

Health Priorities



SO YOU CAN FOCUS ON WHAT MATTERS MOST

Health Priorities gives you the financial freedom to make your own decisions about your health and the peace of mind to focus on your recovery, if you're diagnosed with a covered critical illness.

Ideal for you and your loved ones

The right choice if you want to:

- Access your insurance amount when you need it the most
- Get to best treatment and services without waiting, including surgical, psychological, physical and occupational therapy
- Replace lost income for you, your spouse or a family member who takes time off to help you
- Pay for unexpected expenses like transportation, accommodation, child and elder care, hospital parking and even prescription drugs not covered by public health insurance or your employer's plan
- Protect your assets and standard of living

How it works

The impacts of a serious illness like cancer, a heart attack, stroke or a condition caused by an accident can be life-changing. Health Priorities pays a **tax-free** benefit no matter what happens:

- If you're diagnosed with one of the 26 covered critical illnesses and conditions including long-term care, you receive your insurance amount, which you can spend based on your needs, regardless of your ability to work
- If you die, your beneficiary will receive the higher of (optional benefit):
 - 100% of the premiums paid or
 - 25% of the sum insured
- If you remain in good health, you can get back up to 100% of the premiums you've paid (depending on the option you've selected)



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

- Desjardins Insurance is the only insurer in Canada to **cover all types of cancers** and minor cardiovascular conditions and procedures¹
- You will receive your insurance amount without a waiting period. However, a 30-day waiting period is applicable for cardiovascular conditions and procedures
- Includes comprehensive long-term care coverage
- You're eligible to receive your benefit even if the diagnosis is made outside Canada

FLEXIBLE OPTIONS

- Coverage from \$10,000 to \$3,000,000
- Easy to convert from term to permanent coverage

CUSTOMIZE YOUR COVERAGE

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

- Choose tailored **accident coverage** options for you and your children
- Opt to **pay no premiums** if you become disabled

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.

**You work hard to build your life.
We can help you protect it.**

Covered illnesses and conditions

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.

The only insurance provider² that pays advance benefits for:

- Aortic aneurysm
- Lobular carcinoma in situ of the breast
- Carcinoma in situ
- Cutaneous lymphoma without distant metastasis
- Dermatofibrosarcoma
- Endovascular treatment of aortic aneurysm or disease
- Insertion of cardiac pacemaker or cardiac defibrillator
- Total mastectomy
- Total prostatectomy
- Other cancers

² As at February 2021.

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