

# CriticalADVANTAGE

---

**CriticalADVANTAGE** covers the first occurrence of any one of 10 serious illnesses:

1. Cancer (life threatening)
2. Coronary artery by-pass surgery
3. Kidney failure
4. Major organ transplant - on waiting list
5. Aortic surgery
6. Heart valve replacement
7. Benign brain tumour
8. Multiple sclerosis
9. Motor neuron disease (ALS/Lou Gehrig's)
10. Parkinson's disease

**CriticalADVANTAGE** is global medical care insurance providing:

- **Immediate access to advice and the best care through BestDoctors®**
  - If diagnosed with a covered medical condition, the client and their doctors or specialist have immediate access to Best Doctors, the world's leading medical information resource.
  - Best Doctors can provide clinical guidance and access to a second opinion to help arrive at the right treatment plan. Best Doctors draws on a global database of 50,000 peer-ranked "best" doctors to arrange care with the world's top experts and facilities for your client's specific medical condition.
- **\$1 million in affordable global medical care**
  - \$1,000,000 CDN in global medical expense coverage, in addition to a \$10,000 CDN travel and accommodation allowance. This unprecedented coverage empowers clients to follow their desired path to healthcare, wherever it may take them on the globe.
  - Clients who choose treatment in Canada receive a single payment of \$25,000 CDN and ongoing access to the advice and guidance of Best Doctors.
- **A simple product that's easy to apply for**
  - Fast and simple application form and no medical or paramedical examinations required, so policies can be issued on a same-day basis.