



CRITICAL ILLNESS

What Happens Next?



Applying for Critical Illness Insurance: What to Expect

Ensuring you are appropriately covered for life's 'what-if's' is key to maintaining the wellbeing of yourself and your family. While you may have health and dental coverage through an employer-paid or a Personal Health Insurance plan, adding supplementary coverage like Critical Illness Insurance helps provide ultimate peace of mind.

Once you've decided that Critical Illness Insurance is the right next step in protecting your financial future, you'll need to choose a plan and submit an application. Let's start at the beginning and walk through what to expect when applying for Critical Illness Insurance.

Step 1: Find the Right Plan



- Speak with one of our Critical Illness Experts to discuss the best plan options for your financial situation and lifestyle.
- Choose your preferred plan, coverage level and any additional options.
- Complete a Critical Illness Insurance application.

Step 2: Underwriting Process



Once you've submitted your application, you'll have a bit of waiting time as your application is reviewed (a process called underwriting). Here is what happens during the underwriting process:

- Your application is reviewed by medical underwriters.
- You may be asked for additional information or to take part in basic medical testing to supplement your application. Based on your age and desired coverage amount your Critical Illness Expert will be able to let you know which tests will be required for your application; however, our Medical Underwriting team may request additional tests during their review. While requirements differ depending on your situation, these items are commonly used to underwrite applications:



Attending physician statement

A summary report of your medical history prepared by an independent 3rd-party.



Paramedical exam

A 3rd-party paramedical examiner checks your height, weight, blood pressure and pulse. The examiner will also ask questions about your medical health history during this exam.



Blood test/profile

A blood profile and a urinalysis submission, prepared by an independent 3rd-party, provides insights on your health.

Occasionally, an underwriter may also ask you for more documents. Any additional information you provide will help underwriters to determine eligible coverage levels.

How long will it take to review my application?

The underwriting process is a very important and detailed process, so it can take some time to complete (on average it takes a few weeks, but it can last up to a couple of months in some cases).

Who pays for the Medical Underwriting process?

Pacific Blue Cross pays for the entire underwriting process.

Step 3: Decision and Contract



- After a thorough review, a decision will be made on your application.
- If your coverage is approved, you will receive an offer of insurance coverage to review and sign.
- Simply sign the offer of insurance, return it to us as instructed, and your coverage is put in place. We will send you a copy of the signed insurance policy for your records.

Are all applications approved? While most applications are approved, there are circumstances under which someone may not be approved, or the application is approved but at a higher cost than originally expected or certain medical conditions may be excluded from coverage. This can be due to information reviewed during the underwriting process.

For any questions or to learn more about Critical Illness Insurance at pac.bluecross.ca/individual/ci, or to speak with a Critical Illness Expert, call us at 1 800 USE-BLUE.