

No Medical Critical Illness from Canada Protection Plan

Frequently Asked Questions (FAQ)



What are the four different plan options available to my clients?

Cardiac Protect CI - Clients who have a prior diagnosis of cancer and are currently in stable condition may be eligible for this plan.

Cancer Protect CI - Clients who are diabetic or have had high blood pressure, stroke, transient ischemic attack or heart attack, and are currently in stable condition may be eligible for this plan.

Cardiac AND Cancer Protect CI - 1st and 2nd events paid out then policy terminates. These two events must be from two different categories.

Cardiac OR Cancer Protect CI - 1st event paid out then policy terminates.

What conditions are covered under each of these plans?

Cardiac Protect CI

Covers all 5 listed conditions

- 1 Heart attack
- 2 Stroke
- 3 Aortic surgery
- 4 Coronary artery bypass surgery
- 5 Heart valve replacement or repair

Cancer Protect CI

Covers all 3 listed conditions

- 6 Life-threatening cancer
- 7 Aplastic anemia
- 8 Benign brain tumour

Cardiac AND Cancer Protect CI

Covers **ALL 8** conditions

- ✓ Covers 1st cardiac event and 1st cancer event (one event each is covered)

Cardiac OR Cancer Protect CI

Covers **ALL 8** conditions

- ✓ Covers 1st event, cardiac or cancer

What is the main difference between Cardiac AND Cancer Protect CI VS Cardiac OR Cancer Protect CI?

Cardiac AND Cancer Protect CI - One event each is covered. After the first claim/event, your client receives continued protection for the unclaimed/2nd event at a reduced rate. Policy terminates after the 2nd claim.

Cardiac OR Cancer Protect CI - Covers 1st event only. Policy terminates after the 1st claim.

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What are the terms, issue ages and coverage amounts for each of the 4 options?

Base Plan	Term Period	Issue Ages	Minimum	Maximum
Cardiac Protect CI	Term 75	18 - 65	\$10,000	\$50,000
Cancer Protect CI	Term 75	18 - 65	\$10,000	\$50,000
Cardiac AND Cancer Protect CI	Term 75	18 - 65	\$10,000 per event	\$50,000 per event
Cardiac OR Cancer Protect CI	Term 20 Term 75	18 - 55 18 - 65	\$25,000 \$10,000	\$100,000 \$100,000

Are the term plans convertible?

No. T20 is renewable to age 75 but non-convertible.

When does coverage start?

Coverage is immediate.

We have two standard exclusions. We will not pay the benefit amount if:

- The insured does not survive at least 30 days after the diagnosis; or
- During the first 90 days after issue, the insured has a diagnosis of any cancer or benign brain tumor or has any signs or symptoms that lead to a diagnosis of any cancer or benign brain tumor.

How does Canada Protection Plan define heart disease and cancer?

We use the [2018 CHLIA Benchmark Definitions](#) for our Cardiac Protect CI and Cancer Protect CI plans.

I have a client who has a history of cancer. What plans are they eligible for?

Clients with a history of cancer are eligible for our Cardiac Protect CI plans for up to \$50,000 in coverage.

How long does my client have to be cancer free before they can apply for Cancer Protect CI?

These clients can only apply for Cardiac Protect CI if all investigations are completed and definite diagnosis has been determined. In addition, any surgical treatment must have been completed and nonsurgical treatment (if any) has been initiated.

I have a client with a history of heart disease. What plans are they eligible for?

Clients with a history of heart disease are eligible for our Cancer Protect CI plans for up to \$50,000 in coverage.

I have clients with Type 1 and Type 2 Diabetes. Are they eligible for CI coverage?

Yes! They can apply for our Cancer Protect CI plans for up to \$50,000 in coverage.

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Can you offer CI coverage for clients with a history of COVID-19?

Yes, we can offer CI coverage to these clients. Coverage is subject to application answers only.

Can CI be added as a rider to A-Z Life Coverage plans or Express Elite Term plans?

CI is only available as a rider on our Express Elite term plans. Clients will have to complete a separate CI application for our A-Z Life plans. If clients purchase A-Z Life plans and CI at the same time, multi-policy discount applies.

Can you clarify your stance on marijuana smokers? Cigar smokers?

Those who smoke (including vaping) marijuana more than six times a week are considered smokers. If there is nicotine or tobacco involved it is also considered smoking. Edibles are not considered under the "smokers" category. Clients can consume as much as they want and be considered non-smoking.

Clients who smoke cigars (excluding cigarillos) are classified as a non-smoker.

What is a 24/24 pre-existing clause?

If the insured is diagnosed within 24 months after policy effective date where the insured exhibited or was investigated for symptoms within the 24 months prior to issue, the carrier can deny the claim. Canada Protection Plan does NOT have this clause, whereas many Simplified Issue CI carriers do.

How long does someone have to wait before applying?

There is no wait period to apply. In terms of submitting a claim, we have only a moratorium period of 90 days for cancer and benign brain tumor.

What is the moratorium period?

We will not pay a cancer claim if the insured exhibited symptoms, was investigated for, or a diagnosis was made less than 90 days from the policy effective date.

Is there a Return of Premium (ROP) for CI? How much?

There is only a Return of Premium on Death (ROPD) available on all CI plans.

All previously paid premiums, including ROPD, policy fee and modal loading, but excluding ADB rider premiums, will be refunded without interest upon death, if no CI claim was paid prior to the death of the life insured.

I've heard payments start in the second month. Is this feature included in all plans?

Yes! Payments start in the second month for all our critical illness plans as well as our life plans (A-Z Life Coverage and Express Elite Term Coverage). Applicable to monthly payments only.

Do international students, permanent residents, refugees or those with Visas qualify?

Canadian citizens, permanent residents, international students with valid study permits, and those with work permits qualify for CI.

Additional questions? We've got you covered!

Contact us from 8:30AM - 8:00PM ET, Monday to Friday at

1-877-796-9090

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