A person and a child laughing

Description automatically generated with low confidence

***Say YES to Optional Benefits:***

**NO Medical Exam, NO Medical Questions Asked During Open Enrolment Period**

Life can change in an instant. What would happen if you faced a life-threatening condition like cancer, a heart attack or stroke? Would you be financially prepared to stop working? Could you keep up with your mortgage payments?

Most Canadians admit they would have to go into debt, delay retirement or downsize to cover the unexpected costs of a critical illness.

That’s why we’ve added Optional Benefits to our Medavie Blue Cross benefit package – to help you get protected for the unexpected. This presents a unique opportunity to top up your insurance coverage with four flexible benefits at **low Group Plan rates**.

* Critical Illness
* Life Insurance
* Accidental Death & Dismemberment
* Online Doctors

If you’re diagnosed with a covered critical illness, you will receive a **tax-free lump-sum cash payment to spend on what you need** – when you need it most. It’s your choice.

During our open enrolment period, which runs from MONTH DD, YYYY to MONTH DD, YYYY, you can get up to $XX,000 of Critical Illness coverage and up to $ XX,000 of Life coverage – **no medical questions asked.**

It’s also **simple to sign up**. Go to medaviebc.ca/optional; enter your **special access code** XXXX; choose the type of coverage that best meets your needs; calculate your rates and submit your application – all online. Payments can be made easily by credit card or through pre-authorized deductions from your bank account.

**Don’t wait until it’s too late** to take advantage of this special limited time offer. It’s a **smart, easy, affordable way to increase your financial security**.

**Note:** Once the open enrolment period ends, you will be required to answer medical questions for all coverage amounts.

