

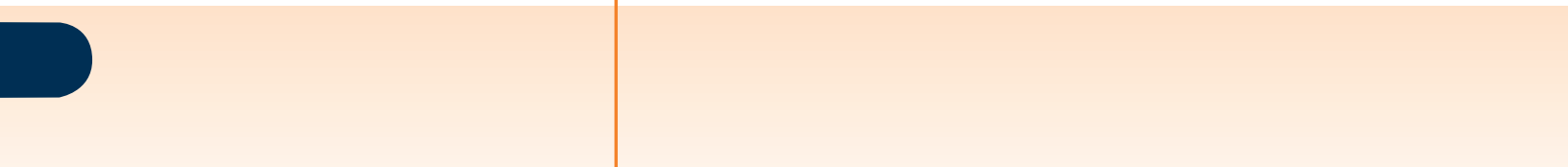
# Tangible<sup>®</sup>

Peace of mind... today and tomorrow

Don't wait to discover what life  
has in store. Plan now for your future  
and for that of those you love ...

**For you and your children...**





# Tangible<sup>®</sup>

This coverage is invaluable in facing the changes a serious illness can bring.

Depending on your budget, you have two choices: the basic benefit or the deluxe benefit.

As the table of ILLNESSES/CONDITIONS COVERED shows, the basic benefit covers five critical illnesses and the deluxe benefit covers 24 critical illnesses and 2 non-critical illnesses.

In case of a diagnosis of one of the illnesses or conditions covered under the benefit, you will be paid a lump-sum amount for a critical illness or, if you have selected the deluxe benefit, a percentage of the amount insured for a non-critical illness. However, you must be alive at the end of a 30-day survival period to collect the benefit.

If you have selected the deluxe benefit and it is still in effect on the contract anniversary coinciding with or following your 100th birthday, Blue Cross undertakes to pay the amount insured under your contract.

## 1 Critical illness

Blue Cross will pay 100% of the amount insured selected. However, this amount may be paid only once.

## 2 Non-critical illness (Deluxe benefit only)

Blue Cross will pay 10% of the amount insured selected. However, this amount may be paid only once and may not exceed \$25 000.

## 3 Reimbursement of expenses in case of critical or non-critical illness

If you are diagnosed with a covered critical or non-critical illness, Blue Cross will reimburse the following expenses:

- **Adaptation**

Costs of services of an occupational therapist and of necessary adaptations to your car and principal residence should you suffer a permanent motor impairment, to a lifetime maximum of \$5 000.

- **Travel expenses**

Travel expenses incurred to receive care or medical follow-up, to a lifetime maximum of \$2 500.

- **Costs of household help and/or childcare**

Costs of household help and/or childcare provided by a person who does not live with you, to a daily maximum of \$25 and a lifetime maximum of \$1 000.



## PREMIUM REFUND • CRITICAL ILLNESS

Blue Cross will refund a percentage of the premiums paid for this benefit and for the CRITICAL ILLNESS benefit should you decide to terminate these benefits.

This benefit also provides for refund of premiums in the event of death, unless it occurs during the survival period.

*You can choose between two premium refund options:*

### PREMIUM REFUND (20)

The percentage refunded under this option is shown below. It is based on the number of years during which the amount insured under the CRITICAL ILLNESS benefit is in effect.

Number of years in effect	Percentage of premiums refunded
Less than 10 years	0%
10 years	50%
11 years	55%
12 years	60%
13 years	65%
14 years	70%
15 years	75%
16 years	80%
17 years	85%
18 years	90%
19 years	95%
20 years and over	100%

In all cases, claims paid under the CRITICAL ILLNESS benefit are subtracted from the refund.

### Reduction in coverage

You may request a reduction in coverage, in which case you are entitled to a refund of a percentage of the premiums on the cancelled amount insured. The percentage to which you are entitled depends on which option you have chosen and is shown in the table above.

### PREMIUM REFUND (65)

The percentage refunded under this option is shown below. It is based on your age at the time of the refund.

Your age at the time of refund	Percentage of premiums refunded
Under 60 years of age	0%
60 years of age	75%
61 years of age	80%
62 years of age	85%
63 years of age	90%
64 years of age	95%
65 years of age or over	100%

In all cases, claims paid under the CRITICAL ILLNESS benefit are subtracted from the refund.



# Tangible<sup>®</sup>

Today, many critical illnesses can be cured, or at the very least controlled for long periods of time. The CRITICAL ILLNESS MULTI-PROTECTION benefit for your child offers essential protection during these most trying times of your life.

Should your child be diagnosed with one of the illnesses or conditions covered under this benefit, a lump-sum amount will be paid to you if it is a critical illness, and a percentage of this amount if it is a non-critical illness. However, your child must survive at the end of the 30-day survival period for the benefit to be collected.

If the CRITICAL ILLNESS MULTI-PROTECTION benefit is still in effect on the contract anniversary coinciding with or following the insured's 100th birthday, Blue Cross will pay the amount insured under the contract.

*There are several components to this coverage:*

## 1 Critical illness

Blue Cross will pay 100% of the amount insured selected. However, this amount may be paid only once.

## 2 Non-critical illness

Blue Cross will pay 10% of the amount insured selected. However, this amount may be paid only once and may not exceed \$25 000.

## 3 Reimbursement of expenses in case of critical or non-critical illness

If your child is diagnosed with a covered critical or non-critical illness, Blue Cross will reimburse the following expenses:

- **Adaptation**  
Costs of services of an occupational therapist and of necessary adaptations to your car and principal residence should your child suffer a permanent motor impairment, to a lifetime maximum benefit of \$5 000.
- **Travel expenses**  
Travel expenses incurred for your child to receive care or medical follow-up, to a lifetime maximum of \$2 500.
- **Cost of household help and/or childcare**  
Costs of household help and/or childcare provided by a person who does not live with the child, to a daily maximum of \$25 and a lifetime maximum of \$1 000.



## 4 Accidental fracture

Blue Cross will pay the benefit indicated in the table below should your child suffer a fracture in an accident that occurs during the coverage period.

### Lump sum payable (\$)

Fracture	Amount insured
Skull	\$2 500
Spinal column	\$2 500
Pelvis	\$2 500
Femur	\$2 500
Hip	\$2 500
Sternum	\$625
Larynx	\$625
Trachea	\$625
Scapula	\$625
Coccyx	\$625
Radius	\$625
Humerus	\$625
Ulna	\$625
Kneecap	\$625
Tibia	\$625
Fibula	\$625
Other bone	\$250

The fracture must be diagnosed within 30 days of the accident.

### Limitation

- No benefits are payable under the ACCIDENTAL FRACTURE provision once the insured reaches the age of 25.

## 5 Accidental death and loss of use

If your child suffers one of the losses listed in the BENEFITS TABLE due to an accident occurring while the benefit is in effect, Blue Cross will pay the percentage of the amount insured indicated in the table.

### Benefits Table

Loss	% of the amount insured under the CRITICAL ILLNESS MULTI-PROTECTION benefit
Life	25%
Sight of both eyes	100%
Both hands or both feet	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Hearing and speech	100%
One arm or one leg	75%
One hand or one foot	50%
Sight of one eye or hearing or speech	50%
Thumb	25%
Finger other than the thumb	6.25%

### Limitations

- The maximum amount payable in one or more instalments for all losses subsequent to amputation of the thumb or fingers may not exceed 50% of the amount insured under the CRITICAL ILLNESS MULTI-PROTECTION benefit.
- The maximum amount payable in one or more instalments over a period of 365 days for all losses stemming from any one accident may not exceed 100% of the amount insured under the contract.
- No benefits are payable under the ACCIDENTAL DEATH AND LOSS OF USE provision once the insured reaches age 25.



**6 Tuition**

Blue Cross will reimburse eligible costs incurred due to an accident, a critical illness or a non-critical illness.

**Total disability of a student**

When a student becomes totally disabled as a result of an accident, a critical illness or a non-critical illness, Blue Cross will pay him/her \$200 per week (or \$28.75 per day in the case of an incomplete week) for the period between June 1 and August 31 immediately following the date of the accident or the diagnosis of the critical or non-critical illness, provided the student is still disabled during this period. A 7-day waiting period applies.

**Academic rehabilitation**

Tuition for private courses or for re-education, including school transportation, to a maximum of \$5 000 per accident or per critical or non-critical illness.

The child must undertake rehabilitation within six months of the accident or the diagnosis of a critical or non-critical illness.

**Limitation**

- No benefits are payable under the TUITION provision once the insured reaches the age of 25.

The premium refund benefit is an attractive additional option as of the 10th anniversary of your insurance contract.

Blue Cross will refund a percentage of the premiums paid for this benefit and for the CRITICAL ILLNESS MULTI-PROTECTION benefit should you decide to terminate these benefits.

This benefit also provides for a refund of premiums in the event of your child's death. If the death occurs during the survival period, the premiums are refunded under the CRITICAL ILLNESS MULTI-PROTECTION benefit.

The percentage refunded is shown below. It is based on the number of years during which the amount insured under the CRITICAL ILLNESS MULTI-PROTECTION benefit is in effect.

Number of years in effect	Percentage of premiums refunded
Less than 10 years	0%
10 years	50%
11 years	55%
12 years	60%
13 years	65%
14 years	70%
15 years	75%
16 years	80%
17 years	85%
18 years	90%
19 years	95%
20 years and over	100%

In all cases, claims paid under the CRITICAL ILLNESS MULTI-PROTECTION benefit are subtracted from the refund.

**Reduction in coverage**

You may request a reduction in your child's coverage, in which case you are entitled to a refund of a percentage of the premiums on the cancelled amount insured. The percentage to which you are entitled is shown in the table above.



# SUMMARY

	<b>Critical illness Multi-protection (per child)</b>	<b>Critical illness Deluxe benefit</b>	<b>Critical illness Basic benefit</b>
Number of illnesses covered	<b>29 critical illnesses</b> <b>2 non-critical illnesses</b> (See table of ILLNESSES/CONDITIONS COVERED on page 10)	<b>24 critical illnesses</b> <b>2 non-critical illnesses</b> (See table of ILLNESSES/CONDITIONS COVERED on page 10)	<b>5 critical illnesses</b> (See table of ILLNESSES/CONDITIONS COVERED on page 10)
Eligibility	30 days to 15 years of age inclusive	16 to 65 years of age inclusive	
Amounts insured	\$10 000 to \$1 000 000 (in \$1 000 increments)  The amount insured is payable at age 100	\$25 000 to \$2 000 000 (in \$1 000 increments)  The amount insured is payable at age 100	
Automatic benefit increase (optional clause)	The initial amount insured is automatically increased by 15% without proof of insurability on the third, sixth and ninth anniversary of the contract.  The new amount insured is rounded to the nearest \$1 000. Each time, the minimum increase is \$1 000 and the maximum increase is \$25 000.	N/A	
Coverage included	<ol style="list-style-type: none"> <li><b>Critical illness:</b> 100% of the selected amount insured</li> <li><b>Non-critical illness:</b> 10% of the selected amount insured (maximum: \$25 000)</li> <li><b>Reimbursement of expenses in case of critical or non-critical illness:</b> <ul style="list-style-type: none"> <li>Adaptation</li> <li>Travel expenses</li> <li>Costs of household help and/or childcare</li> </ul> </li> <li><b>Accidental fracture</b></li> <li><b>Accidental death and loss of use</b></li> <li><b>Tuition</b></li> </ol>	<ol style="list-style-type: none"> <li><b>Critical illness:</b> 100% of the selected amount insured</li> <li><b>Non-critical illness:</b> 10% of the selected amount insured (maximum: \$25 000)</li> <li><b>Reimbursement of expenses in case of critical or non-critical illness:</b> <ul style="list-style-type: none"> <li>Adaptation</li> <li>Travel expenses</li> <li>Costs of household help and/or childcare</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li><b>Critical illness:</b> 100% of the selected amount insured</li> <li><b>Reimbursement of expenses in case of critical illness:</b> <ul style="list-style-type: none"> <li>Adaptation</li> <li>Travel expenses</li> <li>Costs of household help and/or childcare</li> </ul> </li> </ol>
Assistance	<b>Coverage included</b>		
Premium refund upon death during the survival period	<ul style="list-style-type: none"> <li>Premiums and extra premiums for the CRITICAL ILLNESS MULTI-PROTECTION benefit</li> <li>Policy fees</li> <li>Premiums for the PREMIUM REFUND (20) benefit, if applicable</li> <li>Less the amount of any benefits paid</li> </ul>	<ul style="list-style-type: none"> <li>Premiums and extra premiums for the CRITICAL ILLNESS benefit</li> <li>Policy fees</li> <li>Premiums for the PREMIUM REFUND (20) - CRITICAL ILLNESS or the PREMIUM REFUND (65) - CRITICAL ILLNESS benefit, if applicable</li> <li>Less the amount of any benefits paid</li> </ul>	



Waiver of premiums in case of disability (optional clause)

**Critical illness Multi-protection (per child)**

**Insured**

No premiums are payable for the CRITICAL ILLNESS MULTI-PROTECTION benefit as of the fourth month after the onset of total disability and for as long as the disability lasts should the insured become totally disabled between the age of 16 and 59 inclusive.

If the policyholder is not the insured, then the waiver of premiums in case of disability comes into effect on the earlier of the following dates:

- The insured's 26th birthday
- The contract anniversary coinciding with or following the policyholder's 65th birthday

**Policyholder**

No premiums are payable for the CRITICAL ILLNESS MULTI-PROTECTION benefit as of the fourth month after the onset of total disability and for as long as the disability lasts should the policyholder become totally disabled before his/her 59th birthday.

The waiver of premiums in case of disability ends on the earlier of the following dates:

- The contract anniversary coinciding with or following the policyholder's 65th birthday
- The insured's 26th birthday; however, if the insured is disabled on this date, the waiver of premiums continues

**Critical illness Deluxe benefit**

**Critical illness Basic benefit**

**Insured**

To be eligible, you must be between 16 and 55 years of age inclusive when the application is signed.

No premiums are payable for the CRITICAL ILLNESS benefit as of the fourth month after the onset of total disability and for as long as the disability lasts should you become totally disabled before your 60th birthday.



Exclusions

Consult your insurance contract

End of coverage

On the earliest of the following dates:

- The date on which a benefit is paid for any critical illness covered
- The date on which the insured asks Blue Cross for a full refund to which the insured is entitled under the PREMIUM REFUND (20) benefit
- The contract anniversary coinciding with or following the insured's 100th birthday

On the earliest of the following dates:

- The date on which a benefit is paid for any critical illness covered
- The date on which you ask Blue Cross for a full refund to which you are entitled under the PREMIUM REFUND (20) or (65) benefit
- The contract anniversary coinciding with or following your 100th birthday (deluxe benefit only)

On the earlier of the following dates:

- The date on which a benefit is paid for any critical illness covered
- The date on which you ask Blue Cross for a full refund to which you are entitled under the PREMIUM REFUND (20) or (65) benefit

Duration of premium payment

**Whole life option**

The premium is payable until the insured's 100th birthday

**20 payments option**

The premium is payable for the first 20 years

**Whole life option**

The premium is payable until your 100th birthday

**Paid-up at age 65 option**

(To be eligible for this option, you must be 55 years of age or younger)

The premium is payable until your 65th birthday

**20 payments option**

The premium is payable for the first 20 years

Premium determination

The premium is levelled and guaranteed

# ILLNESSES/CONDITIONS COVERED

CRITICAL ILLNESSES	Critical illness Multi-protection (per child)	Critical illness Deluxe benefit	Critical illness Basic benefit
Stroke (Cerebrovascular Accident)	✓	✓	✓
Aplastic Anaemia	✓	✓	
Autism	✓		
Burns	✓	✓	
Cancer	✓	✓	✓
Blindness	✓	✓	
Coma	✓	✓	
Coronary Artery Bypass Surgery	✓	✓	✓
Aortic Surgery	✓	✓	
Type 1 Diabetes Mellitus	✓		
Muscular Dystrophy	✓		
Cystic Fibrosis	✓		
Heart Attack (Myocardial Infarction)	✓	✓	✓
Occupational HIV Infection	✓	✓	
Kidney Failure	✓	✓	✓
Alzheimer's Disease	✓	✓	
Parkinson's Disease	✓	✓	
Motor Neuron Disease	✓	✓	
Bacterial Meningitis	✓	✓	
Paralysis	✓	✓	
Cerebral Palsy	✓		
Loss of Speech	✓	✓	
Loss of Autonomy	✓	✓	
Loss of Limbs	✓	✓	
Heart Valve Replacement	✓	✓	
Multiple Sclerosis	✓	✓	
Deafness	✓	✓	
Major Organ Transplant or Major Organ Failure on Waiting List	✓	✓	
Benign Brain Tumour	✓	✓	
NON-CRITICAL ILLNESSES			
Coronary Angioplasty	✓	✓	
Non Life-Threatening Cancer	✓	✓	

	<b>PREMIUM REFUND (20)</b> <b>Critical illness Multi-protection benefit</b> See table on page 7	<b>PREMIUM REFUND (20) AND PREMIUM REFUND (65)</b> <b>Critical illness benefit (basic or deluxe)</b> Two refund options See table on page 4
Eligibility	<b>PREMIUM REFUND (20):</b> <ul style="list-style-type: none"> <li>30 days to 15 years of age inclusive</li> <li>You must have applied and been approved for the CRITICAL ILLNESS MULTI-PROTECTION benefit</li> </ul>	<b>PREMIUM REFUND (20):</b> <ul style="list-style-type: none"> <li>16 to 65 years of age inclusive</li> <li>You must have applied and been approved for the CRITICAL ILLNESS benefit</li> </ul> <b>PREMIUM REFUND (65):</b> <ul style="list-style-type: none"> <li>16 to 45 years of age inclusive</li> <li>You must have applied and been approved for the CRITICAL ILLNESS benefit</li> </ul>
Waiver of premiums in case of disability (optional clause)	Same as under the CRITICAL ILLNESS MULTI-PROTECTION benefit (See page 9)	Same as under the CRITICAL ILLNESS benefit (basic or deluxe coverage) (See page 9)
Exclusions	<b>Consult your insurance contract</b>	
End of coverage	On the earlier of the following dates: <ul style="list-style-type: none"> <li>The date on which the full refund to which the policyholder is entitled under this benefit is paid</li> <li>The date on which the CRITICAL ILLNESS MULTI-PROTECTION benefit ends</li> </ul>	On the earlier of the following dates: <ul style="list-style-type: none"> <li>The date on which the full refund to which you are entitled under this benefit is paid</li> <li>The date on which the CRITICAL ILLNESS benefit ends</li> </ul>
Duration of premium payment	The duration must be the same as that of the CRITICAL ILLNESS MULTI-PROTECTION benefit	The duration must be the same as that of the CRITICAL ILLNESS benefit
Premium determination	<b>The premium is levelled and guaranteed</b>	



This brochure summarizes benefits under the Tangible contract. It is not an insurance contract. The terms and conditions of your insurance are described in the contract issued by Blue Cross. The contract includes certain exclusions, limitations and reductions. You have a 10-day "free look" period to review your insurance contract. We suggest that you read it carefully. Benefits mentioned in this brochure are insured by Canassurance Insurance Company, carrying on business as Blue Cross.