

Most Canadians aren't prepared for critical illness

A critical illness can strike anyone at any time. When it does, it takes a toll on your physical health, your mental health and your financial well-being. Advances in modern medicine have increased the survival rate of patients diagnosed with life-threatening illnesses such as cancer or heart attack. However, the financial consequences of recovering can have a lasting and devastating impact on a family and a business.

Did you know?



Nearly **1 in 2** Canadians will be diagnosed with cancer in their lifetime¹



9 in 10 Canadians have at least one risk factor for heart disease or stroke.²



45% of Canadians between the ages of 35 and 49 have no emergency savings.³

Would you have enough savings to cover unexpected expenses such as medical treatments and prescription drugs?

Or, would you have to:

- Withdraw from your RRSP?
- Borrow money?
- Sell your assets?

Protect yourself against the financial consequences of a critical illness

Critical illness **Health Priorities** from Desjardins Insurance can help protect you against financial hardship, so you can concentrate on what really matters most— your recovery.

With critical illness coverage from Desjardins Insurance you will receive a tax-free benefit if you are diagnosed with one of 26 covered illnesses and conditions.⁴ There is a long-term care coverage included in each plan if you are unable to perform two of six daily living activities such as bathing and eating.⁵

Our plan fills the gap between your disability insurance and health insurance plan.

It's money you can use however you see fit—at a time when you need it most:



- Prescription drugs or medical treatments not covered by public health insurance or your employer's group plan.



- Replace your income or provide financial assistance to family members on leave of absence while providing care for you.
- Ensure the sustainability of your business in the event of a serious illness of one of the shareholders.



- Protection of your assets and standard of living.

¹ Canadian Cancer statistic, 2020

² Heart and Stroke Foundation of Canada, 2021

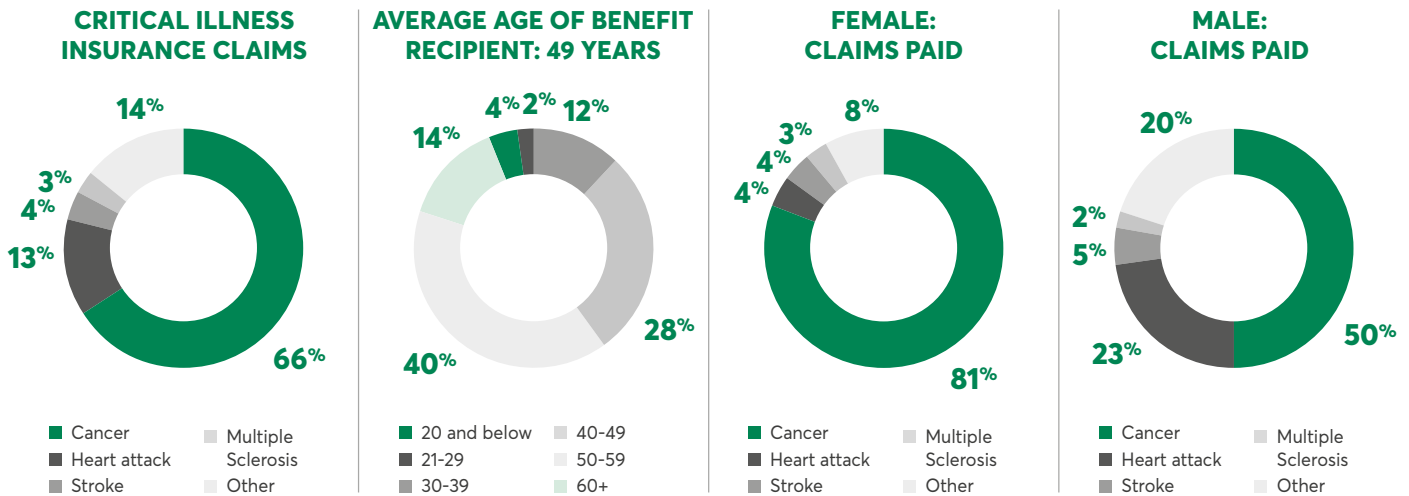
³ Desjardins Insurance 2018 Financial Health and Wellness Survey, April 2018

⁴ The critical illness must be indicated in the list and correspond to the definition found. Consult www.desjardinslifeinsurance.com

⁵ Activities of daily living are: bathing, dressing, toileting, bladder and bowel continence, transferring and eating

Our claims history

Over the past 15 years, Desjardins Insurance has paid over **\$104 million** in benefits to Canadians who faced a **critical illness**.



All data presented above is as of December 31, 2019.

Easy access to expert advice and support when you need it most

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.

Let us handle the financial consequences of your critical illness

Find out more at desjardinslifeinsurance.com or talk to your Life and Health insurance advisor.

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