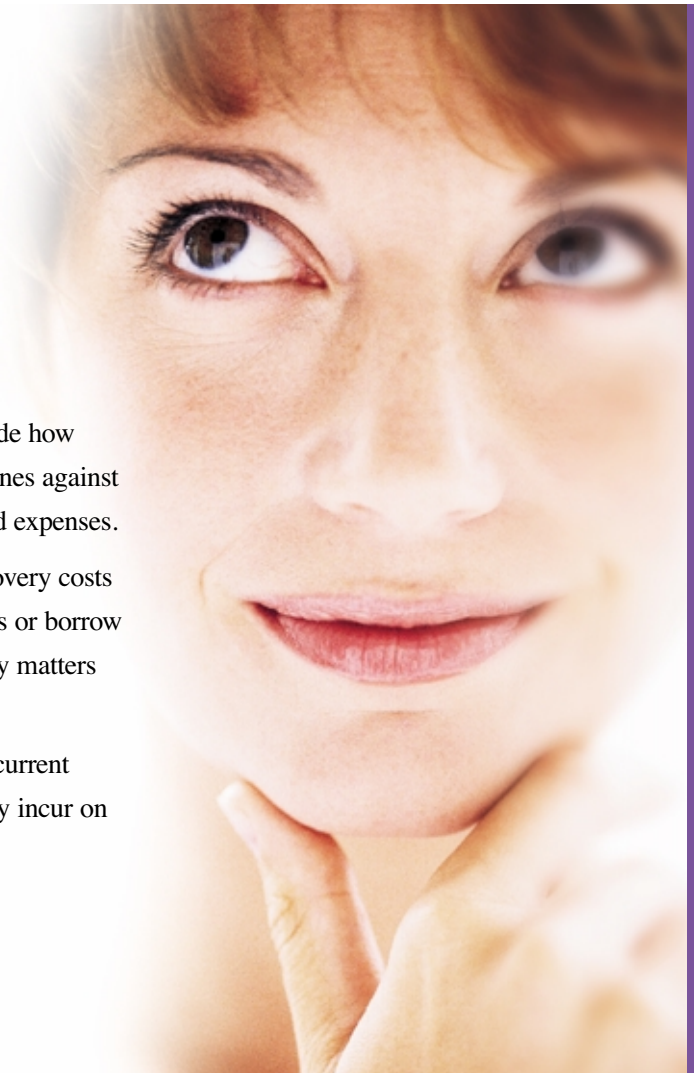


How much Lifecheque coverage is enough?

It's a good question and one you'll need to consider to help you decide how much Lifecheque coverage you need to protect you and your loved ones against the financial risks of critical illness – reduced income and unexpected expenses. Manulife's critical illness insurance, **Lifecheque**, helps finance recovery costs so you don't need to dig into your retirement savings and investments or borrow money to cover additional expenses. So you can focus on what really matters ... *getting better*.

Completing the following checklist helps you think about how your current income may be affected by illness and some additional costs you may incur on your road to recovery. You may be surprised how they can add up.



B. Unexpected recovery costs

The next section called 'Some facts to consider' will help you estimate these costs.

<input type="checkbox"/> Out-of-country diagnosis and treatment Estimate cost of out-of-country hospital care Estimate cost of travel and accommodation	
<input type="checkbox"/> Someone to help with household chores	
<input type="checkbox"/> Private in-home nursing care	
<input type="checkbox"/> Medical equipment	
<input type="checkbox"/> Drug or dietary supplements not covered by my Extended Health Plan (many pay only a percentage of the total cost with an annual maximum)	
<input type="checkbox"/> Childcare	
<input type="checkbox"/> Modify my home (ramps, widening doorways, stair lifts)	
<input type="checkbox"/> Modify my vehicle	
<input type="checkbox"/> Other	
Subtotal – Additional recovery costs	10

C. Peace of mind

If you're diagnosed with a critical illness, you may want to have additional financial resources to make some life changes or simply give yourself a break. This may include taking a vacation, retraining for a different career or reducing your workload. Make a list and estimate what the cost of these items might be.

Subtotal – Peace of mind expenses	11
Total – My recovery plan (Box 4 + 9 + 10 + 11)	

Some facts to consider ...

It's impossible to predict exactly what recovery costs would be for you if you were ever diagnosed with a critical illness. This depends on the condition you're dealing with and the treatment you require. However, here are some facts to consider.

Disability income

Most long-term disability plans are designed to replace only a percentage of your income if you are unable to continue working. You'll need to review how long your waiting time is before benefits are payable, what percentage of your income you will receive, how long you will receive it and what the requirements are for eligibility. For example, do you need to prove you're unable to do your own work or any work? Your best solution may be a combination of critical illness insurance and disability insurance. Since Lifecheque pays a lump sum amount 30 days after diagnosis*, it can be great complement to the regular income provided by disability insurance.

Out-of-country medical treatment

We have an excellent health care system in Canada; however, limited resources mean that you sometimes need to wait for the care you need. According to an article in the Canadian Medical Association Journal (2001), the median waiting period for cancer surgery is more than twice the time that is considered reasonable.

To avoid waiting lists or get specialized treatment that's not available in Canada, some patients who are diagnosed with a critical illness decide to get treatment out of country. If this is something you may consider, it's important that you think about the additional costs involved. For example, surgery and the first year of care for breast cancer in the United States are estimated at \$36,750. For prostate surgery and care, it's \$32,000. (*Source: Milliman & Robertson & Best Doctors*)

Your Lifecheque benefit could mean you could afford to have tests or get treatment faster by paying for them outside of Canada.

* 30 days in most cases. Your advisor can provide details.

Other recovery cost estimates

Some of these costs may be covered or partially covered by your employee or provincial health care plans. The level of financial assistance and the criteria to determine whether you qualify varies from plan to plan.

Wheelchairs	
Hospital type (short term convalescence)	\$500
Light weight for long- term use	\$2,200
Electric	\$6,000
Scooter	\$5,000
Walker	\$ 400
Hospital-type bed	\$2000
Bath lift	\$1300
Stair lift (straight)	\$3000
Stair lift (with curves or landings)	\$6000
Vehicle conversion	
Van – to transport someone in a wheelchair	\$25,000 - \$30,000
Van – to modify for a disabled driver	\$10,000 - \$50,000
Child Care (per week Monday to Friday full days)	\$150 per child
In-home care	
Personal service worker or health care aid	\$20/hr
Registered nurse	\$38/hr
Registered practical nurse	\$33/hr
Errands and home cleaning	\$12/hr



It's about peace of mind. It's about recovery. It's about life.

Manulife Financial is a leading Canadian-based financial services group operating in 15 countries and territories worldwide. Through its extensive network of employees, agents and distribution partners, Manulife Financial offers clients a diverse range of financial protection products and wealth management services.

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