

An innovative solution — Critical Illness Recovery Plan policy

How comprehensive is your benefits plan?

Your company's benefit plan is important in so many ways. It is designed to provide your employees with affordable health care coverage and financial protection, but frankly, it represents much more than that. It is the foundation on which a relationship of mutual respect, trust and appreciation is built.

One of your employees is faced with a critical illness

Does your benefits plan provide what your employee needs for their recovery?

Most people are not prepared for the emotional challenges that come with surviving a heart attack, stroke or cancer — let alone the impact these illnesses can have on their savings and assets. Yet critical illnesses such as these happen all the time, and while the chances of recovery can often be excellent, getting better often comes with a hefty price tag.

Most traditional group insurance plans include the following:

- **Life insurance.** Pays a lump sum to beneficiaries on the death of an employee.
- **Disability income protection.** Replaces a percentage of lost wages in the event that an employee is unable to work due to illness or injury.
- **Health insurance plan.** Provides coverage for basic health-related expenses, often with many limitations.

All these elements are essential for building a stable financial protection plan for your employees. However, only critical illness insurance fills a crucial insurance gap in your benefits plan. It provides the financial and emotional support that is needed when an employee is faced with a critical illness.

The RBC Insurance® innovative solution — Critical Illness Recovery Plan

Our Critical Illness Recovery Plan™ policy provides a lump sum benefit payable 30 days after the diagnosis and survival of one of the insured critical illnesses listed below:

- Alzheimer disease
- Aortic surgery
- Benign brain tumour
- Blindness
- Cancer
- Coma
- Coronary artery bypass surgery
- Deafness
- Heart attack
- Heart valve replacement
- Kidney failure
- Loss of limbs

* 2001, Heart and Stroke Foundation of Canada; National Cancer Institute of Canada; Multiple Sclerosis Society of Canada.

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- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson disease
- Severe burns
- Stroke

The lump sum benefit can help ease the financial burden associated with illness and allow your employees to focus on recovery. It can be used any way they choose: to pay for specialized medical treatment, child care, home modifications, or simply to cover monthly bills.

More than a claim cheque

Your employees will have access to a number of valuable *assistance services*. So while doctors recommend treatment, your employees can focus on restoring their own sense of balance and emotional well-being. The Critical Illness Recovery Plan policy includes the following *assistance services*:

Best Doctors[†] Service. Helps take the guesswork out of finding the right medical care, with access to the best specialists worldwide and answers to complex medical questions.

Daily Living Assistance. A simple phone call provides information on resources to help manage day-to-day activities that become challenging during an illness.

Healing the Whole Person. A powerful program of mental coping support to help deal with the fear and anxiety associated with a critical illness.

Expanding your benefits plan

Our innovative benefit solutions make adding critical illness protection to your current plan simple, convenient and cost-effective:

- A simplified application process is used.
- There is no requirement for full medical underwriting.
- Qualified employees are each issued an individual policy.

Advantages to your company

Providing a leading-edge benefits program that includes critical illness insurance can help attract and retain key people. It is also a way in which your company can really stand out from the competition.

Additional advantages:

- Your employees can feel valued and supported knowing that they won't have to compromise the financial future they have worked so hard to build.
- Comprehensive coverage demonstrates effective usage of benefit dollars. Critical illness premiums are stable and therefore provide a predictable investment that can be budgeted for.
- Proactively funding a critical illness recovery plan can lead to improved productivity and, together with our special resources designed to heal the whole person, employees can focus on getting better and back to work sooner.
- Premiums can be controlled by choosing the policy design and the benefit amount that suits your budget.

Advantages to your employees

- No requirement for full medical underwriting, making it easier for employees to enrol for coverage
- Access to valuable assistance services

This is a summary. For complete details, including terms and conditions, please refer to the policy contract.

To find out how you can provide the Critical Illness Recovery Plan policy to your employees, speak with your insurance advisor.



RBC Insurance

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