

**LiUNA!**care

LOCAL 183 <sup>TM</sup>

BUILDING HEALTHY FUTURES

## CRITICAL ILLNESS

Neurological Disorders

Industrial Division

Members Benefit Fund



Policy N° - CI9105655

## Critical Illness Benefit

If you or your eligible dependent is diagnosed with a critical illness and are under the age of 70, you may be eligible to receive the Critical Illness Benefit.

### Eligibility Requirements

- You must be a Member or an eligible dependent with Plan A or Plan C coverage on the date you are first diagnosed with a critical illness.
- You must be under the age of 70.
- You must be diagnosed by a licensed physician (M.D.) in Canada.
- You must be diagnosed with one of the eligible Critical Illness Conditions - please refer to the benefit plan booklet for the list of eligible Critical Illness Conditions.
- There are certain definitions, exclusions, and limitations – please refer to the benefit plan booklet for greater detail.

### Benefit

- If you have met the eligibility requirements, you or your eligible dependents may be eligible for the following benefits:
  - Member – A maximum benefit of \$20,000.
  - Spouse – A maximum benefit of \$5,000.
  - Dependent Child – A maximum benefit of \$2,500.

### Application Instructions

1. Ensure you meet the eligibility requirements for this benefit listed above.
2. Claimant to complete and sign the Claimant Statement of the Critical Illness Application Form.
3. The Physician's Statement to be completed and signed by your Physician.
4. Include any supporting medical records.
5. Return the completed application to LiUNAcare Local 183 Member Health Management Services by

- |   |            |  |
|---|------------|--|
|  | Email:     | <a href="mailto:memberhealthservices@liunacare183.com">memberhealthservices@liunacare183.com</a> |
|  | Mail:      | 200 Labourers Way, Suite 5400   Vaughan, ON   L4H 5H9  |
|  | Fax:       | 416-240-7047   |
|  | Questions: | Email or call us at 416-240-2104 or 1-866-315-6011   |

6. Keep a copy of the completed application for your records to substantiate your claim.



## CLAIMANT STATEMENT Critical Illness

**Policy No.:**

**Name of Policyholder:**

**Union ID.:**

1. a) Full name of claimant:
- b) Address:
- c) Date of birth (MM/DD/YY):
- d) Full name of member (if different):
- e) Relationship to member: ☐ Spouse ☐ Common-Law ☐ Dependent Child
- f) Capacity in which claim is being made (if applicable): ☐ Beneficiary ☐ Executor ☐ Assignee  
☐ Other (explain):

2. a) Nature of illness:
- b) Date of onset of symptoms (MM/DD/YY):
- c) Date of initial medical attention (MM/DD/YY):
- d) Have you ever been treated for this or related/similar illness or condition? ☐ No ☐ Yes (provide):

Name of Treating Physician(s)	Address of Treating Physician(s)	Date (MM/DD/YY)

- e) Were you hospitalized? ☐ No ☐ Yes (provide):

Name of Hospital(s)	Address of Hospital(s)	Date From:	Date To:

3. Name and address of consulting and family physicians:

	Name	Address
Consulting Physician(s):		
Family Physician:		

4. Names of any prescribed medications you are presently taking:

PERSONAL INFORMATION NOTICE AND CONSENT: I understand that the information provided by me on this claim form and otherwise in respect of my claim, is required by AIG Insurance Company of Canada, its reinsurers and authorized administrators (the "Insurer") to assess my entitlement to benefits, determine if coverage is in effect and co-ordinate coverage with other insurers. I consent to the collection, use, retention and disclosure of my personal information and that of my dependents, including any information collected in this claim form or otherwise obtained by the Insurer, its affiliates and any independent third parties for the purposes of administering, adjudicating, and/or servicing my claim as well as exchanging information with agents, brokers, third party administrators or any other independent third parties for the purposes of determining the status, outcome or resolving any issues in connection with my claim. I understand that my personal information and that of my dependents may be stored within or outside Canada for processing, storage, analysis, or disaster recovery, and under applicable law, may be subject to disclosure to domestic or foreign governments, courts, law enforcement or regulatory agencies. I understand that I may revoke my consent at any time in writing and acknowledge that should I do so, my claim may not be adjudicated. In cases of suspected fraud concerning this claim, I agree that the Insurer may investigate and share information with regulatory bodies, government or police agencies, other insurers, healthcare professionals, the group policyholder or my employer, if applicable.

CERTIFICATION: I declare that to the best of my knowledge and belief, the above particulars and the statements I provide in completing this claim form and otherwise in respect of my claims are true and accurate. I understand that any misrepresentation or omission of any material fact may result in denial of the claim, coverage may be cancelled, payment of benefits denied and past claims payments recovered. I agree to refund to the Insurer the full amount of any payments made to me with respect to any claims of me or my dependents if it is determined that such amounts should not have been paid in respect of such claims, and agree that the Insurer may set off any such amount against any other benefits payable to me with respect to any claims of me or my dependents by the Insurer until the Insurer has recovered such amount in full.

AUTHORIZATION: I authorize, for a period of two (2) years from the date hereof, any physician, practitioner, health care provider, hospital, health care institution, medical organization, clinic and any other medical or medically related facility, any insurance company or reinsurance company, workers compensation board or similar plan or organization, benefit plan administrator, federal, territorial or provincial government department, or any other corporation or organization, institution or association (including the group policyholder) to release and exchange with, and my employer to release and disclose to, the Insurer, or representatives thereof, all personal health information and benefit payment information about me or any other information or records about me in its possession that is requested while administering my claim. I agree that a reproduction of this authorization shall be as valid as if it were the original.

Signature: \_\_\_\_\_ Date (MM/DD/YY):

Phone number:

Address:

Email:

Witness:

**The furnishing of forms shall not be an admission of liability by AIG Insurance Company of Canada.**



### PHYSICIAN STATEMENT

#### **Critical Illness – Dementia, including Alzheimer's Disease; Motor Neuron Disease; Multiple Sclerosis; Parkinson's Disease and Specified Atypical Parkinson Disorders**

**Name of Policyholder:**

**Policy No.:**

*In this Physician statement, "you" and "your" mean the Physician who completes it; "we", "us" and "our" mean AIG Insurance Company of Canada, the insurer providing Critical Illness coverage.*

**THE CLAIMANT IS RESPONSIBLE FOR ANY CHARGE INCURRED FOR COMPLETION OF THIS FORM.**

1. a) Full name of patient:  
b) Date of birth (MM/DD/YY):
2. a) Patient's condition: ☐ Dementia ☐ Alzheimer's Disease  
☐ Motor Neuron Disease ☐ Multiple Sclerosis  
☐ Parkinson's Disease ☐ Specified Atypical Parkinson Disorder
- b) Date of onset of clinical manifestations (MM/DD/YY):
- c) Date of initial medical attention (MM/DD/YY):
- d) Full final diagnosis, including complications:
- e) Date of final diagnosis (MM/DD/YY):
- f) Name of physician who made diagnosis: Specialty:
- g) Names and addresses of physicians consulted and/or hospitals attended by patient for this condition:

Name of Physician/Hospital	Address of Physician/Hospital	Date From:	Date To:

- h) How long has this person been your patient?

**3. Please complete a section below pertinent to your patient's condition:**

#### **Dementia, including Alzheimer's Disease**

- a) Date of onset of cognitive impairment (MM/DD/YY):
- b) Patient's current cognitive impairment(s) affecting his/her daily life (please indicate):
  - ☐ Memory loss ☐ Confusion ☐ Poor judgement ☐ Wandering, getting lost
  - ☐ Difficulty with language ☐ Problems with reading, writing, working with numbers
  - ☐ Shortened attention span ☐ Problems recognizing family and friends
  - ☐ Increased anxiety, aggression ☐ Mood and personality changes
  - ☐ Other (specify):
- c) Was patient diagnosed with? ☐ Dementia (type): ☐ Alzheimer's Disease

- d) Stage of Alzheimer's disease / Dementia: ☐ Stage 1 (No cognitive decline)  
☐ Stage 2 (Very mild cognitive decline) ☐ Stage 3 (Mild cognitive decline)  
☐ Stage 4 (Moderate cognitive decline) ☐ Stage 5 (Moderately severe cognitive decline)  
☐ Stage 6 (Severe cognitive decline) ☐ Stage 7 (Very severe cognitive decline)
- e) Cognitive function test score results (MMSE or alternative medically accepted tests for cognitive function), enclose test results:

Test Name	Score	Date (MM/DD/YY)

- f) Please enclose copies of medical records supporting diagnosis (CT scan, MRI, cognitive function test results, Neurologist consultation/progress notes indicating progression of illness, etc.)

#### Motor Neuron Disease

- a) Was patient diagnosed with? ☐ Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)  
☐ Primary lateral sclerosis ☐ Progressive spinal muscular atrophy  
☐ Progressive bulbar palsy ☐ Pseudo bulbar palsy
- b) Please enclose copies of medical records supporting diagnosis (CT scan/MRI test results, Neurologist consultation/progress notes indicating progression of illness, etc.)

#### Multiple Sclerosis

- a) Has patient sustained the following:
- ☐ Two or more separate attacks confirmed by at least one (1) MRI showing multiple lesions of demyelination (*enclose the relevant Neurologist notes and MRI results*),
  - ☐ Well-defined neurological abnormalities lasting for more than six (6) months, confirmed by MRI imaging showing multiple lesions of demyelination (*enclose the relevant Neurologist note(s) and MRI results*), and/or
  - ☐ A single attack confirmed by repeated MRI's showing multiple lesions of demyelination, which has developed at intervals of at least one (1) month apart? (*enclose the relevant Neurologist notes and MRI results*)
- b) Was patient diagnosed with: ☐ Solitary sclerosis ☐ Clinically isolated syndrome  
☐ Neuromyelitis optical spectrum disorder(s) ☐ "Suspected" MS ☐ "Probable" MS
- c) Please enclose copies of medical records supporting diagnosis (CT scan/MRI test results, Neurologist consultation/progress notes indicating progression of illness, etc.)

#### Parkinson's Disease and Specified Atypical Parkinson Disorders

- a) Has patient been diagnosed with: ☐ Parkinson's disease ☐ Specified atypical Parkinson disorder  
☐ Other type of Parkinsonism (*specify*):
- b) Has patient been experiencing/having: ☐ Bradykinesia ☐ Muscular rigidity ☐ Rest tremor  
☐ Progressive supranuclear palsy ☐ Corticobasal degeneration ☐ Multiple system atrophy
- c) Has patient been recommended: ☐ Dopaminergic medication or  
☐ Other generally medically accepted equivalent treatment(s) for Parkinson's disease (*specify*):
- d) Please enclose copies of medical records supporting diagnosis and recommended treatment (CT scan/MRI test results, Neurologist consultation/progress notes indicating progression of illness, etc.)
4. Please provide any other information that would be helpful in assessment of this claim:



***These statements are true and complete to the best of my knowledge and belief.***

By signing below, you confirm that you understand and agree that the information you provide on this form becomes part of the patient's Critical Illness file and that we may share that information with affiliates of AIG Insurance Company of Canada, the beneficiary or beneficiaries, applicable reinsurers, authorized third parties, including without limitation, third party service providers, and, where authorized by law, government entities, including financial services regulatory bodies and with other insurance companies to allow them to administer insurance with respect to the patient. Disclosures of information on this form will occur in accordance with AIG Canada's Privacy Principles available at [www.aig.ca](http://www.aig.ca)

Name of Attending Physician:

Address:

Signature of Attending Physician:

Date (MM/DD/YY):

Phone number:

Fax number:

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