

Financial support for small business owners and their employees in the event of critical illness

Less complex than traditional CI products, **Vital Assist** provides simplified eligibility and claim processes. No medical information is required to qualify, and no claim is denied because of a pre-existing medical condition. With three levels of coverage Vital Assist is a **perfect fit** for many small businesses. We call it affordable, hassle-free, no-surprises coverage.

Features	Advantages	Benefits – Owners	Benefits – Employees
<p>Three levels of benefits</p> <p>Each option consists of a lump sum payment and a medical expense benefit of up to \$5,000 for eligible expenses:</p> <p>\$5,000 + \$5,000 = \$10,000 \$15,000 + \$5,000 = \$20,000 \$25,000 + \$5,000 = \$30,000</p>	<p>Flexibility</p> <p>Ability to allocate different levels of benefit to different employee classes¹</p> <p>Medical expenses do not have to be related to the covered condition; employees can claim for themselves and their insured dependants</p> <p>Medical expense benefit covers full cost of eligible items—no deductible</p>	<p>Protection of employees and cost-effective addition to a competitive benefits package</p> <p>Confidence that, in the event of critical illness, they are encouraging employees to focus on recovery through the medical expense benefit</p>	<p>Peace of mind knowing they have financial protection should they become critically ill²</p>
<p>Simplified rules of coverage</p> <p>One low rate for all employees—\$5, \$10, or \$15 per month depending on level of coverage</p> <p>No medical information required to qualify³</p> <p>No pre-existing medical condition exclusion</p> <p>No survival or waiting period once covered condition requirements are met⁴</p>	<p>Less complex than traditional CI solutions</p> <p>Easy to understand and administer</p> <p>Simple, efficient and hassle free coverage: no time lost filling out forms and dealing with medical underwriting</p> <p>Guaranteed coverage: at time of claim no one is denied coverage because of a pre-existing condition</p> <p>No surprises, no stress</p>	<p>Satisfaction of knowing they are providing employees with reliable protection in the event of critical illness</p> <p>Employee satisfaction with benefits</p>	<p>Peace of mind knowing there will be no surprises in regard to their benefit and no waiting or survival period should they become critically ill</p> <p>Lump sum benefit paid immediately once claim is approved</p>
<p>Coverage of top 4 conditions – cancer, heart attack, stroke, coronary artery bypass surgery⁵</p>	<p>Coverage for conditions that account for 80% of all critical illness claims</p>		
<p>Fully pooled premium rates</p>	<p>Rate stability</p>	<p>Cost predictability and a worry-free benefit</p>	<p>No worries that the benefit will be cancelled due to escalating costs</p>

¹ For 20Plus customers

² Must meet the requirements of one of the 4 covered conditions and the severity clause

³ Late enrollees excepted

⁴ Severity clause: employee must spend 72 hours in hospital OR be off work 2 consecutive weeks due to the condition, with written proof from attending physician within 60 days of diagnosis

⁵ Source: Empire Life Critical Illness claims, 2008, Munich Reinsurance Critical Illness claims, 2008

SIMPLE, AFFORDABLE SOLUTIONS FOR **SMALL BUSINESS**

Key Messages

- New coverage levels now available:
\$10,000, \$20,000, \$30,000
(lump sum + medical expense benefit)
- Covers top 4 critical illnesses: 80% of all
critical illness claims
- Simple rules of coverage and claims
administration: no surprises
- Low cost/high value

To learn more about Vital Assist, please call your Empire Life Group Account Executive or Account Manager.

The information in this document is for general information purposes only and is not intended to provide advice. Please speak with your Group Advisor or Empire Life Account Executive before making any decision.

® Registered trademark of **The Empire Life Insurance Company**.™ Trademark of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.

Investments • Insurance • Group solutions
www.empire.ca info@empire.ca

VAHB-ADVISOR-ENG-11/11

