

# Health Priorities – Child



FOR A FUTURE FULL OF POSSIBILITIES

Your child's happiness and well-being is a priority. Health Priorities – Child ensures your child stays protected into adulthood for covered critical illnesses.

## Ideal for you and your loved ones

The right choice if you want:

- Financial protection should your child suffer a serious illness
- A solid foundation for your child's future
- Flexibility and freedom to use the benefit however you need with the ability to:
  - Take time off work to help your child recover
  - Get prescription drugs or specialized treatments not covered by public health insurance or your employer's plan

## How it works

Health Priorities - Child pays a tax-free, lump-sum amount if your child is diagnosed with a covered critical illness or condition including one resulting from an accident. 29 illnesses and surgeries, including 3 childhood conditions are covered.

**In all likelihood, your child will remain healthy.** After the 20-year premium payment period, if no claims are made:

- You can choose to receive a refund of the premiums you've paid—these funds can help pay for your child's education, provide the down payment for their first home, or even fund a business venture **or**
- You can transfer ownership of the policy to your child—they'll get paid-up, valuable lifelong coverage



### DID YOU KNOW?

Complimentary assistance services for the insured and their loved ones<sup>1</sup> are available at any time online or by phone, including:

- A health and well-being platform with reliable resources to help you make informed decisions
- 24/7 phone assistance services
- Psychological counselling, as well as support from a health assistance team during recovery
- Direct consultation with a doctor to answer your questions and connect with world-renowned specialists to confirm a diagnosis and determine an optimal treatment plan (by Best Doctors®)

<sup>1</sup> If the insured is under 18, their parents and siblings have unlimited access to these services.

If the insured is 18 or over, their spouse and children have unlimited access to these services. Once every 3 years, these services can also be used by:

- A parent or sibling of the insured person
- A parent or sibling of the insured's spouse

The assistance services are not a contractual obligation of Desjardins Insurance.

## The Desjardins Insurance difference

### DISTINCTIVE FEATURES

- The only insurer in Canada to **cover all types of cancers** and exclusive cardiovascular procedures<sup>1</sup>
- You will receive the insurance amount without a waiting period. However, a 30-day waiting period is applicable for cardiovascular conditions and procedures

### OUTSTANDING BENEFITS

- Choose your insurance amount, starting from \$10,000
- Receive a **refund of premiums** on cancellation (from the 4<sup>th</sup> year onwards)

### CUSTOMIZE YOUR COVERAGE

Since you're unique and so are your needs, you can enhance your contract with additional protection:

- Cover your children in case of a fracture, loss of use of a limb or dismemberment
- Pay no premiums if you're unable to work because you're sick or have had an accident

<sup>1</sup> As at November 2018. For some cancers, a partial benefit of 30%, 15% or 1% will be paid, depending on the severity of the diagnosis.

**Health priorities – Child.  
Plan for their future and protect it.**

## Covered illnesses and conditions

### Childhood illnesses

- Autism spectrum disorder
- Cystic fibrosis
- Rett syndrome

### Additional childhood illnesses

- Cerebral palsy
- Muscular dystrophy
- Type 1 diabetes mellitus

### Cancers and tumours

- Benign brain tumour
- Cancer (life-threatening)

### Cardiovascular

- Aortic surgery
- Coronary artery bypass surgery
- Heart attack
- Heart valve replacement or repair
- Stroke

### Neurological

- Bacterial meningitis
- Dementia, including Alzheimer's disease
- Motor neuron disease
- Multiple sclerosis
- Parkinson's disease and specified atypical Parkinsonian disorders

### Vital organs

- Kidney failure
- Major organ failure on waiting list
- Major organ transplant

### Accident and functional loss

- Acquired brain injury
- Blindness
- Coma
- Deafness
- Loss of limbs
- Loss of speech
- Paralysis
- Severe burns

### Other

- Aplastic anemia
- Occupational HIV infection
- **Long-term care**

**Advance payment:** For a less severe diagnosis, you can receive 15% of the total insurance amount, up to a maximum of \$50,000.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company. 200 rue des Commandeurs Lévis, QC G6V 6R2 / 1-866-647-5013



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