



Critical  
illness  
insurance  
for children



Focus on your  
child's recovery,  
not your finances



# A child with a critical illness

You may not want to even think about the possibility of your child becoming critically ill, but what if it does happen?

## Would you have financial resources to:

- Take time off work and be with your child?
- Choose the best care available?
- Focus on your child's recovery and not other financial concerns?

## How can Child LifeAdvance critical illness insurance help?

Child LifeAdvance™ critical illness insurance gives you a one-time payout if your child is diagnosed with one of the following critical conditions, and policy conditions are met:

- Acquired brain injury
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cerebral palsy
- Coma
- Congenital heart disease
- Coronary artery bypass surgery
- Cystic fibrosis
- Deafness
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Life-threatening cancer
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list for transplant
- Major organ transplant
- Multiple sclerosis
- Muscular dystrophy
- Paralysis
- Severe burns
- Stroke
- Type 1 diabetes mellitus

## With Child LifeAdvance, you also have access to additional benefits

### Illness assist benefit

Receive a portion of your benefit if policy conditions are met and if your child is diagnosed with:

- Coronary angioplasty
- Ductal breast cancer in-situ
- Early chronic lymphocytic leukemia
- Early prostate cancer
- Early thyroid cancer
- Gastrointestinal stromal tumours
- Grade 1 neuroendocrine tumours (carcinoid)
- Superficial malignant melanoma

The illness assist benefit is payable a maximum of four times, given each payment is for a different condition. The amount of the illness assist benefit won't reduce the critical illness insurance benefit.

### Surgery advance

Receive an advance portion of your benefit if your child requires surgery for one of the critical conditions outlined in your policy.





## Personalize your coverage

Your advisor can tailor your child's critical illness coverage to help meet your and your family's unique needs.

### Convert to an adult policy

Prior to your child's 25th birthday (when the policy would expire if the one-time benefit hasn't already been paid), you can convert all or a portion of the coverage to an adult critical illness insurance policy.

### Get your money back if you don't make a claim

If you choose a return-of-premium option and your child isn't diagnosed with a critical illness or they die, you may get back up to 100% of your premiums.



#### **Note on ownership:**

Child LifeAdvance critical illness insurance policies must be owned by an adult with an insurable interest in the insured child. Parents, grandparents and legal guardians qualify as owners.

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The Canada Revenue Agency (CRA) and Revenu Quebec have not provided a formal ruling regarding the tax treatment of return-of-premium benefits that are included in a critical illness policy. The tax treatment of an optional return-of-premium benefit is, therefore, subject to interpretation.

# Beyond financial support



Your child being diagnosed with a critical illness changes everything. You may need more than just financial support, which is why we offer access to medical and emotional support services through Teladoc Medical Experts (formerly Best Doctors™) and LifeWorks™ (formerly Shepell).

## Teladoc Medical Experts

Teladoc Medical Experts provides you and your family with access to medical specialists who can help you get an accurate diagnosis and help you better understand medical conditions and treatment options. Teladoc Medical Experts can also help you find specialists locally with Find a Doctor and internationally with Care Finder to make sure your medical questions are being answered by the best specialists for that condition.\*

During the life of the policy, you can use these services at any time for any medical condition, not just for conditions included as part of your policy.

Teladoc Medical Experts has access to a global database of clinicians in more than 450 specialties and sub-specialties to find the expert(s) best suited to your needs.

## LifeWorks

LifeWorks offers professional counselling, family support services, registered dietitians and more, to help you and your family deal with the emotional impact of your child's condition.

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\*The costs of any travel, lodging and medical treatment associated with Find a Doctor and Care Finder services are the responsibility of the insured. We recommend you inform the treating physician that these services are available.

# Worrying about your finances

is stress  
you don't  
need



Child LifeAdvance critical illness insurance from Canada Life can provide financial support through a one-time payment, with the freedom to use that money however you'd like so you can focus on your child's recovery.

**For more  
information,  
talk to your  
advisor.**



Visit **canadalife.com**

    **@CanadaLifeCo**

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This brochure is not and does not form a part of any contract. For more information about how LifeAdvance™ and Child LifeAdvance™ critical illness insurance may fit your needs, ask your advisor.

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The Canada Life Assurance Company is not obligated to provide the services of Teladoc Medical Experts, Inc. or LifeWorks Inc. described in this brochure and may change or cancel access to these services at any time without notice. These services are available even though you may not be entitled to benefits under the LifeAdvance™ or Child LifeAdvance policy. Any representations or warranties concerning these services are those of Teladoc Medical Experts or LifeWorks and not The Canada Life Assurance Company.

Teladoc Medical Experts and LifeWorks won't charge for the services described in this brochure.

Teladoc Medical Experts doesn't make referrals or appointments for members. The costs of any travel, lodging and medical treatment associated with services are the responsibility of the insured. Provisions of these services are conditional on a demonstrated ability to pay for all such costs. We recommend that you inform the treating physician that these services are available.

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