

GROUP CRITICAL ILLNESS INSURANCE PRODUCT COMPARATIVE TABLE

COMPANY	DESJARDINS FINANCIAL SECURITY	GCI INSURANCE SERVICES	GREAT-WEST LIFE	INDUSTRIAL ALLIANCE
Product name	Critical Illness Benefit	VitalCheque	Group Critical Illness	Critical Illness Insurance
Group size ranges	15 employees and more	10 employees & over	Minimum 3 lives	below 10; 10-24; 25-49; 50 and over
Coverage amounts for children / dependents	Equal to the amount covered under the dependent life insurance	No	Basic: \$5,000; Optional: none	Optional: Children:\$5,000 to \$50,000
Coverage amounts for spouse	Basic plan: from \$2,000 to \$25,000 Optional plan: \$20,000 to \$1,000,000.	\$25,000 - \$100,000	Basic: \$10,000; Optional: \$10,000 to \$250,000	Optional: \$5,000 to \$500,000
Coverage amounts for employees	Multiples of \$10,000 from \$20,000 up to \$1,000,000 (minimum of \$20,000)	10 to 49 Lives: \$10,000 and \$50,000 (any amount between) 50 & over Lives: \$10,000 and \$100,000	Basic: \$10,000 to \$250,000; Optional: \$10,000 to \$250,000	Basic: \$10,000 to \$500,000 Optional: \$5,000 to \$500,000
Continuance and conversion options	No	Guaranteed conversion to limited plan equal to face amount or \$25,000, whichever is less. Optional conversion of full plan for any amount from \$25,000 to \$100,000.	No	No
Compulsory or optional participation	Mandatory and/or optional	Manadatory plan requires at least 90% participation of eligible employees. Optional plan requires a minimum of 5 lives or 100 lives if an association.	Basic (compulsory) and optional plans offered	Basic: mandatory Optional: optional
Special features and marketing qualities	Flexibility. Basic coverage or extended coverage and/or Dismemberment coverage resulting from an illness. Benefit covers up to 17 illnesses. Coverage for children: addition of 7 illnesses: severe mental deficiency, cystic fibrosis, severe brain damage, down syndrome, malformation of the heart, severe cerebral palsy and spina-bifida cystica	Best definitions currently available and no pre-existing conditions restrictions for group of 300 lives and over. All groups from 10 lives and over are based on guaranteed issue.	When a benefit of \$10,000 or more is paid, Great-West will make a \$500 donation to a registered Canadian charity of the claimant's choice. For the Basic (compulsory) coverage, Great-West offers a Standard Plan (covering 4 conditions) or an Enhanced Plan (covering the same 4 conditions plus 18 more).	Standard Product: 18 covered illnesses Core Product: 4 covered illnesses Modified Product: 4 covered illnesses at 35% and 14 covered illnesses at 100%
Covered conditions	List (except Benign brain tumour, Major organ transplant surgery waiting list, Motor neuron disease, Aortic surgery) + Loss of limbs. Specific cancers: melanoma	List + Aplastic Anemia, Heart valve replacement, Loss of independence, Loss of limbs. Specific cancers: chronic lymphocytic leukemia, colon stage A, Hodgkin's disease stage 1, Invasive basal carcinoma, melanoma	List (except Major organ transplant surgery waiting list) + Heart valve replacement, Loss of independence, Loss of limbs	List + Heart valve replacement

List: all companies cover (unless exceptions): Cancer, Heart Attack, Stroke, Alzheimer's disease, Benign brain tumour, Blindness, Coma, Coronary artery bypass, Deafness, HIV infection (Occupational), Kidney failure on dialysis, Loss of speech, Major burns, Major organ transplant surgery, Major organ transplant surgery waiting list, Motor neuron disease (incl. ALS-Lou Gehrig's), Multiple sclerosis, Paralysis, Parkinson's disease, Aortic surgery