



## Comprehensive Optional Benefits Program – Made Easy



We are pleased to announce we bring you additional benefit options at great rates. This NEW easy-to-use online application provides you and your spouse, regardless of your group eligibility, to get additional insurance at reasonable rates that can help protect you and your family against financial hardship.

### Coverage Available

**Critical Illness Coverage** – Up to \$25,000 without medical evidence<sup>1</sup>

Critical Illness insurance provides the kind of financial assistance that allows you to focus on the important things during a recovery time - like getting better. This coverage pays a lump sum benefit following the diagnosis of a covered condition to be used any way you wish.

**Final Expense Coverage** – Up to \$25,000 is guaranteed to issue, regardless of health history<sup>2</sup>

Wouldn't you like to be sure you don't leave your loved ones with the financial burden of final expenses in the event of your death?

**Accidental Death & Dismemberment** – up to \$500,000 for as little as \$17.00 a month

This Accident Plan not only covers you in the event of a sudden death due to an accident, but can also assist you and your family when a serious injury forces you to make lifestyle changes.

**Hospital Cash Insurance** – up to \$250 per day

Costs can quickly start to add up while you are in the hospital. Having cash for those expenses means you can focus on your recovery plan.

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To get started with your plan today, go to: <https://www.imchubbinsured.ca/en/trg/login.aspx?login=T2019-BMD-REFWORKERS>

*Please note we've entered your Login ID for you!*

All Optional Online products are underwritten by Chubb Life Insurance Company of Canada ("Chubb Life").

<sup>1</sup> 24/24 Pre-existing clause is applied: This means that we won't pay for a critical condition diagnosed in the first 2 years of coverage, if that diagnosis was directly or indirectly caused by an injury or sickness you've received treatment, advice or a diagnosis on, in the 2 years just prior to your effective date of coverage. <sup>2</sup> Accidental Death Only in the first 2 years of coverage.