

Tangible

Peace of mind... today and tomorrow

Dependable, life-long protection
for you or those you love.

*Hybrid coverage, protection
that adapts to you ...*

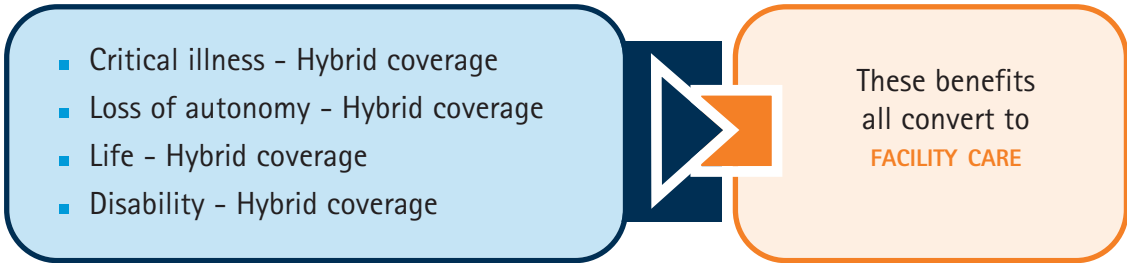


Tangible

Insurance that ages with you ...

Hybrid coverage is designed to adapt to events that can occur over a lifetime.

You get **two benefits** in one:



YOUR CHOICE



HYBRID COVERAGE - GENERAL INFORMATION

	Critical illness	Loss of autonomy	Life	Disability
Eligibility	30 days to 60 years of age inclusive	16 to 60 years of age inclusive	14 days to 60 years of age inclusive	16 to 55 years of age inclusive
Amount insured	\$25 000 to \$2 000 000 (in \$1 000 increments)	\$25 000 to \$2 000 000 (in \$1 000 increments)	\$5 000 to \$1 000 000 (in \$1 000 increments)	\$500 to \$10 000 (in \$100 increments)
Premium waiver	No premiums are payable if you are physically dependent and for as long as your physical dependence lasts.			
Assistance	Coverage included			
Waiver of premiums in case of disability	<p>(Optional clause) Insured</p> <p>No premiums are payable for the CRITICAL ILLNESS - HYBRID COVERAGE benefit as of the fourth month after the onset of total disability and for as long as the disability lasts, but not beyond age 65, should you become totally disabled between ages 16 and 59 inclusive.</p> <p><u>If the policyholder is not the insured</u>, the waiver of premiums in case of disability of the insured comes into effect on the earlier of the following dates:</p> <ul style="list-style-type: none"> ■ The insured's 26th birthday ■ The contract anniversary coinciding with or following the policyholder's 65th birthday <p>Policyholder</p> <p>No premiums are payable for the CRITICAL ILLNESS - HYBRID COVERAGE 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.</p> <p>The waiver of premium in case of disability ends on the earlier of the following dates:</p> <ul style="list-style-type: none"> ■ 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 	<p>(Optional clause) Insured</p> <p>Should you become totally disabled before your 60th birthday, no premiums are payable for the LOSS OF AUTONOMY - HYBRID COVERAGE benefit as of the fourth month after the onset of total disability and for as long as the disability lasts, but not beyond age 65.</p>	<p>(Optional clause) Insured</p> <p>No premiums are payable for the LIFE - HYBRID COVERAGE benefit as of the fourth month after the onset of total disability and for as long as the disability lasts, but not beyond age 65, should you become totally disabled between ages 16 and 59 inclusive.</p> <p><u>If the policyholder is not the insured</u>, the waiver of premiums in case of disability of the insured comes into effect on the earlier of the following dates:</p> <ul style="list-style-type: none"> ■ The insured's 26th birthday ■ The contract anniversary coinciding with or following the policyholder's 65th birthday <p>Policyholder</p> <p>No premiums are payable for the LIFE - HYBRID COVERAGE 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.</p> <p>The waiver of premiums in case of disability ends on the earlier of the following dates:</p> <ul style="list-style-type: none"> ■ 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 	<p>(Included) Insured</p> <p>Should you become totally disabled before your 60th birthday, no premiums are payable for the DISABILITY - HYBRID COVERAGE benefit as of the fourth month after the onset of total disability and for as long as the disability lasts, but not beyond age 65.</p>

SUMMARY (CONTINUED)

HYBRID COVERAGE - GENERAL INFORMATION

	Critical illness	Loss of autonomy	Life	Disability
Premium refund	To be eligible for this provision, you must be less than 56 years of age when the application is signed. On the contract anniversary coinciding with or following your 65th birthday, Blue Cross will refund 25% of the premiums paid for the benefit if you decide not to take advantage of the FACILITY CARE benefit and accordingly cancel your benefit.			
Enrolment without proof of insurability - HOSPITALIZATION AND LOSS OF AUTONOMY	Provided you are not physically dependent on the contract anniversary coinciding with or following your 65th birthday, you may enrol in the HOSPITALIZATION AND LOSS OF AUTONOMY benefit (to a lifetime maximum of \$10 000) without providing Blue Cross the proof of insurability required for this benefit.			
Duration of premium payment	<p>Whole life option (Available if you select 5% conversion) The premium is payable until your 100th birthday.</p> <p>20-65 option The premium is payable until your 65th birthday, subject to a minimum of 20 years of insurance.</p>	<p>Whole life option The premium is payable until your 100th birthday</p> <p>20-65 option The premium is payable until your 65th birthday, subject to a minimum of 20 years of insurance.</p>	<p>Whole life option (Available if you select 5% conversion) The premium is payable until your 100th birthday.</p> <p>20-65 option The premium is payable until your 65th birthday, subject to a minimum of 20 years of insurance.</p>	<p>20-65 option The premium is payable until your 65th birthday, subject to a minimum of 20 years of insurance.</p>
Premium determination	Level premium			
	The premium is guaranteed from your 65th birthday, provided the benefit has been in effect for at least 20 years.			

HYBRID COVERAGE - MAIN FEATURES

1st benefit	Critical illness	Loss of autonomy	Life	Disability
Coverage	<p>Payment of the selected amount insured on diagnosis of a critical or non-critical illness See "Amounts payable" table on page 7 for percentage payable in the event of critical illness</p> <p>24 critical illnesses 2 non-critical illnesses (See Illnesses/conditions covered table on page 6)</p>	<p>Payment of the selected amount insured on diagnosis of total and permanent loss of autonomy See "Amounts payable" table on page 8 for percentage payable</p>	<p>Payment of the selected amount insured on the death of the insured See "Amounts payable" table on page 9 for percentage payable</p>	<p>Payment of monthly indemnity selected if you become totally disabled due to accident or illness</p>
Exclusions	Consult your insurance contract		N/A	Consult your insurance contract
End of coverage	On the contract anniversary coinciding with or following your 65th birthday		Lifetime benefit (See "Amounts payable" table on page 9)	On the contract anniversary coinciding with or following your 65th birthday or on the date you retire, provided you are at least 55 years of age

HYBRID COVERAGE - MAIN FEATURES

1st benefit	Critical illness	Loss of autonomy	Life	Disability
Percentage conversion	2% or 5% of the initial amount insured selected, in the form of a monthly indemnity for facility care (See conversion table on page 15)			50% of the initial amount insured selected, to be used for facility care

FACILITY CARE

2nd benefit	Critical illness	Loss of autonomy	Life	Disability
Coverage	Payment of a monthly indemnity for facility care You must be physically dependent: <ul style="list-style-type: none"> Unable to perform unassisted two or more of the activities of daily living, or Cognitively impaired 			
Benefit commencement	On your 56th birthday			This protection comes into effect on the earlier of the following dates: <ul style="list-style-type: none"> The contract anniversary coinciding with or following your 65th birthday The date on which you retire, provided you are at least 55 years of age at the time and you send Blue Cross a written request to have the benefit come into effect.
Waiting period	0 days			
Indemnity period	Lifetime			
Indexation of monthly indemnity	If the monthly indemnity is paid for more than 12 months, then maximum indexation is 3% per year.			
Cost-of-living increase (Optional clause)	After the first 12 months following the effective date of the benefit, the monthly indemnity shall be increased by 3% on January 1 of each year, subject to a maximum overall indemnity of \$10 000.			
Exclusions	Consult your insurance contract			
End of coverage	The CRITICAL ILLNESS - HYBRID COVERAGE benefit ends on the date of payment of the amount insured only if the payment is made for a diagnosis of loss of autonomy and you are 55 years of age or younger.	The LOSS OF AUTONOMY - HYBRID COVERAGE benefit ends on the date of payment of the amount insured only if you are 55 years of age or younger.	Lifetime benefit	

1st benefit
Critical illness

2nd benefit
FACILITY CARE
This coverage is explained
on page 15

Don't get caught unaware ...

This essential benefit covers you against 24 critical illnesses and 2 non-critical illnesses.

If you are diagnosed with one of the illnesses or conditions covered under this benefit, Blue Cross will pay you a lump-sum amount (for a critical illness) or a percentage of the amount insured (for a non-critical illness). However, you must be alive at the end of a survival period of at least 30 days.

Table of Illnesses/conditions covered

CRITICAL ILLNESSES

- 1) Stroke (Cerebrovascular Accident)
- 2) Aplastic Anaemia
- 3) Burns
- 4) Cancer
- 5) Blindness
- 6) Coma
- 7) Coronary Artery Bypass Surgery
- 8) Aortic Surgery
- 9) Heart Attack (Myocardial Infarction)
- 10) Occupational HIV Infection
- 11) Kidney Failure
- 12) Alzheimer's Disease
- 13) Parkinson's Disease
- 14) Motor Neuron Disease
- 15) Bacterial Meningitis
- 16) Paralysis
- 17) Loss of Speech
- 18) Loss of Autonomy
- 19) Loss of Limbs
- 20) Heart Valve Replacement
- 21) Multiple Sclerosis
- 22) Deafness
- 23) Major Organ Transplant or Major Organ Failure on Waiting list
- 24) Benign Brain Tumour

NON-CRITICAL ILLNESSES

- 1) Coronary Angioplasty
- 2) Non Life-Threatening Cancer



1st benefit
Critical illness

2nd benefit

FACILITY CARE
This coverage is explained on page 15

1 Critical illness

Blue Cross will pay up to 100% of the amount insured selected. The percentage payable is shown in the opposite table. The amount insured may be paid only once.

Amounts payable

The amount payable depends on the initial amount insured selected and your age at the onset of your illness. The following table shows percentages payable.

Your age at onset of illness	% of initial amount insured
30 days to 55 years of age	100%
56 years of age	90%
57 years of age	80%
58 years of age	70%
59 years of age	60%
60 years of age	50%
61 years of age	40%
62 years of age	30%
63 years of age	20%
64 years of age	10%
65 years of age and over	0%

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 you are diagnosed with a covered critical or non-critical illness, Blue Cross undertakes to reimburse the following:

- **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 benefit of \$5 000.
- **Travel expenses**
Travel expenses incurred 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 you, to a daily maximum of \$25 and a lifetime maximum of \$1 000.

Premium refund in the event of death during the survival period

Should the insured die during the survival period, this protection provides for refund of policy fees, premiums and extra premiums paid for this coverage, less any benefits paid.

LOSS OF AUTONOMY

1st benefit
Loss of autonomy

2nd benefit
FACILITY CARE
This coverage is explained on page 15

Loss of autonomy ... inevitable, sooner or later

If you are diagnosed with a total and permanent loss of autonomy, Blue Cross will pay you, after the waiting period, the amount of insurance you have selected. The amount payable is determined as shown in the table below.

Amounts payable

The amount payable is based on the initial amount insured you selected and your age at the onset of loss of autonomy. The following table shows percentages payable.

Your age at the onset of loss of autonomy	% of the initial amount insured
16 to 55 years of age	100%
56 years of age	90%
57 years of age	80%
58 years of age	70%
59 years of age	60%
60 years of age	50%
61 years of age	40%
62 years of age	30%
63 years of age	20%
64 years of age	10%
65 years of age and over	0%



Premium refund in the event of death during the waiting period

Should the insured die during the survival period, this protection provides for refund of policy fees, premiums and extra premiums paid for this coverage.

IMPORTANT DEFINITIONS

Activities of daily living	<ul style="list-style-type: none"> ■ Bathing ■ Dressing ■ Toileting ■ Contenance ■ Transferring ■ Feeding
Organic cause	Caused by structural change to tissue or an organ of the body.
Cognitive impairment	<p>Mental deterioration and loss of intellectual ability, evidenced by deterioration in memory, orientation and reasoning, which is measurable and results from a demonstrable organic cause diagnosed by a specialist. The degree of cognitive impairment must be sufficiently severe as to require continuous daily supervision.</p> <p>Determination of a cognitive impairment will be made on the basis of clinical data and valid standardized measures of such impairments.</p> <p>Mental or nervous disorders without demonstrable organic cause are not covered.</p>
Physical dependence	Inability to perform unassisted two or more of the activities of daily living or cognitive impairment.
Waiting period	Period beginning on the date of diagnosis of total and permanent loss of autonomy and ending 180 days after that date.
Total and permanent loss of autonomy	<p>Definitive diagnosis by a specialist of at least one of the following for a continuous period of at least 180 days:</p> <ul style="list-style-type: none"> ■ Total and permanent inability to perform unassisted at least two of the six activities of daily living without a reasonable chance of cure ■ Cognitive impairment

1st benefit
Life

2nd benefit

FACILITY CARE
This benefit is explained on page 15

Think of those you love...

Blue Cross will pay the amount insured you have selected to your designated beneficiary. The amount payable is determined as shown in the table below.

Amounts payable

The amount payable is based on the initial amount insured you selected and your age at the time of death. The following table shows percentages payable:

Your age at the time of death	% of the initial amount insured
14 days to 55 years of age	100%
56 years of age	90%
57 years of age	80%
58 years of age	70%
59 years of age	60%
60 years of age	50%
61 years of age	40%
62 years of age	30%
63 years of age and over	25%



1st benefit
Disability

2nd benefit

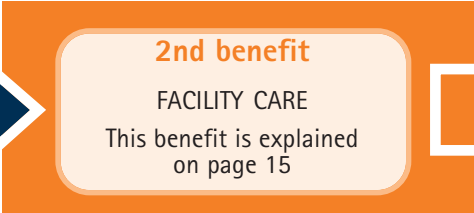
FACILITY CARE
This benefit is explained on page 15

For peace of mind...

You can purchase disability coverage in case of accident or illness occurring anytime, 24/7.

COVERAGE SUMMARY

Occupational categories	<ul style="list-style-type: none"> ■ Category 4A Professionals whose jobs require little physical effort or movement. ■ Category 3A Professionals or technical staff not included in category 4A; administrators or managers with jobs that demand a high degree of stability and responsibility. ■ Category 2A People in certain technical fields who supervise workers in technical trades that are not dangerous or who perform specialized clerical duties. ■ Category A Skilled workers in industries or trades that are not dangerous, including certain office employees and sales staff. ■ Category B Manual labourers whose jobs, generally in construction or in a factory, are more physically demanding. 						
Waiting period (3 options)	<table border="0" style="width: 100%;"> <tr> <td style="width: 33%;">■ 0 days (accident)</td> <td style="width: 33%;">■ 30* days (accident)</td> <td style="width: 33%;">■ 120 days (accident)</td> </tr> <tr> <td style="width: 33%;">30* days (illness)</td> <td style="width: 33%;">30* days (illness)</td> <td style="width: 33%;">120 days (illness)</td> </tr> </table> <p>*If you select a 30-day waiting period, but your disability requires that you be hospitalized for more than 18 hours, benefits are payable as of the first day following your hospitalization.</p> <p>Consecutive periods of disability (minimum five days per period) for the same cause may be accumulated to satisfy waiting periods of 30 days or more.</p> <p>Occupational categories 4A and 3A</p> <p>Consecutive periods of disability may be accumulated over a period of 365 days.</p> <p>Occupational categories 2A, A and B</p> <p>Consecutive periods of disability may be accumulated over a period of 180 days.</p>	■ 0 days (accident)	■ 30* days (accident)	■ 120 days (accident)	30* days (illness)	30* days (illness)	120 days (illness)
■ 0 days (accident)	■ 30* days (accident)	■ 120 days (accident)					
30* days (illness)	30* days (illness)	120 days (illness)					
Benefit period	2 years or to age 65						
Return-to-work bonus	<p>To help you adjust to an active return to your work environment prior to disability, a lump sum bonus benefit equal to a multiple of the monthly benefit payable in the month preceding your return to work shall be paid, as follows:</p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Duration of disability (months)</th> <th style="text-align: center;">Bonus benefit</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">24 to 59</td> <td style="text-align: center;">3 x monthly benefit</td> </tr> <tr> <td style="text-align: center;">60 or more</td> <td style="text-align: center;">6 x monthly benefit</td> </tr> </tbody> </table>	Duration of disability (months)	Bonus benefit	24 to 59	3 x monthly benefit	60 or more	6 x monthly benefit
Duration of disability (months)	Bonus benefit						
24 to 59	3 x monthly benefit						
60 or more	6 x monthly benefit						
Organ donation	<p>If you become totally disabled due to an organ transplant from your body to another person, you are eligible for organ-donation related disability insurance benefits provided your disability insurance was in effect for at least 12 months before the onset of disability.</p>						
Indexation of benefits (Optional clause)	<p>If a disability lasts more than 12 months, then benefits paid for continuing total disability are indexed annually on January 1 according to the <i>Consumer Price Index</i> published annually by <i>Statistics Canada</i>, subject to a maximum indexation of 3%.</p>						



COVERAGE SUMMARY (CONTINUED)

<p>Integration</p>	<p>The DISABILITY INSURANCE, DISABILITY – HYBRID COVERAGE, MONTHLY INDEMNITY and MONTHLY INDEMNITY EXPRESS benefits are treated as a single benefit and only one integration calculation is performed with the total of the amounts insured if you are enrolled with Blue Cross in one or more of these benefits.</p> <p>For the first 24 months of disability benefit payments, the first \$1 000 are guaranteed. Only the amount in excess of \$1 000 is reduced by the amount of any benefits payable under other plans.</p> <p>After 24 months of disability benefit payments, the entire benefit is reduced by the total of any amounts payable under the following:</p> <ul style="list-style-type: none"> ■ Any federal or provincial plan ■ Any other federal or provincial law
<p>Partial disability</p>	<p><u>Occupational categories 4A and 3A</u> (with remunerative work at the onset of disability)</p> <p>In the event of partial disability due to accident or illness, Blue Cross undertakes to make monthly benefit payments as follows:</p> <ul style="list-style-type: none"> ■ For the first 24 months of partial disability, 50% of the benefit provided for in your contract ■ Thereafter, 25% of the benefit provided for in your contract if the partial disability lasts more than 24 months, but not beyond the benefit period specified in your contract <p><u>Occupational categories 4A and 3A</u> (without remunerative work at the onset of disability)</p> <p>In the event of partial disability as a result of a total disability lasting the duration of the waiting period and not less than 30 days, Blue Cross undertakes to make monthly benefit payments as follows:</p> <ul style="list-style-type: none"> ■ For the first 24 months of partial disability, 50% of the benefit provided for in your contract ■ Thereafter, 25% of the benefit provided for in your contract if the partial disability lasts more than 24 months, but not beyond the benefit period specified in your contract <p><u>Occupational categories 2A, A and B</u></p> <p>In the event of partial disability as a result of a total disability lasting the duration of the waiting period and not less than 30 days, Blue Cross undertakes to make monthly benefit payments equal to 50% of the benefit provided for in your contract for a maximum benefit period of 12 months.</p>
<p>Increase in benefit</p>	<p>Should a total disability prevent you from performing at least two activities of daily living, your monthly benefit shall be increased by 25%.</p>
<p>Lump-sum payment upon permanent total disability</p>	<p>If you are still alive 12 months after an accident that causes permanent total disability, Blue Cross undertakes to pay, in addition to any other amounts provided for in the contract, a lump sum equal to 50 times the monthly benefit selected (to a maximum of \$100 000).</p> <p>Permanent total disability, as defined in your contract, must be proven to Blue Cross' satisfaction within 12 months of the accident and before your 65th birthday.</p>

1st benefit
Disability

2nd benefit

FACILITY CARE
This benefit is explained on page 15

COVERAGE SUMMARY (CONTINUED)

Death benefit	If you are totally disabled for more than 12 months and the disability results in death, an amount equal to three monthly benefit payments will be paid to your estate.						
Extension of benefits	<p>If you are a commissioned employee recognized as disabled for more than six months, you are entitled, on return to work, to a maximum of three additional months of disability benefits per disability, the amount of the additional benefit being equal to a percentage of the monthly benefit payable in the month preceding your return to work, as follows:</p> <table border="1" data-bbox="641 627 1250 734"> <tr> <td>First month of return to work</td> <td>75%</td> </tr> <tr> <td>Second month of return to work</td> <td>50%</td> </tr> <tr> <td>Third month of return to work</td> <td>25%</td> </tr> </table>	First month of return to work	75%	Second month of return to work	50%	Third month of return to work	25%
First month of return to work	75%						
Second month of return to work	50%						
Third month of return to work	25%						
Insurance extension in case of unemployment	<p>During a period of unemployment, you remain insured if the total disability is due to any of the following occurring during the first 12 months of unemployment:</p> <ul style="list-style-type: none"> ■ An accident ■ One of the following: <ul style="list-style-type: none"> • Cerebrovascular accident (stroke) • Cancer • Heart attack (myocardial infarction) • Terminal kidney failure • Coronary artery bypass 						



1st benefit
Disability

2nd benefit

FACILITY CARE
This benefit is explained on page 15

IMPORTANT DEFINITIONS

Activities of daily living	<ul style="list-style-type: none"> ■ Bathing ■ Dressing ■ Toileting ■ Contenance ■ Transferring ■ Feeding
Partial disability	<p>Partial disability means that you are not totally disabled but that both of the following apply due to accident or illness:</p> <ul style="list-style-type: none"> ■ Unable to perform one or more of the major duties of your occupation. ■ Unable to work more than half the normal required hours per week and you are under the continuous care and treatment of a physician.
Total disability	<p>Occupational category 4A Total disability means that you are unable, due directly to accident or illness independently of any other cause, to perform the major duties of the occupation in which you were engaged at the onset of disability.</p> <p>Occupational category 3A Total disability means, during the first 60 months of benefit payments, that you are unable, due directly to accident or illness independently of any other cause, to perform the major duties of the occupation in which you were engaged at the onset of disability.</p> <p>Thereafter, total disability means that you are unable, due directly to accident or illness independently of any other cause, to engage in any occupation for which you are reasonably suited by education, training or experience.</p> <p>Occupational categories 2A, A and B Total disability means, during the first 24 months of benefit payments, that you are unable, due directly to accident or illness independently of any other cause, to perform the major duties of the occupation in which you were engaged at the onset of disability.</p> <p>Thereafter, total disability means that you are unable, due directly to accident or illness independently of any other cause, to engage in any occupation for which you are reasonably suited by education, training or experience.</p> <p>For all occupational categories, to be considered totally disabled, you must be under the continuous care of a physician providing medical care suitable for your disability at an appropriate frequency, and you must not be engaged in any remunerative work.</p>
Total disability in case of unemployment	<p>You are unable, due directly to accident or illness independently of any other cause, to seek gainful employment for which you are reasonably suited by education, training or experience.</p>
Permanent total disability	<p>Permanent and irreversible inability to perform usual daily tasks or any remunerative work.</p>

REGULAR OCCUPATION

This benefit is an attractive complement to the [DISABILITY – HYBRID COVERAGE](#) benefit.

You can improve the definition of total disability in your [DISABILITY – HYBRID COVERAGE](#) benefit depending on your occupational category.

Occupational categories	Regular occupation benefit period
B, A and 2A	5 years
B, A, 2A and 3A	To age 65

1st benefit
Disability

2nd benefit

FACILITY CARE
This benefit is explained on page 15

Regular occupation
Optional benefit

SUMMARY

Eligibility	16 to 55 years of age inclusive
Premium waiver	No premiums are payable for the REGULAR OCCUPATION benefit if you are physically dependent and for as long as your physical dependence lasts.
Waiver of premiums in case of disability	No premiums are payable for the REGULAR OCCUPATION 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 but not beyond your 65th birthday.
End of coverage	The earlier of the following dates: <ul style="list-style-type: none"> ■ The contract anniversary coinciding with or following your 65th birthday ■ The date on which the DISABILITY – HYBRID COVERAGE benefit ends
Duration of premium payment	The premium is payable until the contract anniversary coinciding with or following your 65th birthday
Premium determination	Level premium

SPECIFIC DEFINITIONS

Total disability (with remunerative work at the onset of disability)	<p>You are unable, due directly to accident or illness independently of any other cause, to perform the major duties of the occupation in which you were engaged at the onset of disability.</p> <p>This definition applies for the waiting period and for the regular-occupation benefit period you have selected.</p> <p>Thereafter, total disability means that you are unable, due directly to accident or illness independently of any other cause, to engage in any occupation for which you are reasonably suited by education, training or experience.</p>
Total disability (without remunerative work at the onset of disability)	<p>You are unable, due directly to accident or illness independently of any other cause to perform your usual daily tasks and any other tasks for which you are reasonably qualified by education or experience.</p> <p>This definition applies for the waiting period and for the regular occupation benefit period you have selected.</p>

FACILITY CARE

1st benefit

Critical illness, Loss of autonomy, Life or Disability (as selected)

2nd benefit FACILITY CARE

Coverage that lets you sleep easy ...

Blue Cross will pay you a monthly indemnity for facility care should you become physically dependent.

You must, however, be in a facility and under the continuous care of a physician providing medical care suitable for your physical dependence.

Conversion table

The following table shows the percentage of the amount insured you have selected that is payable in the form of a monthly indemnity for facility care. These percentages apply for all of the following hybrid coverages: Critical illness, Loss of autonomy and Life.

Age of the Insured	Percentage conversion selected	
	2.0%	5.0%
Under 56 years of age	0%	0%
56 years of age	0.2%	0.5%
57 years of age	0.4%	1.0%
58 years of age	0.6%	1.5%
59 years of age	0.8%	2.0%
60 years of age	1.0%	2.5%
61 years of age	1.2%	3.0%
62 years of age	1.4%	3.5%
63 years of age	1.6%	4.0%
64 years of age	1.8%	4.5%
65 years of age and over	2.0%	5.0%

The percentage conversion payable stays the same as long as you remain physically dependent.

For DISABILITY – HYBRID COVERAGE, the facility care benefit comes into effect on the earlier of the following dates:

- The contract anniversary coinciding with or following your 65th birthday
- The date on which you retire, provided you are at least 55 years of age at the time and you send Blue Cross a written request to have the benefit come into effect

The amount of the monthly indemnity is 50% of the initial amount insured selected.

Under no circumstances shall the monthly indemnity exceed \$10 000, this including any additions under the cost-of-living increase clause and the indexation of monthly indemnity clause.



1st benefit

Critical illness, Loss of autonomy, Life or Disability (as selected)

2nd benefit
FACILITY CARE

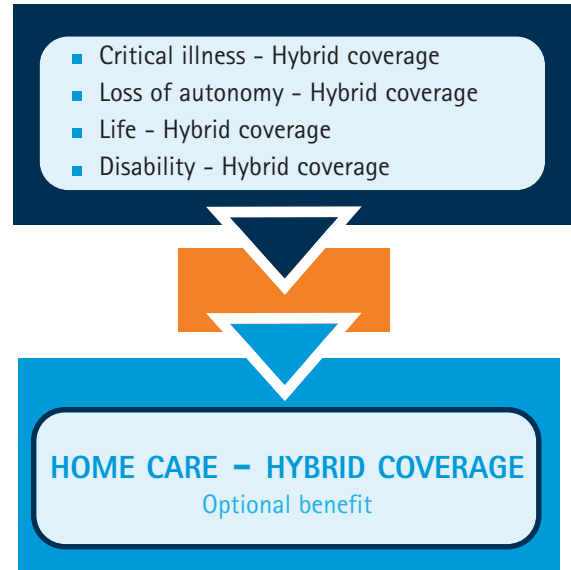
IMPORTANT DEFINITIONS

Activities of daily living	<ul style="list-style-type: none"> ■ Bathing ■ Contingence ■ Dressing ■ Transferring ■ Toileting ■ Feeding
Organic cause	Caused by structural change to tissue or an organ of the body.
Cognitive impairment	<p>Mental deterioration and loss of intellectual ability, evidenced by deterioration in memory, orientation and reasoning, which is measurable and results from demonstrable organic cause as diagnosed by a specialist. The degree of cognitive impairment must be sufficiently severe as to require continuous daily supervision.</p> <p>Determination of a cognitive impairment will be made on the basis of clinical data and valid standardized measures of such impairments.</p> <p>Mental or nervous disorder without a demonstrable organic cause is not covered.</p>
Facility (Establishment)	<p>Long-term care centre offering residential, assistance, support, supervisory and psychosocial services for persons suffering a loss of functional or psychosocial autonomy, notably elderly persons who cannot remain in their existing living environment.</p> <p>The facility must be your principal residence while you are physically dependent.</p>
Physical dependence	Inability to perform unassisted two or more of the activities of daily living or cognitive impairment.
Facility care	Health and personal care services received in a facility.



Care in the home of your choice ...

Blue Cross will pay you a monthly indemnity for home care should you become physically dependent.



HOME CARE – HYBRID COVERAGE

SUMMARY

Coverage	Payment of a monthly indemnity for home care
	You must be physically dependent: <ul style="list-style-type: none"> ■ Unable to perform unassisted two or more of the activities of daily living, or ■ Cognitively impaired
Basic benefit selected	<ul style="list-style-type: none"> ■ CRITICAL ILLNESS - HYBRID COVERAGE ■ LOSS OF AUTONOMY - HYBRID COVERAGE ■ LIFE - HYBRID COVERAGE ■ DISABILITY - HYBRID COVERAGE
Eligibility	Same as under the basic benefit selected
HOME CARE benefit commencement	<p>At age 56 if you have selected one of the following basic benefits:</p> <ul style="list-style-type: none"> ■ CRITICAL ILLNESS - HYBRID COVERAGE ■ LOSS OF AUTONOMY - HYBRID COVERAGE ■ LIFE - HYBRID COVERAGE <p>The earlier of the following dates, if DISABILITY - HYBRID COVERAGE is the basic benefit you selected:</p> <ul style="list-style-type: none"> ■ The contract anniversary coinciding with or following your 65th birthday ■ The date you retire, provided you are at least 55 years of age at the time and you send Blue Cross a written request to have the HOME CARE benefit come into effect
Amount insured	\$500 to \$10 000 (in \$100 increments)
Percentage conversion	Same as under the basic benefit selected
Waiting period	60 days
Indemnity period	2 years or lifetime
Premium waiver	No premiums are payable if you are physically dependent and for as long as your physical dependence lasts.

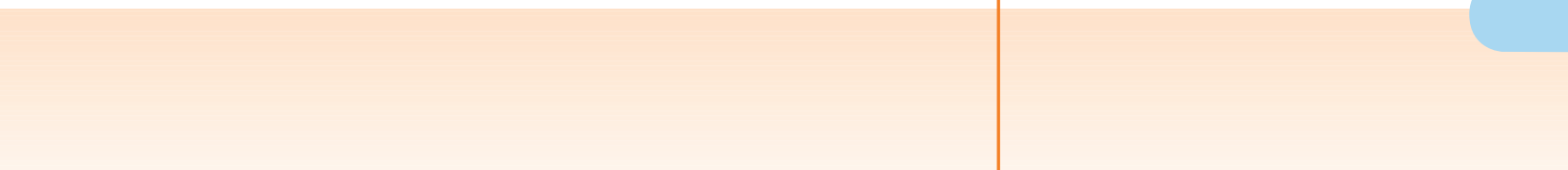
HOME CARE - HYBRID COVERAGE

SUMMARY

<p>Waiver of premiums in case of disability</p>	<p>This clause is optional if you selected one of the following basic benefits:</p> <ul style="list-style-type: none"> ■ CRITICAL ILLNESS - HYBRID COVERAGE ■ LOSS OF AUTONOMY - HYBRID COVERAGE ■ LIFE - HYBRID COVERAGE <p>This clause is included if you selected the DISABILITY - HYBRID COVERAGE benefit. Refer to the basic benefit you have selected for the definition of waiver of premiums in case of disability.</p>
<p>Indexation of monthly indemnity</p>	<p>If the monthly indemnity is paid for more than 12 months, then maximum indexation is 3% per year.</p>
<p>Cost-of-living increase (Optional clause)</p>	<p>After the first 12 months following the effective date of this benefit, the monthly indemnity shall be increased on January 1 of each year by the percentage selected (3% or 5%), subject to a maximum overall indemnity of \$10 000.</p>
<p>Exclusions</p>	<p style="text-align: center;">Consult your insurance contract</p>
<p>End of coverage</p>	<p style="text-align: center;">Lifetime benefit</p>
<p>Duration of premium payment</p>	<p style="text-align: center;">The duration of premium payment is the same as under the basic benefit selected.</p>
<p>Premium determination</p>	<p style="text-align: center;">Level premium</p> <p style="text-align: center;">The premium is guaranteed as of your 65th birthday, provided the benefit has been in effect for at least 20 years.</p>

IMPORTANT DEFINITIONS

<p>Activities of daily living</p>	<ul style="list-style-type: none"> <li style="width: 33%;">■ Bathing <li style="width: 33%;">■ Dressing <li style="width: 33%;">■ Toileting <li style="width: 33%;">■ Continance <li style="width: 33%;">■ Transferring <li style="width: 33%;">■ Feeding
<p>Organic cause</p>	<p>Caused by structural change to tissue or an organ of the body.</p>
<p>Cognitive impairment</p>	<p>Mental deterioration and loss of intellectual ability, evidenced by deterioration in memory, orientation and reasoning, which is measurable and results from demonstrable organic cause as diagnosed by a specialist. The degree of cognitive impairment must be sufficiently severe as to require continuous daily supervision.</p> <p>Determination of a cognitive impairment will be made on the basis of clinical data and valid standardized measures of such impairments.</p> <p>Mental or nervous disorder without a demonstrable organic cause is not covered.</p>
<p>Facility (Establishment)</p>	<p>Long-term care centre offering residential, assistance, support, supervisory and psychosocial services for persons suffering a loss of functional or psychosocial autonomy, notably elderly persons who cannot remain in their existing living environment.</p> <p>The facility must be your principal residence while you are physically dependent.</p>
<p>Physical dependence</p>	<p>Inability to perform unassisted two or more of the activities of daily living or cognitive impairment.</p>
<p>Facility care</p>	<p>Health and personal care services received in a facility.</p>
<p>Home care</p>	<p>Health and personal care services received outside a facility.</p>



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.