

COMPARATIVE TABLE OF LESS FREQUENTLY COVERED CONDITIONS IN CI INSURANCE

Company	AIG LIFE	AXA ASSURANCES	CANADA LIFE	CUMIS LIFE
Product name	Living Benefit Plans	Lifebeat	Life Advance	Critical Care
Aortic surgery	Yes	Yes	Yes	Yes
Aplastic anemia	Yes	No	Yes	No
Bacterial Meningitis	Yes	No	Yes	No
Cancer: colon stage A	Yes	Yes	Yes	No
Cancer: chronic lymphocytic leukemia	Yes	Yes	Yes	No
Cancer: ductal carcinoma of the breast in situ	PB: 10% MB: \$25,000 CF: remaining	No	PB: 10% MB: \$25,000 CF: 100%	PB:10%* MB:\$10,000 CF:90%
Cancer: early prostate	PB: 10% MB: \$25,000 CF: remaining	No	PB: 10% MB: \$25,000 CF: 100%	PB:10%* MB:\$10,000 CF:90%
Cancer: Hodgkin's disease stage 1	Yes	Yes	Yes	No
Cancer: melanoma	Yes	Yes	Yes	Yes
Cancer: tumour in the presence of HIV	Yes	Yes	PB: 10% MB: \$25,000 CF: 100%	No
Coronary angioplasty	PB: 10% MB: \$25,000 CF: remaining	No	PB: 10% MB: \$25,000 CF:100%	No
Cystic Fibrosis	No	No	No	No
Diabetes	No	No	No	No
Heart valve replacement	Yes	Yes	Yes	Yes
Loss of independence	Yes	Rider (automatically included from age 70 to 100)	AL: 75 QD: 90	No
Other characteristics (E.g. pre-existing condition clause, other products or conditions offered, riders, etc.)		Organ transplant includes pancreas; multiple sclerosis only requires one episode; Parkinson does not require loss of 2 of 6 ADLs; all covered events extend to age 100 with LTC option	MB: \$1M personal, \$2M business unless otherwise stated; QD: coma 96 hours	*Early intervention assistance benefit; Coronary artery bypass PB: 25%, CF: 75% (remaining) CABG: 25% of coverage amount T10 + T75 offer some condition coverages

Company	DESJARDINS FINANCIAL SECURITY	EMPIRE LIFE	EQUITABLE LIFE	GREAT-WEST LIFE
Product name	Harmony+	Vital Link	EquiLiving	Oasis
Aortic surgery	Yes	Yes	Yes	Yes
Aplastic anemia	Yes	No	Yes	No
Bacterial meningitis	Yes	No	Yes	No
Cancer: colon stage A	Yes	Yes	Classified by the Duke's staging so you wouldn't see a path report for 'stage A'; Carcinoma in-situ is not covered but other pathologies are	Yes
Cancer: chronic lymphocytic leukemia	Yes	Yes	Yes	Yes
Cancer: ductal carcinoma of the breast in situ	QD: none PB: 10% MB: \$50,000 CF: 90%	PB: 25% MB: \$25,000	PB:10% MB:\$25,000 CF:100%	PB: 10% MB: \$25,000 CF: 100%
Cancer: early prostate	QD: none PB: 10% MB: \$50,000 CF: 90%	PB: 25% MB: \$25,000	PB:10% MB:\$25,000 CF:100%	PB: 10% MB: \$25,000 CF: 100%
Cancer: Hodgkin's disease stage 1	Yes	Yes	Yes	Yes
Cancer: melanoma	Yes	Yes	Yes	Yes
Cancer: tumour in the presence of HIV	Yes	PB: 25% MB: \$25,000	No	PB: 10% MB: \$25,000 CF: 100%
Coronary angioplasty	QD: none PB:10% MB:\$50,000 CF: 90%	PB: 25% MB: \$10,000	PB:10% MB:\$25,000 CF:100%	PB: 10% MB: \$25,000 CF: 100%
Cystic Fibrosis	No, see other characteristics below	Children only	No	No
Diabetes	No	Children only; Type 1	No	No
Heart valve replacement	Yes	Yes	Yes	Yes
Loss of independence	Yes	QD: 90	QD: 90	AL: 75 years; QD: 90 days
Other characteristics (E.g. other products or conditions offered, riders, pre-existing condition clause, etc.)	Covers serious complications caused by West Nile virus, Lyme disease, E. Coli, flesh-eating disease (PB: 10% MB \$25,000); cystic fibrosis covered under Harmony New Generation, a child program	QD: multiple sclerosis later of 30 days of diagnosis or end of 6 months impairment	QD: HIV 180 days, multiple sclerosis 6 months	QD: coma 96 hours and paralysis 90 days; MB:\$1,000,000 personal, \$2,000,000 business unless otherwise stated

Legend on p. 8

Note about the table: This table compares the less frequently covered conditions in CI policies. To view the more commonly covered conditions, visit our website at www.insurance-journal.ca/extra. The comparative table of CI product features will be published in the August edition. Also, this table, as with all of our tables, is a guide only. Please see each company for complete product details and illness definitions.

COMPARATIVE TABLE OF LESS FREQUENTLY COVERED CONDITIONS IN CI INSURANCE

Company	INDUSTRIAL ALLIANCE PACIFIC	LA CAPITALE ASSURANCE MFQ	MANULIFE FINANCIAL	STANDARD LIFE
Product name	Transition		Lifecheque	Protecta
Aortic surgery	Yes	Yes	Yes	Yes
Aplastic anemia	No	No	No	Yes
Bacterial meningitis	No	No	No	Yes, QD: 90
Cancer: colon stage A	Yes	Yes	Yes	Yes
Cancer: chronic lymphocytic leukemia	Yes	Yes	Yes	Yes
Cancer: ductal carcinoma of the breast in situ	PB: Yes CF: 10%	PB: 10% MB: 10,000\$	PB: 25% MB: \$50,000	PB: 10% MB: \$50,000
Cancer: early prostate	PB: Yes CF: 10%	PB: 10% MB: 10,000\$	PB: 25% MB: \$50,000	PB: 10% MB: \$50,000 AL: 75 years
Cancer: Hodgkin's disease stage 1	Yes	Yes	Yes	Yes
Cancer: melanoma	PB: 10%, 1mm	Yes	Yes, greater than 1mm depth and ulcerated	No
Cancer: tumour in the presence of HIV	Yes	Yes	Yes	No
Coronary angioplasty	PB: Yes CF: 10%	No	PB: 25%, MB: \$50,000	No
Cystic Fibrosis	Yes	No	No	Yes (Protecta Child only)
Diabetes	No	No	No	Type1 (Protecta Child only), QD: 90
Heart valve replacement	Yes	Yes	Yes	Yes
Loss of independence	MB: \$500,000	No	No	QD: 90
Other characteristics (E.g. pre-existing condition clause, other products or conditions offered, riders, etc.)		AL: Alzheimer, Parkinson 75 years; Second Chance for Children: Type 1 diabetes, mellitusmuscular dystrophy and cystic fibrosis (all three before 18th birthday), cerebral palsy, bacterial meningitis, autism AL:3	Primary Lifecheque: cancer, heart attack, stroke, coronary bypass and the 3 conditions listed under the early intervention benefit	Occupational HIV infection QD: 90; other coverages: autism, cerebral palsy and muscular dystrophy on Protecta Child Melanoma stage 1a PB: 10% IM: 50 000\$

Company	SUN LIFE FINANCIAL	THE CO-OPERATORS	UL MUTUAL	UNITY LIFE
Product name	Sun Critical Illness Insurance		ADAPCI	LifeCare
Aortic surgery	Yes	Yes	Yes	Yes
Aplastic anemia	Yes	No	No	No
Bacterial meningitis	QD: 90	No	No	No
Cancer: colon stage A	Yes, non covered in situ	Yes	QD: 90	Yes, Duke's A colo-rectal
Cancer: chronic lymphocytic leukemia	Yes	Yes	QD: 90	No
Cancer: ductal carcinoma of the breast in situ	PB: 10% MB: \$10,000 CF: remaining	No	No	No
Cancer: early prostate	PB: 10% MB: \$10,000 CF: remaining	No	No	Yes, stage A
Cancer: Hodgkin's disease stage 1	Yes	Yes	QD: 90	Yes, and stage 2
Cancer: melanoma	PB: 10% MB: \$10,000 CF: remaining	No	No	Yes
Cancer: tumour in the presence of HIV	Yes	Yes	No	No
Coronary angioplasty	Yes	No	No	No
Cystic Fibrosis	AL: 2 to 19	No	AL: 18 ADAPCI for child	No
Diabetes	Type 1, AL: 2 to 19, QD: 90	No	No	No
Heart valve replacement	PB: 10% MB: \$10,000 CF: remaining	Yes	Yes	Yes
Loss of independence	No	No	Yes	QD: 90
Other characteristics (E.g. pre-existing condition clause, other products or conditions offered, riders, etc.)	Other conditions covered: Cerebral palsy, congenital heart disease, and muscular dystrophy, all with AL of 2 to 19.	AL: 75 years for all illnesses covered ; Other product covers cancer, heart attack, stroke, blindness, deafness, coma, paralysis	ADAPCI for child covers: autism and Rett syndrome with AL of 3, congenital heart disease and cerebral palsy with AL of 18, accidental fracture rider	Children rider for Life Care

See the note about the table on page 7.

LEGEND

Age limit (AL): The age after which the condition is no longer covered. There is no age limit unless otherwise indicated.
Partial benefit % (PB): A percentage of the face amount is paid for this condition.
Qualifying days (QD): The number of days the policyholder must wait before receiving

the benefit after the diagnosis is made. It is assumed that all conditions have a 30 day qualifying period before a claim is paid unless stated otherwise.
Continued % of the original face amount if partial benefit claimed (CF): The % of the original face amount if partial benefit claimed.

Max benefit \$ (MB): The maximum dollar amount for partial benefit claims.
Riders: The riders in this table are for medical conditions only. Often, a company specifically excludes illnesses in its policy, but then offers a rider to cover some of those illnesses.