence**. This coverage, called Guaranteed Issue, is subject to some limitations, including a pre-existing condition clause covering the 24 months prior to or after initiating coverage***.

Applications for optional coverage over \$25,000, or those submitted outside of the enrollment window, are subject to approval based on completion of a medical questionnaire.

* Payment for Cancer is subject to a 90 day waiting period; diagnosis must occur at least 3 months after initiating coverage to be eligible for payment.

** 180 day waiting period for paralysis

***Full details can be found in the Benefits Booklet, available at midwivesbenefits.ca.

Covered Conditions

- Alzheimer's Disease
- Aorta Surgery
- Benign Brain Tumour
- Blindness
- Cancer*
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Heart Attack
- Heart Valve Replacement
- Loss of Limbs
- Loss of Speech
- Major Organ Transplant
- Major Organ Failure
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV
- Paralysis**
- Parkinson's Disease
- Severe Burns
- Stroke

Coverage also includes reduced payments for other conditions: hip or knee replacement surgery, early stage prostate cancer treatment, ductal carcinoma in situ, and loss of independence.