

GROUP CRITICAL ILLNESS INSURANCE



Valuable protection... when employees need it most

A serious illness can be frightening enough without worrying about money. Yet most employees would find it financially challenging were they suddenly forced to take time off work. If they are married, will their spouse need to take time off too, for caregiving? What about travel for treatment, medication or medical supplies not covered by the health plan? The odds of surviving a critical illness have never been better, but the road to recovery can be surprisingly costly.

Disability benefits help—typically covering up to two thirds of pay. But it's often not enough. Group CI can fill the gap and relieve some of the stress, so employees can stay focused on recovery.

With three product options to choose from, Empire Life CI offers lots of flexibility, so customers can protect their employees their way.

| Empire Life Group Critical Illness Insurance Portfolio | | |
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| <p>Vital Assist CI</p> <p>Simplified coverage</p> <ul style="list-style-type: none"> • 4 conditions • 3 lives and up • \$10,000/\$20,000/\$30,000* • No pre-ex • No medical underwriting • Lump sum plus medical expense benefit • Coverage for employee only • Optional employee/ spousal/ dependant CI (Traditional or Enhanced CI) available | <p>Traditional CI</p> <p>Complete coverage</p> <ul style="list-style-type: none"> • 31/15 conditions • 3 lives and up • \$10,000-\$250,000 • Pre-ex 24/24 • Medical underwriting may apply • One time benefit • Spousal/dependant CI available • Optional employee/ spousal/ dependant CI (Traditional or Enhanced CI) available • Waiver of premium | <p>Enhanced CI</p> <p>Multiple event coverage</p> <ul style="list-style-type: none"> • 31/15 conditions • 3 lives and up • \$10,000-\$250,000 • Pre-ex 24/24 • Medical underwriting may apply • Partial/multiple/cancer recurrence benefits • Spousal/dependant CI available • Optional employee/ spousal/ dependant CI (Traditional or Enhanced CI) available • Waiver of premium |

*\$5,000, \$15,000, or \$25,000 lump sum plus a \$5,000 medical expense benefit



Customers can protect their employees... their way

Our product portfolio has features that position us very well in the marketplace, including 31 covered conditions, coverage for groups of three and up, and a product option that includes multiple/ partial/ cancer recurrence benefits. So customers have choices.

Group Critical Illness insurance is fast becoming an essential component in competitive benefit plans. We'd love to tell you more!

Speak to your Empire Life sales team to learn how our Group Critical Illness insurance can help your customers' business.

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