

Family Accident Reimbursement Plan

Voluntary Insurance

Our insurance partner, IA Financial Group, is now offering a new comprehensive accident insurance plan with a critical illness component designed for the whole family.

The Family Accident Reimbursement Plan is ideal for supplementing costs not covered by your provincial health insurance or existing employer extended health and dental plans. Regardless of the size of your family, all eligible family members – one adult, one spouse and any number of dependent children – can be insured under the one low monthly rate of \$39.95.

Your coverage also includes a critical illness component, which pays out a lump-sum amount if any of the covered individuals are diagnosed with one of the covered conditions. Plus, the money can be spent however you need. Use it to pay medical expenses, take care of bills or cover income lost due to recovery. That's one less thing to worry about while you, or someone in your family, recovers from a serious illness.

Key Benefits

Accident Insurance Benefits

Accident Insurance Benefits are payable if an injury from an accident results in a loss, treatment, or expenses not covered by any existing health plans. Specific benefits covered include:

- A Permanent Total Disability Benefit of \$100,000
- An Accidental Death Benefit of \$20,000

Expense Reimbursement Benefits

- Dental Benefits – should any of your children require dental treatment resulting from an accident, they can receive coverage for dental work done within 7 years after the accident
- Hospital Stay Benefits – covers hospital services (including hospital room and other necessary hospital services such as a registered nurse, wheelchairs, casts and prescription drugs)
- Funeral Expense Benefit – up to a maximum of \$5,000

Critical Illness Insurance Benefits

Critical illness insurance provides a tax-free lump-sum payment to spend any way you need.

- All insureds are eligible for coverage of 4 critical illness conditions:
 - Cancer (Life-Threatening)
 - Coronary Artery Bypass Surgery
 - Heart Attack
 - Stroke
- On top of these 4 covered conditions, Dependent Children will also have coverage for 6 child-specific illnesses:
 - Cerebral Palsy
 - Congenital Heart Disease
 - Cystic Fibrosis
 - Down Syndrome
 - Muscular Dystrophy
 - Type 1 Diabetes

To apply for the Family Accident Reimbursement Plan or to find out more, visit solutionsinsurance.com/lloydsadd