

Critical Illness

Critical Illness Member Benefit

A \$4,000 lump sum payment per benefit membership is provided upon initial diagnosis of one of these Critical Illnesses for any one family member:

- Cancer (Life Threatening)
- Heart attack
- Stroke
- Multiple Sclerosis

Please see definitions of illnesses below.

Eligibility

To be eligible the claim must be made:

1) initial diagnosis must occur at least 24 months after date of application for membership or the date of the election form for the new package.

Member is ineligible if:

a) an individual with critical illness is 70 years of age or older at the time of the initial diagnosis; an eligible family member has already received the Critical Illness Member Benefit payout; the critical illness was a pre-existing condition (the individual's critical illness was initially diagnosed prior to the Date of Application for Membership or occurred within 24 months after the Date of Application for Membership).

b) an eligible family member has already received benefits from the Cancer Benefit or Multiple Sclerosis Benefit from the pre-November 2000 Foresters Member Benefits package.

Foresters does not provide benefits for any medical condition or surgical treatment other than the Critical Illness conditions defined below.

Foresters must receive the application for benefits within 6 months of the initial diagnosis date. Diagnosis must be made by a legally qualified physician and provide medical proof satisfactory to Foresters.

Note: All figures reflect the currency of the country of certificate origin.

Critical Illness Definitions

Critical Illness is defined, for the purpose of the Critical Illness Benefit, as any of the medical conditions listed on this page. To be eligible, the benefit member or eligible individuals in their immediate family must be first diagnosed with one of the Critical Illness conditions at least 24 months after the date of application for membership or the date of the election form for the new package.

Life Threatening Cancer is defined as a malignant neoplasm (including hematologic malignancy), which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically hereafter excluded. The following types of cancer are not considered Life Threatening Cancer and are excluded from the definition of Life Threatening Cancer: early prostate cancer diagnosed as T1N0M0 or equivalent staging; First Carcinoma in Situ (meaning the first diagnosis of cancer wherein the tumor cells still lie within the tissue of the site of origin without having invaded neighboring tissue); pre-malignant lesions (such as intraepithelial neoplasia), benign tumors or polyps; any skin cancer, other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become Life Threatening Cancers. Life Threatening Cancer must be diagnosed pursuant to a pathological diagnosis or a clinical diagnosis.

Heart Attack (Myocardial Infarction) means the death of a portion of the heart muscle resulting from blockage of one or more coronary arteries. The diagnosis must be based upon both: 1) new electrocardiographic changes consistent with and supporting a diagnosis of heart attack; and 2) a concurrent diagnostic elevation of cardiac enzyme.

Stroke is a cerebrovascular accident or infarction (death) of brain tissue caused by hemorrhage, embolism, or thrombosis producing measurable, neurological deficit persisting for at least 30 days following the occurrence of the stroke. Transient Ischemic Attack (TIA) or other cerebral vascular events are not considered a Stroke under this definition.

Multiple Sclerosis is defined as the occurrence of at least two episodes of well-defined neurological abnormalities with objective evidence of lesions at more than one site within the central nervous system. In order for Multiple Sclerosis to be covered, a legally qualified physician who is a board certified neurologist must make a definitive diagnosis of Multiple Sclerosis, supported by modern imaging and/or investigative techniques.