

# Benefits underwritten by Blue Cross Life<sup>1</sup>

(as of January 1, 2022)

| Product Name                                       | Benefits  |
|--|---|
| <b>Blue Selection</b>                              | Accidental death<br>Accidental death – Child<br>Critical illness<br>Monthly indemnity due to accident Express<br>Monthly indemnity due to illness Express   |
| <b>Dread Diseases NBC</b>                          | Dread disease basic   |
| <b>Life Insurance CAA</b>                          | Life insurance  |
| <b>Life insurance conversion</b>                   | Life insurance conversion (terminaison age 65)<br>Life insurance conversion (terminaison age 100)   |
| <b>Accidental Death or Dismemberment Insurance</b> | Accidental death or dismemberment benefit<br>Accidental death or dismemberment benefit – Children   |
| <b>Avantage Plus III</b>                           | Critical illness<br>Premium refund critical illness   |
| <b>Acci Blue</b>                                   | Accidental death<br>Accidental death & loss of use – Child<br>Overhead expenses<br>Disability due to accident<br>Disability due to illness  |
| <b>Express Blue</b>                                | Critical illness assistance<br>Premium refund at termination date – Critical illness assistance<br>Life insurance<br>Accidental death and loss of use   |
| <b>Blue Flex</b>                                   | <p><b>Flex Plan</b></p> Disability due to accident and illness<br>Regular occupation – Disability due to accident and illness<br>Premium refund (65) – Disability due to accident and illness<br>Overhead expenses<br>Monthly indemnity due to accident and illness<br>Term life 65 |
|  | <p><b>Express Plan</b></p> Accidental death<br>Critical illness assistance<br>Premium refund at terminaison date – Critical illness assistance<br>Life, accidental death and loss of use – Child<br>Life Express<br>Monthly indemnity Express due to accident and illness           |
| <b>Personal Protection</b>                         | Accidental death and loss of use<br>Disability due to accident<br>Disability due to illness   |
| <b>Mortgage Plan</b>                               | Mortgage life<br>Mortgage disability  |

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

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| <b>Association des diplômés de l'Université de Montréal</b> | Long term disability<br>Life insurance                          |
| <b>Association des administrateurs agréés</b>               | Long term disability<br>Life insurance spouse<br>Life insurance |
| <b>Meloche</b>  | Long term disability<br>Life insurance                          |
| <b>Université du Québec à Montréal</b>                      | Overhead expenses<br>Long term disability<br>Life insurance     |

<sup>1</sup> Blue Cross Life Insurance Company of Canada.



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