



# Critical Illness Option: Major Enhancements on Three Fronts!

Those of you already enjoying peace of mind as participants under the Chambers Plan *Critical Illness (CI)* option will be happy to hear the benefit is getting even better this fall.

As of September 1 2005, the program will pay on the initial diagnosis of the original eight conditions (top of the list to the right), plus five additional conditions: Multiple Sclerosis, Parkinson's Disease, Major Burns, Coma and Loss of Speech. This change substantially broadens your financial safety net in the event the unexpected happens to you.

Also as of September 1 2005, the CI benefit for insureds 56 and older is going **up 60%, from \$12,500 to \$20,000**, without any increase in monthly premium charges. Insureds 56 and older are eligible for this amount until their 65th birthday. (Insureds up to age 55 continue to be covered by a \$25,000 benefit.)

In addition to the above we will be making one more change that some of you will notice on your next Billing Statement. Effective October 1st, 2005 we will **decrease premiums for employees in the 50 to 55 age group by 15%**. Firms with employees in this age range will see a CI premium decrease on the October statement.

The Chambers Plan is always looking for ways to make your coverage as useful, contemporary and comprehensive as possible. We welcome your feedback on this change and any suggestions you have for future updates.

**If your firm has selected Critical Illness coverage, we have included new Certificates of Insurance and booklets for all your insured employees with this mailing. Please distribute them at your earliest convenience.**

If you have any questions or want to learn more about Critical Illness benefits, please contact the national Service Centre or your local Marketing Agency.

## Covered Conditions

- Cancer
- Heart Attack
- Coronary Bypass
  - Stroke
- Renal (Kidney) Failure
  - Paralysis
  - Blindness
  - Deafness

## Conditions added September 1, 2005

- Parkinson's Disease
- Multiple Sclerosis
  - Burns
  - Coma
- Loss of Speech

