



- ▶ HELP WITH THE UNEXPECTED
- ▶ WHAT'S COVERED?
- ▶ BENEFIT PLANS



*Simple, convenient and hassle-free, we have solutions that work for you.*

### *Points to consider*

#### **What is critical illness insurance?**

- ▶ It provides living benefits to give you time and money to recover.

#### **How do you get paid?**

- ▶ You are paid in a lump sum and in most cases after a 30 day waiting period.

#### **What should you consider with critical illness insurance?**

- ▶ Consider whether the policy matches your needs.

#### **Seek professional advice.**

- ▶ Critical Illness Insurance can be quite confusing. Seek professional advice so you can make the right choice.

## *Critical Illness Insurance*

Getting sick isn't something any of us like to think about, but it happens. If it does, thanks to improvements in healthy living and medical science, there is a good chance you will recover and get on with your life. Getting better costs money. Treating and coping with illness can mean significant and often unexpected costs.

Critical illness insurance is designed to help you with the unexpected. It provides a lump-sum payment if you are diagnosed with one of the covered conditions. Whether your recovery will be quick or take a little longer, the cash benefit is yours to use as you like.

Do you know someone who has suffered from a critical illness such as a heart attack, stroke, or life threatening cancer, and survived? Did that person's finances survive? Wouldn't that someone have benefited from some extra money to:

- ▶ find the best health care available – anywhere
- ▶ hire a nurse or caregiver to help them at home
- ▶ pay off their mortgage
- ▶ subsidize their income

- ▶ take a vacation to help them recover
- ▶ hire someone to keep their business afloat
- ▶ pay for home and vehicle modifications to improve accessibility
- ▶ have choices

### **INSURANCE THAT'S ABOUT LIVING**

#### **Did you know that:\***

- ▶ more than 90% of people who have their first heart attack recover
- ▶ seventy five percent of people who have a stroke survive the initial incident
- ▶ cancer treatment continues to become more targeted and more successful

### **RECOVERY IS YOUR PRIORITY**

#### **Critical Illness Insurance is a unique kind of insurance.**

- ▶ Its focus is on life

# MoneyWorks



**MoneyWorks**

EKCCU.COM



**Robert Fournier, CHS, CPCA**

T 250.426.6694

TF 866.533.5533

F 250.426.2250

rfournier@ekccu.com

920 Baker St  
Cranbrook, BC V1C 1A5

*Serving Cranbrook*



**David L. McCracken**

T 250.910.1005

TF 855.799.1101

F 250.425.0047

dmccracken@ekccu.com

124 Aspen Dr, PO Box 1030  
Sparwood, BC V0B 2G0

*Serving Elkford, Fernie  
and Sparwood*

**ndcu**  
**MoneyWorks**

NELSONCU.COM



**Steve Cutt, CFP, ChFC, CLU**

T 250.362.7043

TF 888.364.7043

F 250.352.7201

scutt@nelsoncu.com

2071 Columbia Ave  
PO Box 489  
Rossland, BC V0G 1Y0

*Serving Rossland and Nelson*



**Vivi Lindsay**

T 250.352.9256

F 250.352.7201

vlindsay@nelsoncu.com

501 Vernon St  
Nelson, BC V1L 4E9

*Serving Nelson and the East  
Shore of Kootenay Lake*

**GFCU**  
**MoneyWorks**

GFDCU.COM



**John McPhee, CFP, CLU**

T 250.442.4002

F 250.442.5644

jmcphee@gfdscu.com

447 Market Ave  
PO Box 2500  
Grand Forks, BC V0H 1H0

*Serving Grand Forks,  
Christina Lake and the  
Boundary Region*

**BENEFIT PLANS  
RANGE FROM  
\$10,000 TO  
\$2,000,000**

Depending on the plan you choose, if you're diagnosed with and survive the waiting period for any of the following illnesses,\*\* you will receive a lump sum payment. The waiting period is 30 days in most cases.

- ▶ heart attack
- ▶ coronary artery disease requiring surgery
- ▶ cancer
- ▶ stroke
- ▶ multiple sclerosis
- ▶ kidney failure
- ▶ coma
- ▶ major organ transplant recipient
- ▶ paralysis
- ▶ severe burns
- ▶ deafness
- ▶ blindness
- ▶ loss of limbs
- ▶ loss of speech
- ▶ occupational HIV injury
- ▶ motor neuron disease (ALS or Lou Gehrig's disease)
- ▶ Parkinson's disease
- ▶ Alzheimer's disease



*Critical illness insurance  
gives you peace of mind  
and lets you focus on what  
really matters:  
Getting Better*

\* Source: Heart and Stroke Foundation of Canada, 2001

\*\* Restrictions may apply. Your advisor can provide a list.