

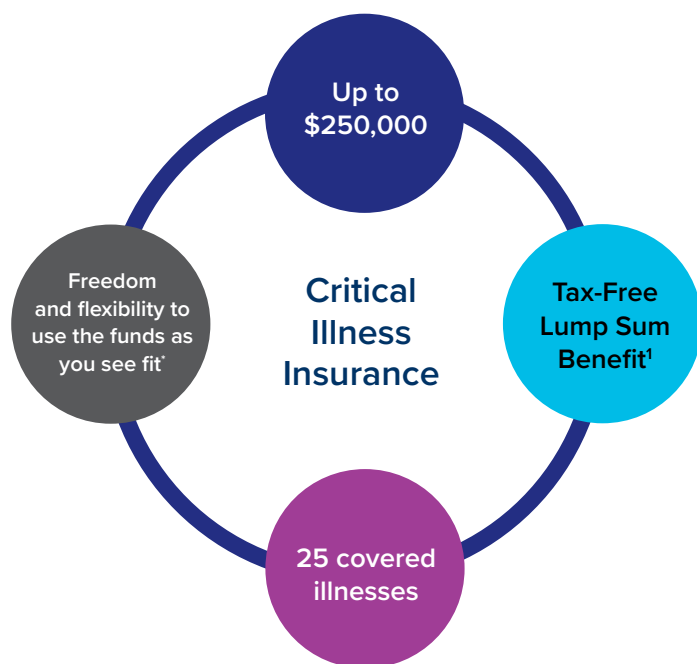
Critical Illness Insurance



Surviving a critical illness can be costly.

In your career, you've likely witnessed the tremendous financial strain on families coping with serious illnesses like cancer, heart attack or stroke. Critical Illness Insurance gives you and your family financial protection while you or your loved ones are unable to work as a result of major illnesses.

Features and Benefits



*Use funds for: out-of-country treatment, travel & expenses, experimental treatment, medical equipment & home modification, private nursing or personal support worker, spouse's² reduced or lost income, mortgage or other debts, or any other purpose.

Eligible Conditions

- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer (life-threatening)
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Loss of limbs
- Loss of independent existence
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple Sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease & specified atypical Parkinsonian disorders
- Severe burns
- Stroke (cerebrovascular accident)

You might be wondering...



What is the cost?



Am I eligible?



What's covered?



How do I apply?



Visit [OMAinsurance.com](https://omainsurance.com)

to learn more about this coverage or call us at **1.800.268.7215** (option 3).



¹Benefit paid out after if you survive a specified number of days after diagnosis or surgery from one of 25 covered illnesses.

² Only one person at a time can be covered as the member's spouse under this policy. Spouses are eligible to purchase Critical Illness insurance without the OMA member having Critical Illness coverage. If your spouse is also a physician, you may not apply for more than \$250,000 as a physician or spouse on each other's application.