



## CRITICAL ILLNESS INSURANCE

**RECOVER ON STABLE FINANCIAL GROUND**  
Educators • Administrators • Support Staff • Families

**Teachers Life Critical Illness Insurance helps take the financial worry out of a serious diagnosis.**

When bad health news happens you may wonder “what’s next?” But with Critical Illness Insurance, your financial stability will be one thing you don’t have to worry about.

**Educators like you include Critical Illness Insurance in their complete financial plan.**

Critical Illness Insurance is a lump-sum benefit you can use for any purpose that is important to you without borrowing or dipping into retirement savings, such as

- ✓ covering lost wages during recovery
- ✓ engaging specialty medical treatments
- ✓ focusing on family: travel and reunions
- ✓ paying for medical costs
- ✓ enlisting private nursing care
- ✓ retrofitting your home

**TEACHERS LIFE CRITICAL ILLNESS BENEFITS COVERS 16 ILLNESSES AND INJURIES:**

1. Heart attack
2. Coronary artery bypass surgery
3. Stroke
4. Life-threatening cancer
5. Parkinson’s disease
6. Multiple sclerosis
7. Motor neuron disease
8. Renal failure
9. Major organ transplant
10. Paralysis
11. Blindness
12. Deafness
13. Loss of speech
14. Coma
15. Severe burns
16. Occupational HIV infection



### DID YOU KNOW?

The chances of being diagnosed with a critical illness are higher than ever:

- ✓ 539 people will be diagnosed with cancer today<sup>1</sup>
- ✓ 9 out of 10 people carry at least one risk factor for heart attack and stroke<sup>2</sup>
- ✓ 95% of those hospitalized with a heart attack or stroke will survive<sup>3</sup>

### > QUICK FACTS

#### Critical Illness Insurance

Initial Eligibility	Ages 21–65
Coverage	\$25,000–\$250,000
Duration	To age 75
Premiums	Paid for the duration of the product
Survival Period	30 days
Underwriting	Traditional: pre-screen, paper application and medical exam
Payments	Monthly or annually

**If a serious diagnosis happens, how will you afford treatment and time to recover? Protect your financial future with Teachers Life Critical Illness Insurance.**

Visit [TeachersLife.com](http://TeachersLife.com) or call us today at 1-866-620-LIFE (5433).

<sup>1</sup>Canadian Cancer Society, Cancer Statistics at a Glance, 2015. [www.cancer.ca](http://www.cancer.ca).

<sup>2</sup>Heart and Stroke Foundation, Statistics, 2015. [www.heartandstroke.on.ca](http://www.heartandstroke.on.ca).

<sup>3</sup>Heart and Stroke Foundation, “Getting to the Heart of the Matter: 2015 Report on the Health of Canadians.” Heart and Stroke Foundation, 2015.