

Health Priorities – Child



FOR A FUTURE FULL OF POSSIBILITIES

Your child's happiness health 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
- Offer your child the foundation for a good financial plan
- 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 if your child is diagnosed with a covered critical illness. 29 illnesses and conditions, including 3 childhood illnesses 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?

With your Desjardins Insurance coverage, you and your loved ones have access to our complimentary assistance services, based on your insurance coverage. You can use them when times are good, or when times are bad. 24/7 assistance is also available by phone.

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 procedures¹
- 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 4th 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

¹ As at June 2021. 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: You can receive 15% of your insurance amount (up to \$50,000) for early stage cancers, 30% (up to \$100,000) for total mastectomy and total prostatectomy and 15% (up to \$50,000) for minor procedures. The residual balance is paid in the event of a new illness or surgery.

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