

Critical Illness Insurance

Features and Benefits

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.

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

You might be wondering...



What is the cost?



What's covered?



Am I eligible?



How do I apply?

Visit OMAINsurance.com to learn more about this coverage.

¹ Benefit 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.