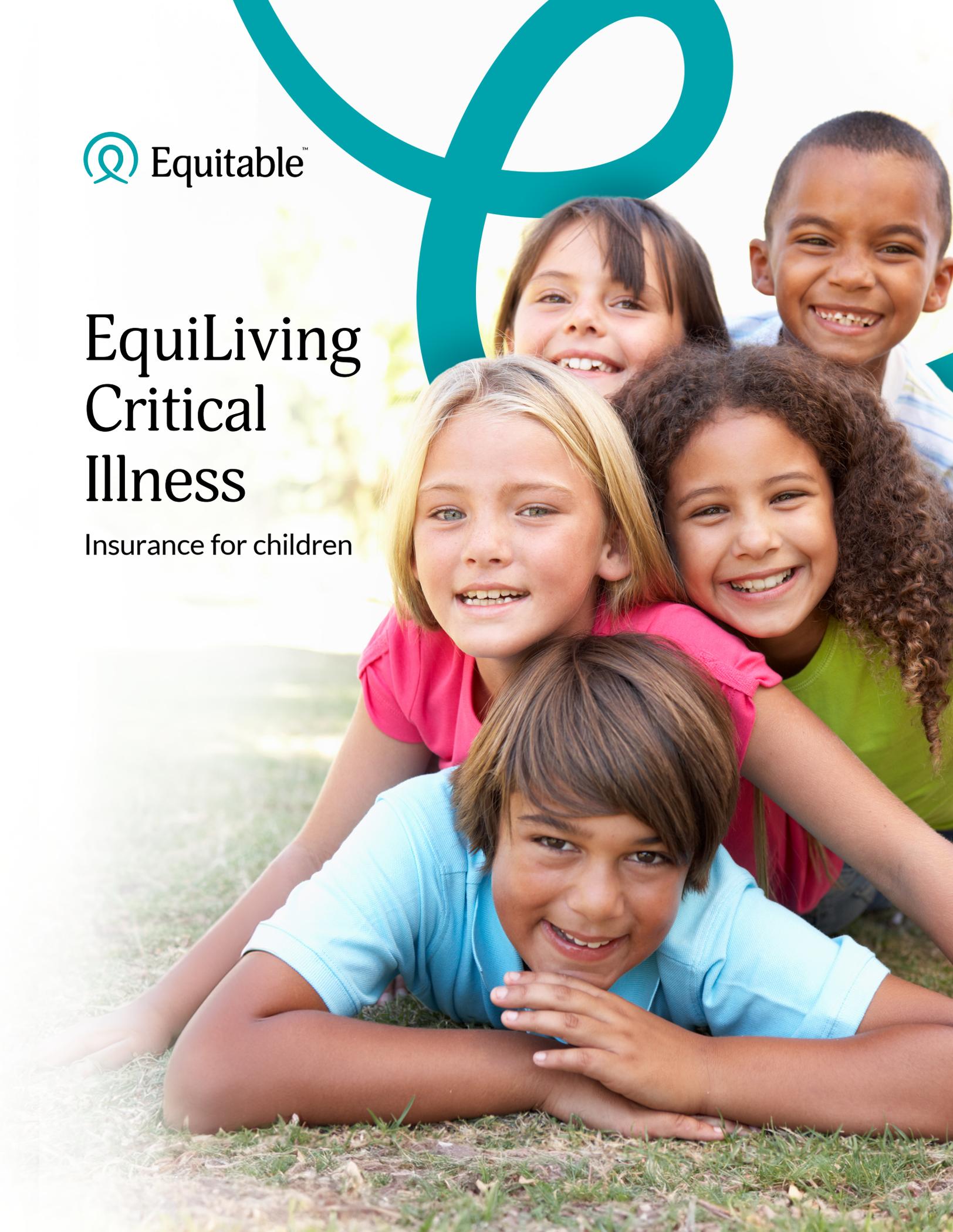




# EquiLiving Critical Illness

Insurance for children





When “kiss it and make it better” isn’t enough

## “This won’t happen to my family, it happens to other people.”

While no parent wants to consider the possibility of their child becoming sick, the reality is that it happens more frequently than we think.

- The Toronto Hospital for Sick Kids alone performs about 12,000 surgeries a year.<sup>1</sup>
- Over 80,000 Canadians are affected by cerebral palsy and it is the most common physical disability in childhood.<sup>2</sup>
- One in 3,600 children born in Canada has cystic fibrosis. Half are expected to live into their 40s and beyond.<sup>3</sup>

## When a child gets sick, it impacts the whole family

### Meet the Johnson family

Mom, dad, big brother Cody (6) and big sister Mary (3) have anxiously awaited the arrival of the newest member of their family.

Finally the big day arrives and baby Mark makes his debut. 10 fingers...10 toes...and a great set of lungs! The expanded Johnson family begins a new, exciting chapter in their lives.

They meet with their financial advisor shortly after Mark is born who talks to them about critical illness insurance for Mark. They decide they are going to give it some thought but with their busy lives they never get back to their financial advisor.

Months go by and the Johnson household is a loud but happy one. But then something changes. Something isn’t quite right. They learn that Mark has cystic fibrosis.

Mark spends so much time in the hospital that his mom often sleeps there.

Family outings are no longer spontaneous because what they do and where they go depends on treatment schedules and how Mark is feeling that day.

Mom had to leave her job. With countless trips to the hospital and specialist; keeping Mark comfortable at home; and taking care of the rest of the family; there wasn’t time for a job.

Money set aside for family vacations, for the children’s education and for their own retirement is almost gone now. It is used to cover costs for trips to the hospital, medical expenses and home renovations to make it easier for Mark to get around.

This story could have ended differently if they had purchased the critical illness protection on Mark when their advisor had recommended it.

Sources: <sup>1</sup> <https://childrenshospitals.ca/childrens-hospitals/sick-kids-hospital-foundation/>

<sup>2</sup> <https://www.cpcanadanetwork.com/about>

<sup>3</sup> <https://www.cysticfibrosis.ca/about-cf>

## You can rewrite the story

While you can't prevent a critical illness, with EquiLiving critical illness insurance, you can rewrite at least part of the story. EquiLiving can help minimize the financial worry by making funds available to help offset the cost of treating and managing the illness without impacting the financial security of your family. You can use the funds to:

- Cover expenses so that you can take a leave from work to be by a sick child's side during treatment and recovery.
- Pay for specialized or alternative treatments not covered by group or government-sponsored plans.
- Cover travel expenses to and from the hospital.
- Pay for in-home nursing or home care support.
- Pay for respite care so that you can share some personal time with the other children in your family.
- Pay for home or vehicle modifications to improve accessibility.
- Continue saving for a special family vacation, your children's education, or your retirement.

## How it works

EquiLiving provides a lump-sum benefit after diagnosis and satisfaction of all requirements for that covered condition in your contract. EquiLiving critical illness plans on children cover the following 5 childhood conditions until age 25:

- Cerebral palsy
- Congenital heart disease
- Cystic fibrosis
- Muscular dystrophy
- Type 1 diabetes mellitus

Children are covered for the following conditions for the duration of the EquiLiving coverage:

- Acquired brain injury
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Heart attack (acute myocardial infarction)
- Heart valve replacement or repair
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease and specified atypical Parkinsonian disorders
- Severe burns
- Stroke (cerebrovascular accident)

In addition, the following conditions are covered under the early detection benefit for the duration of the EquiLiving coverage. This benefit pays 15% of the face amount up to \$50,000 and can be claimed once for each condition listed. This benefit is in effect for the duration of their coverage (doesn't end at age 25):

- Coronary angioplasty
- Ductal breast cancer
- Papillary or follicular thyroid cancer stage T1
- Early prostate cancer
- Rai stage 0 chronic lymphocytic leukemia (CLL)
- Superficial malignant melanoma
- Gastrointestinal stromal tumours (AJCC stage 1)
- Grade 1 neuroendocrine tumours (carcinoid)

**EquiLiving for children can help you face the future together.**

**Talk to your advisor about EquiLiving today.**

# About Equitable

At Equitable we believe in the power of working together. This guides how we work with each other. How we help our clients and partners. And how we support the communities where we live and work.

Together, with partners across Canada, we offer Individual Insurance, Group Insurance and Savings and Retirement solutions. To help our clients protect today and prepare tomorrow.

We believe the world is better when we work together to build an Equitable life for all.



® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.