

Benefits underwritten by Blue Cross Life¹

(as of January 1, 2022)

Product Name	Benefits
Blue Choice	Accidental death & dismemberment Lifelink – Dread disease
Conversion Life	Life insurance 100 years Life insurance 65 years
Blue Vision – Global Plan	Critical illness Life insurance Children’s Life, accidental death and loss of use Accidental death & loss of use Overhead expenses Disability due to accident & illness
Basic Blue Choice	Accident death and dismemberment
Blue Vision – Accidental Plan	Accidental death Disability due to accident and illness
Blue Vision – Express Plan	Critical illness assistance Life insurance Accidental death and loss of use
Mortgage Plan	Mortgage life Mortgage disability
Accidental Death or Dismemberment Insurance	Accidental death or dismemberment benefit
Blue Vision Basic Plus	<p>Global Plan</p> Disability due to accident and illness Regular occupation – Disability due to accident and illness Premium refund (65) – Disability due to accident and illness Overhead expenses Monthly indemnity due to accident and illness Term life 65 Children’s critical illness package (basic or deluxe) <p>Express Plan</p> Accidental death Critical illness assistance Premium refund at termination date – Critical illness assistance Life, accidental death and loss of use – Child Life Express Monthly indemnity Express due to accident and illness
Blue Vision – SME Plan	<p>SME Plan</p> Disability due to accident and illness Regular occupation – Disability due to accident and illness Premium refund (65) – Disability due to accident and illness Overhead expenses Monthly indemnity due to accident and illness Term life 65 Children’s critical illness package (basic or deluxe) <p>Express Plan</p> Accidental death Critical illness assistance Premium refund at termination date – Critical illness assistance Life, accidental death and loss of use – Child Life Express Monthly indemnity Express due to accident and illness

<p>Blue Vision Association</p>	<p>Association Program Disability due to accident and illness Regular occupation – Disability due to accident and illness Premium refund (65) – Disability due to accident and illness Overhead expenses Monthly indemnity due to accident and illness Term life 65 Children’s critical illness package (basic or deluxe)</p> <p>Express Plan Accidental death Critical illness assistance Premium refund at termination date – Critical illness assistance Life, accidental death and loss of use – Child Life Express Monthly indemnity Express due to accident and illness</p>
<p>Tangible</p>	<p>Critical illness benefit – basic or deluxe Premium refund (20) or (65) – CI basic or deluxe Waiver of premiums in case of disability – basic or deluxe critical illness Critical illness multi-protection benefit (per child) Premium refund (20) – CI multi-protection Waiver of premiums in case of disability – CI multi-protection Facility care benefit Cost-of-living increase – Facility care Home care benefit Cost-of-living increase – Home care Premium refund upon death (facility care or home care) Hospitalization and Loss of autonomy benefit Critical illness – Hybrid coverage Cost-of-living increase Facility care/Home care – Critical illness – Hybrid coverage Waiver of premiums in case of disability – Critical illness – Hybrid coverage Loss of autonomy – Hybrid coverage Cost-of-living increase Facility care/Home care – Loss of autonomy – Hybrid coverage Waiver of premiums in case of disability – Loss of autonomy – Hybrid coverage Life – Hybrid coverage Cost-of-living increase Facility care – Life – Hybrid coverage Waiver of premiums in case of disability – Life – Hybrid coverage Disability- Hybrid coverage Cost-of-living increase Facility care – Disability- Hybrid coverage Regular occupation Home care – Hybrid coverage (Critical illness, Loss of autonomy, Life or Disability)</p>
<p>Blue Choice Balance</p>	<p>Accidental death and loss of use</p>

¹ Blue Cross Life Insurance Company of Canada.



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