

Illness Benefits

What insurance can I buy if I get sick and cannot work?

Illness benefits paid monthly from the 30th day of an illness and for a benefit period to age 70, like the injury policy, or choose the 5 year benefit duration.

Choose \$1000 - \$6000 monthly benefit.

Why would I choose a 5 year plan and not a plan that pays me to age 70?

- The plan renews itself when you return to work after a period of illness for which you were paid benefits. It “starts over”.
- The premium is less.
- Statistically, a disability that extends past 90 days can last 4 - 5 years.

Is there another way to lower the premium cost?

- Choose a 120 day waiting period before benefits are paid. This is good choice for individuals who are 50 years of age or older.
- Purchase the benefit at a young age! Premiums are designed to remain level for the lifetime of the policy.

If you have a medical condition that doesn't prevent you from working, but does prevent you from qualifying for benefits if you get sick, choose a guaranteed issue benefit plan that will pay a LUMP SUM upon DIAGNOSIS of a covered condition.

Guaranteed Issue Critical Illness

People with pre existing medical conditions and those who do not want to go through medicals to get insurance.

- 21 Covered Conditions (Stroke, Cancer, Heart Attack, Paralysis, Organ Transplant, etc)
- \$5000 to \$25,000 Lump Sum paid on diagnosis
- No medicals, immediate coverage.
- Cost effective, pays for a 2nd condition
- Automatic 5% benefit increase
- Up to \$100,000 Lump Sum with qualifying medical questions

Insurance Solutions by Design

CONCEPT
BROKERAGE INC.

Elaine Jamieson
www.conceptbrokerage.ca
elaine@conceptbrokerage.ca

613 498-3361
416 460-0611
800 450-1439

163 Ormond Street
Suite 273
Brockville, ON
K6V 7E6