

CRITICAL VIEWPOINT©					CRITICAL ILLNESS INSURANCE PRODUCT ANALYSIS CHART©												
Carrier ▶	Blue Cross	BMO Life	Canada Life	Co-operators	Desjardins Financial Security	Empire Life	Equitable Life	Foresters	Great-West Life	Industrial Alliance	Manulife Financial	RBC Life	SSQ Insurance	Sun Life	Wawanesa Life	Western Life	
↓ Condition / Product →	Tangible	Living Benefits	LifeAdvance	Critical Assist	Harmony	Vital Link Plus	EquiLiving	LifeCare	Oasis	Transition 5	Lifecheque	C.I. Recovery Plan	C.I. Enhanced	Critical Illness	Quick Issue	Critical Illness	
(1) Cancer: Policy Not terminated if Cancer diagnosed within 90 days of issue	✓	✓	✓(PC)	X (Pre-Ex)	X (90)	✓	✓(PC)	X (90)	✓(PC)	✓	✓	✓	✓	✓	X (90)	✓	
Hodgkin's Disease Stage 1	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	✓	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	✓	X(H/L)	
Colon: Stage "A"	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Leukemia: Chronic Lymphocytic	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	✓	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	X (H/L)	✓	X(H/L)	
Tumor in the presence of H.I.V.	✓	✓	✓	X(HIV)	✓	✓	X (HIV)	✓	✓	✓	✓	✓	✓	✓	✓	✓	
(2) Heart Attack: Enzymes or Biochemical markers	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	X (BM)	
(3) Stroke: N0 measurable or objective neurological deficit persisting for 30 days or more	X (P/Ci)	X (P/Ci)	X (P)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	✓	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X (P/Ci)	X(P/Ci)	
(4) C.A.B.S.: Single vessel, no angina	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
(5) Heart Valve Replacement But, No repair	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓	
(6) Aorta Surgery: Thoracic & Abdominal aorta	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓	
(7) Multiple Sclerosis: No Severity, Many Episodes	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	✓	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	X (S/ME)	N/C	X (S/ME)
(8) Kidney Failure:End stage, not yet failed, not both	X (2)	X (2)	X (2)	X (2)	X(2)	X (2)	X (2)	X (2)	X(2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	X (2)	
(9) Organ Transplants: Heart, Lung, Kidney, Liver, Entire Pancreas & Bone Marrow	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X(2K/L)	X(2K/L/Pa)	X (2K/L/Pa)	X(2K/L/Pa)	X (2K/L/Pa)	X (2K/L/Pa)	X (2K/L)	X (Pa)	X (2K/L/Pa)	
(9a) Official Transplant Program: Enrollment	✓	✓	✓	✓	✓	✓	✓	N/C	✓	✓	✓	✓	✓	✓	✓	✓	
(10) Paralysis: Total Qualifying days required	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	
(11) Blindness: Legally, not totally blind	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
(12) Deafness: Legally, not totally deaf	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
(13) Loss of Speech: Qualifying days required	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	
(14) Coma: No Glasgow Coma Score of 4 or less	X(GCS 4)	X(GCS 4)	X(GCS 4)	X(GCS 4)	X(GCS 4)	X(GCS 4)	X(GCS 4)	✓	X(GCS 4)	X(GCS 4)	X(GCS 4)	✓	X(GCS 4)	X(GCS 4)	N/C	X(GCS 4)	
(15) Benign Brain Tumor No, 90 day exclusion	X(90)	X(90)	X(90)	X(90)	X(90)	X (90)	X (90)	N/C	X (90)	X (90)	X (90)	X (90)	X (90)	X (90)	N/C	X (90)	
(16) Motor Neuron Disease: (Includes ALS)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/C	✓	
(17) Alzheimer's Disease: Limited supervision	X (CS)	✓	✓	✓	✓	✓	✓	X (CS)	✓	✓	✓	X (CS)	✓	✓	N/C	✓	
(18) Parkinson's Disease: (No loss of ADLs)	X(ADLs)	X(ADLs)	X(ADLs)	X (ADLs)	X (ADLs)	✓	X(ADLs)	X(ADLs)	X (ADLs)	X (ADLs)	X (ADLs)	✓	X (ADLs)	X (ADLs)	N/C	X (ADLs)	
(19) Severe or Major Burns	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
(20) Occupational H.I.V.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
(21) Dismemberment or Loss of Limbs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
(22) Non-Life Threatening,Cancer / Angioplasty	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	N/C	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓(PB)	✓ (< 75 PB)	✓(PB)	✓(PB)	
(23) Bacterial Meningitis: Not viral	✓	✓	✓	✓	✓	N/C	✓	N/C	✓	✓	N/C	N/C	✓	✓	N/C	✓	
(24) Aplastic Anaemia	✓	✓	✓	✓	✓	N/C	✓	N/C	✓	✓	NC	N/C	✓	✓	N/C	✓	
(25) Loss of Independence/ Functional Dependency	✓	✓	✓	✓ (< 75)	✓	✓	✓	✓	✓ (< 75)	✓	✓	✓	✓	N/C	N/C	✓	
(26) Complications from Infectious Diseases	N/C	N/C	N/C	N/C	✓(PB) ♦	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	
(27) Conversion to LTC	✓(R)	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C	✓(LTC)	✓(LTC)	N/C	N/C	N/C	NC	

LEGEND: or ✓ = An excellent definition, which is legally and medically sound. or X = Means the condition is covered but has restrictions or exclusions. or X = Condition is Not Covered. N/C = Condition NOT Covered. CLL = Chronic Lymphocytic Leukemia. BM = Biochemical markers. CE = Cardiac enzymes. LTC = Long Term Care. CABS = Coronary Artery Bypass Surgery. R = Rider. PB = Partial Benefit. < = Benefit Reduced or Excluded Beyond Certain Ages (Mainly applies to Age 100 plans). PC = Plan only continues if carrier notified in time, by written request. ♦ = Coverage for complications from 4 infectious diseases. P/Ci = Paralysis / Cognitive impairment. General Exclusion: Stage A Prostate Cancer is no longer a fully covered event. CS = Continuous Supervision. ADLs = Activities of Daily Living. 2K/L = Both kidneys and both lungs. H/L = Hodgkin's Disease / Leukemia. Pa = Pancreas. GCS4 = Glasgow Coma Scale of 4 or less.