

Prodige

Don't leave anything to chance



Choose the
insurance
that can include both
critical illnesses
and life insurance

Prodige Program Summary

Humania Assurance is proud to offer you the most flexible critical illness coverage. The basic Prodige policy provides the payment of a lump sum if a covered illness is diagnosed. It is up to you to help your client select a customized coverage. Several combinations of covered illnesses, payment options and riders are available.

ELIGIBILITY:

Age at issue (age at nearest birthday)

- 1 month to age 60 if the premium is payable for lifetime or for 20 years
- 1 month to age 45 if the premium is payable to age 65

Face value:

- Minimum: \$25,000
- Maximum: \$1,000,000

PREMIUMS:

Policy fees: \$75 for a face value of \$50,000 or more

\$100 for a face value of less than \$50,000

Rate bands:

Band	Volume of insurance
1	\$25,000 to \$99,999
2	\$100,000 to \$249,999
3	\$250,000 to \$1,000,000

Premiums vary according to age, sex and smoking status, except for children under age 18 where the smoking status is not used.

GUARANTEED PREMIUM AND NON-CANCELLABLE COVERAGE:

While the policy is in force, the Insurer may not change the premiums for any coverage or the premiums for the increasing benefit options.

The premiums for the increasing benefit option are based on the insured's age at the time of the increase and subject to the same conditions as the original policy. These premiums are payable according to the payment term originally selected when the policy was issued.

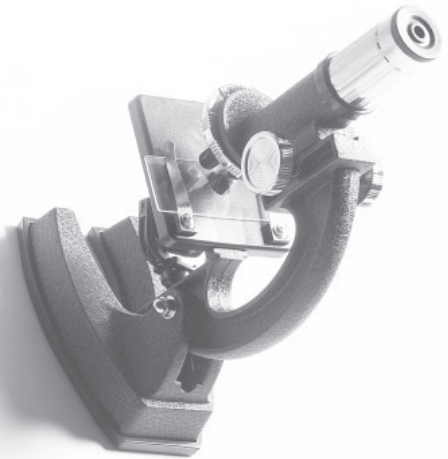
Selecting the covered illnesses

There are 3 lists of critical illnesses available:

- a) Basic coverage: 4 illnesses
- b) Comprehensive coverage: 24 illnesses
- c) Enhanced coverage: 25 illnesses

a b c

1. Cancer
2. Coronary surgery (coronary artery bypass)
3. Heart attack (myocardial infarction)
4. Stroke (cerebrovascular accident)
5. Alzheimer's disease
6. Aortic surgery
7. Autism
8. Benign brain tumour
9. Blindness
10. Burns
11. Coma
12. Cystic fibrosis
13. Deafness
14. Heart valve replacement
15. Kidney failure
16. Loss of limbs
17. Loss of speech
18. Major organ transplant
19. Motor neuron disease
20. Multiple sclerosis
21. Non-life-threatening disease (cancer without risk of death in the short term)
22. Occupational HIV infection
23. Paralysis
24. Parkinson's disease
25. Loss of independence



Please refer to the Critical Illness Guide or the policy text for a complete description of the illnesses and the different waiting periods.

Benefit payable in the event of the diagnosis of a non-life-threatening disease

The amount of benefit payable for a non-life-threatening disease is equal to 10% of the amount insured (10% of basic coverage and increases), subject to a maximum of \$10,000. This benefit is only payable once while the policy is in force and will be subtracted from any other benefit payable under this policy.

Progressive premium refund after 10 years

At any time, starting on the 10th anniversary of the policy's effective date and up to the termination of the policy, provided no Critical Illness benefit or death benefit was paid in full, the policyowner may, by submitting a written request, select to terminate the policy and avail himself/herself of the progressive premium refund option.

The amount paid will be equivalent to the total premiums paid, without interest, for each coverage that remained in force for at least 10 years since its effective date, to which will be applied the percentage indicated hereunder, based on the number of years the coverage was in force.

Any premium waived under the Premium Waiver coverage will not be refunded.

BARÈME DE CALCUL DU REMBOURSEMENT

Anniversary of coverage	Percentage (%) of premiums paid since the coverage was issued
10 th anniversary	50%
11 th anniversary	55%
12 th anniversary	60%
13 th anniversary	65%
14 th anniversary	70%
15 th anniversary	75%
16 th anniversary	80%
17 th anniversary	85%
18 th anniversary	90%
19 th anniversary	95%
20 th anniversary and over	100%

Under no circumstances can the total refund exceed the total amount of the basic benefit under the Critical Illness coverage and any increase thereof.

Any benefit amount paid for a non-life-threatening disease included in the Critical Illness coverage will be deducted from the Progressive Premium Refund after 10 years benefit.

Increasing Benefit options

This clause is included in the basic coverage.

The amount of basic benefit coverage under the Critical Illness insurance will be automatically increased on the 2nd, 4th, 6th and 8th anniversary of the effective date of this coverage.

The benefit will then be increased by 15% of the basic amount up to a maximum of \$25,000 per increasing option, provided the insured has not reached:

- Age 45, when the Critical Illness coverage selected is payable to age 65;
- Age 55, when the Critical Illness coverage selected is payable for 20 years or up to age 100.

The total benefit amounts of all the increasing benefit options cannot exceed \$100,000.

At least 45 days before the policy renewal date, the Insurer will send the policyowner a notice indicating the amount of the basic premium and the amount of the increasing benefit option premium, if any.

Unless otherwise indicated by the policyowner, the benefit amount will be automatically increased in accordance with the terms provided in this respect.

If the policyowner does not wish to avail himself/herself of the increasing benefit option, he/she must send a written request to this effect to the Insurer and such notice must be received at the Insurer's head office at least 30 days before the policy renewal date.

The notice of refusal to exercise an increasing benefit option will terminate all future increasing options provided and the reinstatement of such increasing benefit options may not be subsequently requested.

The increasing benefit options under the Critical Illness coverage are not applicable if the policy is issued with an extra premium or rating, exclusion, amendment or endorsement.

The increasing benefit options under the Critical Illness insurance terminate when the policyowner requests a benefit reduction and/or the policy is on a premium waiver due to total disability.

LIFE INSURANCE

On the death of the insured while the policy is in force, the Insurer will pay a benefit equal to the Critical Illness coverage, including any increases.

Any benefit paid for a non-life-threatening disease included in the Critical Illness coverage will be deducted from the life insurance benefit payable.

REFUND OF PREMIUM ON DEATH

On the death of the insured, the Insurer will pay, without interest, a benefit equal to the total of all the premiums paid for this policy, provided it is still in force.

Any premium waived under the premium waiver coverage will not be refunded.

Under no circumstances can the total refund be greater than the total Critical Illness benefit, including any increases, if any.

Any amount paid for a non-life-threatening disease included in Critical Illness coverage will be deducted from the Refund of Premium on Death benefit.

INSURED'S PREMIUM WAIVER IN THE EVENT OF TOTAL DISABILITY

Subject to the provisions stated hereunder, the Insurer will grant a waiver of each premium payable under the policy during the insured's total disability, providing the injury or illness occurs while this policy is in force.

Total disability is defined as a the insured's continuous state of total disability for a consecutive period of four (4) months, such disability occurring while he/she is under age 60 and the present coverage is in effect and results from an illness or injury that is such that:

- during the first 24 months, the insured is unable to perform each and every function of his/her main occupation and/or activities at the onset of the disability; and
- thereafter, and as long as this condition lasts, the insured cannot hold any position that his/her education, training or experience would reasonably allow him/her to hold.

However, it is deemed that total disability does not exist:

- for the entire period during which the insured is not under the continuous care of a physician and does not undergo the recommended appropriate treatments; and/or
- when the insured is engaged in any gainful occupation.

This rider is available to persons who are 18 to 55 years old.

Note: a policy cannot include both a life insurance rider and a refund of premium on death rider.

Riders are available on original policy issue only.

Premium payment options

PREMIUMS PAYABLE FOR LIFETIME

When the insured selects this option, he/she is required to pay the premium as long as the policy remains in force.

PREMIUMS PAYABLE FOR 20 YEARS

When the insured selects this option, he/she is required to pay the premium for each and every coverage for a 20-year period. This means that the premiums for future increasing benefit options must also be paid for 20 years. It should be noted that the policy fees are payable until such time as all the coverages have been paid up. Thereafter, the policy is exempt from any premium.

PREMIUMS PAYABLE TO AGE 65

When the insured selects this option, he/she must pay the premium until age 65. Thereafter, the policy is exempt from any premium.

The maximum age at issue for which this option can be selected is age 45.

The premium payable comprises the following elements:

- Critical Illness insurance coverage;
- Increasing benefit options, if any;
- Riders if any;
- Extra premiums, if any;
- Policy fees.



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The services provided are not an integral part of the insurance policy. Humania Assurance has no obligation, based on the terms and conditions of the policy, to provide these services and can, at its discretion, at any time and without notice, cancel the access to these services.

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Prodige for children

Humania Assurance breaks new ground with the Prodige program by offering Critical Illness coverage for a child as the sole insured under a contract. It is not a family rider on an adult's policy.

A child who is at least 1 month old is eligible and can keep the policy for all his/her life.

With respect to the covered illnesses, two diseases are added:

- Autism (must be diagnosed before age 3)
- Cystic fibrosis (must be diagnosed before age 18)

The coverage offered is the same as for adults, except for the premium waiver rider which is not available.

You can therefore select among:

- The types of coverage: basic, comprehensive or enhanced;
- The rider selections: life insurance or refund of premium on death;
- The premium payment options: payable for lifetime, for 20 years or to age 65.

In addition, all our policies include the increasing benefit options and the progressive premium refund after 10 years benefit.

An example :

The insured is a 1-month old boy

The coverage selected is :

- **Enhanced coverage (25 illnesses)**
- **Life insurance**
- **Premium payable for 20 years**

AMOUNT OF PROGRESSIVE PREMIUM REFUND

Face value	Annual premium	10 th anniversary	15 th anniversary	20 th anniversary
\$25,000	\$363.00	\$1,815.00	\$4,083.75	\$7,260.00
\$50,000	\$601.00	\$3,005.00	\$6,761.25	\$12,020.00
\$100,000	\$1,143.00	\$5,715.00	\$12,858.75	\$22,860.00

Note: In this example, it is assumed that the insurance amount was not reduced or increased. In addition, it is important to mention that, in this example, the child will own a paid-up policy after 20 years and that the premium refund is equivalent to 100% of the premiums paid if the policy is terminated after 20 years.

Underwriting

Prodige was designed to simplify to the greatest extent possible the underwriting process from the representative's point of view.

You will note that the insurance application does not include any medical questionnaire other than for Conditional Insurance coverage.

Step 1:

For all proposed insureds, the first step is a medical questionnaire completed during a telephone interview by a specialised firm authorised by the Insurer.

Step 2:

Based on the risk that your client represents (age, insurance amount and responses to the tele-underwriting medical questionnaire), a nurse will take an appointment for any required tests (urine, HIV, vital signs')

UNDERWRITING REQUIREMENTS

Amount	1 month to age 17	Age 18 to 40	Age 41 to 50	Age 51 to 60
\$0 to \$250,000	ParaProdige	ParaProdige UV	ParaProdige US	ParaProdige UPS
\$250,001 to \$500,000	ParaProdige UV APS FQ	ParaProdige UP APS FQ	ParaProdige UPS APS FQ	ParaProdige UPS APS ECG FQ
\$500,001 à \$1,000,000	ParaProdige UPS APS Inspection	ParaProdige UPS APS ECG Inspection	ParaProdige UPS APS ECG Inspection	ParaProdige UPS APS* ECG X-R* Inspection

ParaProdige = Medical questionnaire completed by a specialised firm authorised by the Insurer.

ParaProdige UV = Medical questionnaire + urine HIV and signature on declarations.

ParaProdige UP = Medical questionnaire + urine + complete blood profile and signature on declarations.

ParaProdige US = Medical questionnaire + urine + vital signs and signature on declarations.

ParaProdige UPS = Medical questionnaire + urine + complete blood profile (with PSA for men) + vital signs and signature on declarations.

ECG = Electrocardiogram.

APS = Attending physician statement

* (In the absence of a attending physician, Humania Assurance, reserves the right to require a medical examination and an exercise ECG).

R-X = Chest x-ray

*(**mandatory only for smokers and ex-smokers who have been tobacco-free for 2 years or less**).

FQ = Financial questionnaire.

Family history

Family history plays a major role in the assessment of risks for this product

Several illnesses have a hereditary genetic character. If there is a history of the following illnesses in the family (biological parents, brothers or sisters) of the proposed insured, it is possible that this person may not be eligible for the coverage. If the application is accepted, it may be subject to an extra premium or restrictions. It is essential to know precisely the frequency of family history occurrences in the immediate family, as well as the age at which the diagnosis was made. We suggest a possible action in brackets that will, of course, vary according to the risk assessment of each unique case.

Family history of cancer diagnosed before age 60

- 2 or more family members who were diagnosed with a cancer other than breast or colon cancer (extra premium)
- 1 family member who was diagnosed with colon cancer (extra premium)
- 1 family member who was diagnosed with breast cancer before age 60 (female proposed insured: extra premium)
- 2 family members who were diagnosed with breast cancer before age 50 (female proposed insured: refusal, male proposed insured: extra premium)

Family history of illnesses diagnosed before age 60

- 2 or more family members who were diagnosed with heart disease before age 60 (consider all the other risk factors – extra premium – refusal)
- 1 family member or more who were diagnosed with Alzheimer's or Parkinson's disease, multiple sclerosis or motor neuron disease (ALS) before age 60 (possible eligibility but with an exclusion)
- 2 or more family members who were diagnosed with diabetes before age 60 (extra premium)

Other family history events

- 1 family member who was diagnosed with polycystic disease of the kidneys (normal – refusal, based on the age at the time of the diagnosis, on the age of the proposed insured and on an investigation)
- 1 parent who was diagnosed with Huntington's disease, if the proposed insured is under age 56 (refusal)
- 1 family member who was diagnosed with muscular dystrophy, if the proposed insured is under age 50 (extra premium).

Note: This list is not exhaustive. Other family history events can influence our decision.

Don't leave anything to chance

EXTRA PREMIUMS

Extra premiums are available with Prodigé. However, the increasing benefit options under the Critical Illnesses insurance coverage do not apply if the policy is subject to an extra premium.

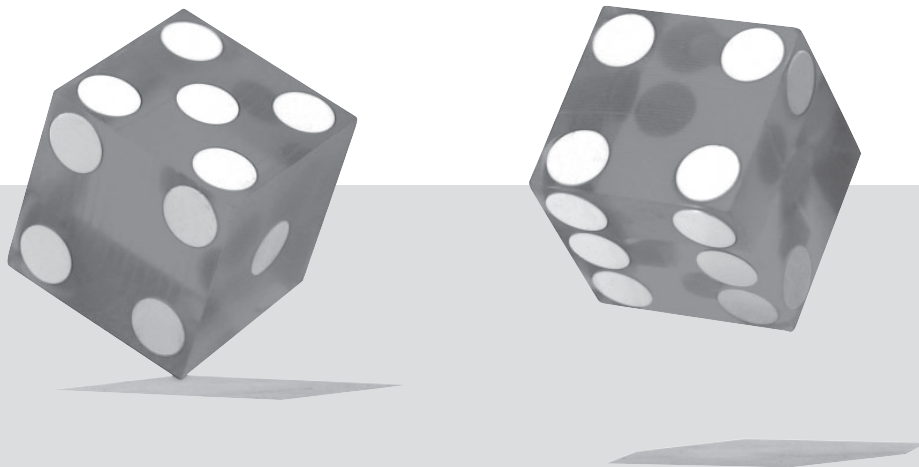
The refundable premiums in the event of a premium refund include the extra premiums.

INSURANCE ILLUSTRATION

To simplify the sales process, an illustration software, including information on the specific underwriting requirements for each one of your clients, is at your disposal. In addition, the summary of the insurance illustration includes a section for signatures that you can use as a supplement to the insurance application.

ASSOCIATION GROUPS

Prodigé is also available to association groups under different conditions. For more information, contact our Representative Services Department.



Exclusions

No amount will be payable under this policy if the covered illness or accident directly or indirectly results from:

- The insured's participation in an illegal or criminal act and/or attempt to commit an illegal or criminal act or if the insured drives a motor vehicle or boat under the influence of any substance (drug, toxic or intoxicating substance or narcotics) or with a blood alcohol concentration level over the legal limit;
- The use or consumption of any substance (drug, toxic or intoxicating substance, or narcotics), except when prescribed and administered by a physician in good standing practicing in Canada;
- An attempted suicide or intentionally self-inflicted injuries, while sane or insane;
- An illness that was diagnosed or symptoms or signs that were known or under investigation and not declared before the date on which the policy was issued;
- An insurrection, a war (whether or not it is declared) or any related action and/or the insured's participation in a popular demonstration;
- No benefit will be payable for any cancer and/or benign brain tumour during the full term of the policy if the date of the diagnosis of any cancer and/or benign brain tumour (whether covered or excluded under this policy) falls within the first 90 days of the commencement or reinstatement of this policy, or if the date of the onset of signs and/or symptoms or medical consultations or tests leading to the diagnosis of any cancer and/or benign brain tumours (whether covered or excluded under the present policy) falls within the first 90 days of the commencement or reinstatement of this policy.

Other exclusions apply to the Premium Waiver coverage.

This document is provided for information purposes only. Please read the text of the policy for complete details. In the event of a discrepancy between the policy and this document, the text of the policy shall prevail.

Product insured by



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