

All employees under 65 years of age who are enrolled in Basic Accidental Death & Dismemberment (AD&D) coverage and are diagnosed with an eligible critical illness (see list below) may make a claim for the Critical Illness benefit. The \$2,000 benefit is not a medical expense reimbursement, and there are no restrictions on how the claimant may spend it.

This Benefit Fact Sheet provides information about the Critical Illness benefit provided under the Basic AD&D plan. For information about Optional Critical Illness coverage, provided by Medavie Blue Cross, visit [medaviebc.ca/optional/GNB](http://medaviebc.ca/optional/GNB) or call Medavie Blue Cross' Optional Benefits Team at 1-844-949-3809.

## Covered Critical Illnesses

The following critical illnesses are covered under this benefit:

- a) **Heart Attack.** The diagnosis of the death of a portion of heart muscle as a result of inadequate blood supply, as evidenced by new electro-cardiographic (ECG) changes indicative of a myocardial infarction and elevation of cardiac enzymes.
- b) **Coronary Artery Bypass Surgery.** The diagnosis of the condition that requires coronary artery bypass surgery by a cardiologist and supported by angiographic evidence of the underlying disease. Coronary artery bypass surgery includes heart surgery to correct a narrowing or blockage of one or more coronary arteries with bypass grafts. The surgery must be recommended by a cardiologist licensed and practicing in Canada. Coronary artery bypass surgery does not include non-surgical techniques such as balloon angioplasty, laser embolectomy or other non-bypass techniques.
- c) **Stroke or Cerebrovascular Accident (CVA).** The diagnosis of a stroke or cerebrovascular accident (CVA) made by a neurologist based on documented neurological deficits and supported by confirmatory neuroimaging studies. Stroke or CVA does not include a transient ischemic attack (TIA).
- d) **Life-Threatening Cancer.** The diagnosis of a life-threatening cancer made by a physician and supported by a pathological report. Life-threatening cancer includes leukemia, Hodgkin's disease, lymphoma, invasive malignant melanoma, and cancers for which chemotherapy/radiation treatments have been recommended. The diagnosis of a life-threatening cancer must be characterized by the presence of a malignant tumour; the uncontrolled growth and spread of malignant cells; and the invasion of tissue. Life-threatening cancer does not include the following forms of cancer:
  - malignant melanoma to a depth of 0.75 mm or less;
  - carcinoma in situ;
  - early prostate cancer diagnosed as T1a or T1b;
  - any tumour in the presence of any Human Immunodeficiency Virus (HIV);
  - pre-malignant lesions, benign tumours or polyps;
  - stage A colon cancer; and
  - stage 1 Hodgkin's disease (unless chemotherapy/radiation treatments are required).

## Survival Period

Claimants must survive for 30 days (90 days if life-threatening cancer) after the date of diagnosis for the benefit to be payable. The benefit will not be payable if death occurs during this survival period.



### **Exclusions**

This coverage excludes pre-existing conditions for which the claimant has received medical consultation, treatment, care, services, or been prescribed medication during the 24 months prior to the effective date of coverage.

This benefit is payable only once per lifetime, even if diagnosed with multiple critical illnesses.

### **How to Make a Claim**

Employees can submit a claim by completing the [Claim for Critical Illness Benefit form](#) (found on the Vestcor website) and submitting directly to Medavie Blue Cross at the address indicated on the form. Note that there are sections for the claimant, the employer (Vestcor), and the attending physician to fill-out.

All claims and accompanying evidence must be submitted to Medavie Blue Cross within 90 days of the date of diagnosis. Failure to submit within 90 days may result in the claim being denied.

For more information, contact Vestcor's Member Services Team at (506) 453-2296 or toll-free 1-800-561-4012.