



Nobody plans to get sick, but that doesn't stop it from happening.



**ACT NOW TO DEAL WITH SERIOUS ILLNESS BEFORE IT AFFECTS YOU,  
YOUR PEOPLE, AND YOUR BUSINESS.**

Many of us know someone who has been diagnosed with a critical illness. It's a devastating event that affects the individual, his or her family, and especially in a smaller organization, the workplace. We may not be able to prevent illness, but we can do something to help manage its effects.

**My advice:** Add an additional layer of protection to your organization by reducing the financial hardship that the diagnosis of a critical illness can have on you and your employees.

**My recommendation:** Manulife's Group Critical Illness insurance is an effective and affordable way to help reduce the financial effects of a serious illness. These include: unplanned time away from work, the cost of travelling to distant facilities to obtain special treatment, added personal expenses, and the financial worry that arises and grows following a diagnosis.

## LET'S TALK.

You can build goodwill with your employees while protecting your business by adding Group Critical Illness to your benefits plan. Ask me how.

Group Critical Illness insurance can help absorb some of these financial hardships, and in a small company it can bolster the morale of the workplace when plan members know that their critically ill co-workers have this layer of protection. A few attractive features to consider:

- Group Critical Illness insurance provides funds so that the plan member can concentrate on recovery rather than worrying about their finances during an illness.
- If a plan member is diagnosed with one of the covered conditions, he or she will receive a one-time, lump-sum cash payment that can be used in any way the plan member wishes.



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