

Coverage when it counts

Helping you recover from
a critical illness with a plan



You have a bright future ahead and big plans for what you want to achieve, but unexpected events can throw you off track. One of those challenges could be a severe illness. Advances in medicine mean more people survive illnesses like cancer and stroke than ever before, but recovery can be stressful.

Having a plan in place is important so if you're faced with a severe illness you don't have to worry as much about your finances and can focus on your recovery.



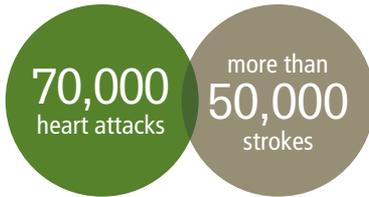
One in 2.2 men

in Canada will develop cancer  in their lifetime*



One in 2.5 women

in Canada will develop cancer  in their lifetime*



Every year there are 70,000 heart attacks in Canada, and more than 50,000 strokes**



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The good news is that **more people are surviving illnesses** than ever before:



63 per cent of Canadians diagnosed with cancer are expected to survive*



Almost 77 per cent of Canadians who have a heart attack survive**



About 72 per cent of Canadians who have a stroke survive**



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COVERAGE FOR UNCOVERED EXPENSES

A critical illness diagnosis is stressful. It affects not only your health but the costs of a critical illness may be felt financially as well. With the public medical coverage offered in Canada, you might think an illness won't affect you financially. However, there are a number of costs that may not be covered, such as:

Travel costs

to get to a treatment facility, gas, hotel, meals



Existing expenses

home and car payments, food



Costs for a prolonged illness

housekeeper, home care, prescriptions, renovations or residence in a long-term care facility



Understanding these costs can make you better prepared for a critical illness.

Freedom to focus on recovery

A critical illness doesn't have to change your financial security plans and goals. Critical illness insurance provides a one-time payment you can use however you want. This gives you flexibility to help keep your finances on track so you can focus on recovery.

A few ways you might use the money include:

- Supplement lost wages due to time away from work (for you or your spouse)
- Keep up on everyday costs (mortgage, savings, food, vehicle costs)
- Access private or out-of-country medical treatment
- Maintain your children's activities and pay for childcare
- Cover operating expenses of your business

Oasis: Great-West Life's critical illness insurance

Offers coverage that may provide you with a one-time lump-sum benefit if you're diagnosed with one of the following critical conditions*:

- Heart-attack
- Stroke
- Life-threatening cancer
- Acquired brain injury
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Heart valve replacement
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease and specified atypical Parkinsonian disorders
- Severe burns

As defined in your policy and the survival period has been satisfied



Beyond financial support

A critical illness diagnosis can affect many areas of your life. You'll likely need more than just financial support, which is why we offer access to medical support provided by Best Doctors™, and emotional support through Shepell.*** These services may help reduce the stress of an illness so you can focus on recovery.

Best Doctors

This service provides you access to Best Doctors' network of 53,000 peer-nominated physicians to help you get an expert medical opinion to find the right diagnosis and treatment information. Best Doctors can also help you find specialists both locally and internationally and ensure that your medical questions are being answered by the top specialists in that condition.

Shepell

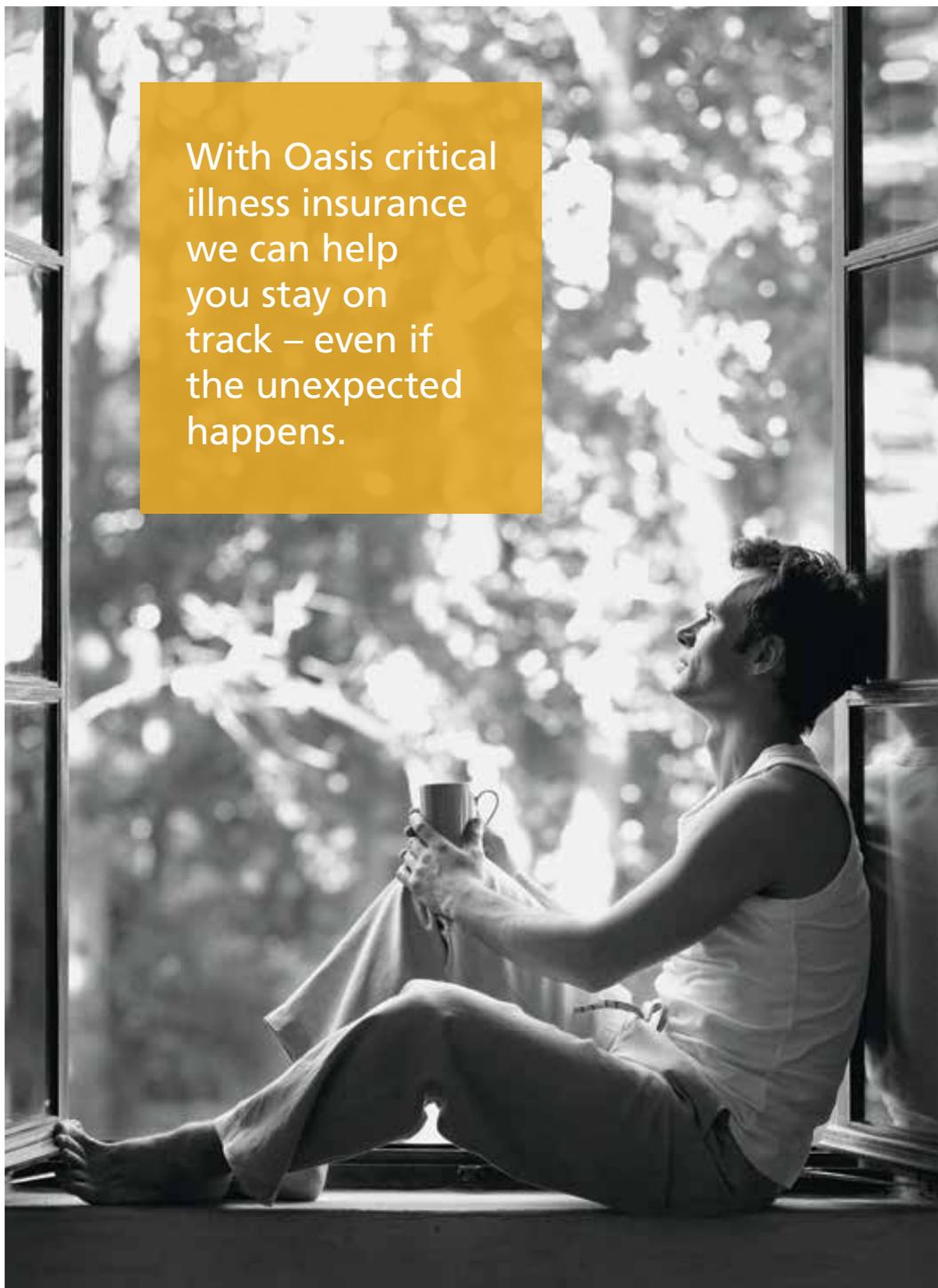
The stress of a critical illness can be a lot to handle. Shepell offers professional counseling, family support services, registered dietitians, and more, to help you deal with the emotional impact of your condition.

Let's keep your plans on track

We can help you stay on track financially even if the unexpected happens. If you become ill, worrying about your finances is a stress you don't need. Oasis, the critical illness insurance from Great-West Life, can provide financial support through a one-time lump-sum payment, and the freedom to use that money however you'd like. You can focus on your recovery and on becoming mentally and physically well again.

For more information, talk to your financial security advisor.

With Oasis critical illness insurance we can help you stay on track – even if the unexpected happens.



*Source: Canadian Cancer Society Advisory Committee on Cancer Statistics. Canadian Cancer Statistics 2014. Toronto, ON: Canadian Cancer Society 2014. <<https://www.cancer.ca/en/cancer-information/cancer-101/cancer-statistics-at-a-glance/?region=on>>

**Source: "Tracking Heart Disease and Stroke in Canada - Stroke Highlights 2011," <<http://www.phac-aspc.gc.ca/cd-mc/cvd-mcv/sh-fs-2011/index-eng.php>> accessed Dec. 31, 2014.

***The Great-West Life Assurance Company is not obligated to provide the services of Best Doctors or Shepell described in this brochure and may change or cancel access to these services any time without notice. Best Doctors and Shepell will not charge for the services they provide.

Best Doctors does not make referrals or appointments for members. The costs of any travel, lodging and medical treatment are not part of the services provided by Best Doctors. Provision of the services described above is conditional on a demonstrated ability to pay for all such costs. We recommend that you inform the insured's physician that these services are available.



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