

# Critical Illness Insurance

bms

A critical illness diagnosis can be emotionally, physically, and financially challenging. While many assume public health care covers all costs, patients often face out-of-pocket expenses for drugs, medical supplies, travel, meals, childcare, housekeeping, and lost income.

This insurance provides a tax-free lump-sum payment if you're diagnosed with one of 30 covered conditions, including cancer, heart attack, or stroke — giving you the flexibility to focus on recovery instead of finances.

## 2026-2027 coverage highlights:

Lump Sum Payment for Covered Conditions	\$25,000 or \$50,000
-----------------------------------------	----------------------

### Covered conditions include:

- ✓ Alzheimer's disease/pre-senile dementia
- ✓ Bacterial meningitis
- ✓ Benign brain tumour
- ✓ Cancer
- ✓ Coma
- ✓ Coronary artery bypass surgery
- ✓ Creutzfeldt-Jakob disease
- ✓ Heart attack
- ✓ Heart valve replacement or repair
- ✓ HIV / AIDS by assault, HIV/AIDS from a blood transfusion, HIV/AIDS (high-risk occupation)
- ✓ Kidney failure
- ✓ Motor neuron disease
- ✓ Multiple sclerosis
- ✓ Open-heart surgery
- ✓ Paralysis / paraplegia
- ✓ Parkinson's disease
- ✓ Progressive supra nuclear palsy
- ✓ Stroke
- ✓ Third degree burns
- ✓ Primary pulmonary hypertension
- ✓ Anemia caused by the impairment of bone marrow (aplastic anemia)

### The policy also provides coverage for:

- ✓ Blindness
- ✓ Deafness
- ✓ Loss of limbs
- ✓ Loss of speech
- ✓ Major organ transplant
- ✓ Serious head wound
- ✓ Third degree burns

For complete definitions of the above conditions, please contact BMS for a copy of the wording for your review.

### Eligibility:

- Under 65 years of age at the effective date of coverage
- A resident of Canada (excluding Quebec)

To be eligible, you must not:

- Have been previously declined for life, critical illness or disability insurance;
- Have a condition for which hospitalization, further testing, investigation or surgery has been advised, or not yet been done, or for which you are still awaiting results;
- Be aware of any symptoms or health complaints which you have not consulted a physician or received treatment;
- Have received or claimed benefits or a pension for sickness or impairment;

## How to apply

Please contact BMS to purchase coverage.

### BMS Canada Risk Services Ltd. (BMS)

- ☎ 1-855-318-6558
- ✉ [connect.canada@bmsgroup.com](mailto:connect.canada@bmsgroup.com)
- 🌐 [www.canada.bmsgroup.com](http://www.canada.bmsgroup.com)

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

- Have any of the pre-existing medical conditions or undergone any listed procedures as specified:
  - Bypass surgery
  - Heart Attack
  - Angina
  - Any other heart condition (excluding controlled hypertension)
  - Stroke
  - Polycystic kidney disease
  - Diabetes
  - Cancer
  - Alzheimer's disease
  - Parkinson's disease
  - Multiple sclerosis
  - Amyotrophic lateral sclerosis (ALS)
  - Huntington's disease,
  - Nervous or mental disorder
  - Any other hereditary disease

### Exclusions & limitations:

No benefit will be paid unless the insured survives 30 days after diagnosis of a covered condition.

#### Cancer limitation:

No benefit will be payable for Cancer if within the first ninety (90) days following the effective date the Insured Person has any of the following:

- Signs, symptoms or investigations that lead to a diagnosis of Cancer, regardless of when the diagnosis is made
- A diagnosis of Cancer

#### Pre-existing condition exclusion:

Any condition whether diagnosed or not, for which you have sought advice, diagnosis, treatment, or counselling or of which you were aware or should have been aware at inception of this insurance or for which you have been treated at any time during the three (3) years prior to the inception of this insurance.

No benefit will be paid if a covered condition results from self-inflicted injury, attempted suicide, drug or alcohol abuse, war or terrorism, service in the armed forces, flying of any kind other than as a passenger, committing or attempting to commit an illegal or criminal act, mental or nervous disorder, unreasonable failure to follow medical advice, and HIV/AIDS - other than as described in the covered conditions.

Benefits will also not be payable if a claim results directly or indirectly from any injury or illness arising from taking part in boxing, caving, climbing, horseracing, martial arts, mountaineering, pot-holing, parachuting, bungee jumping, B.A.S.E jumping, underwater activities, including scuba diving and scuba diving, yacht racing or in any race, trial, practice or timed motorsport.