

EXPLANATION OF TERMS FOR SIMPLIFIED ISSUE PRODUCTS



Assumption Life

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Simplified Issue product suite includes: Platinum Protection, Golden Protection and Silver Protection.

TERM	DEFINITION OR MEANING
Admitted to a hospital/hospitalized	Admission to a hospital or hospitalized means you will stay overnight, several nights or even weeks to months. Visits to the emergency room, tests at a hospital or a day surgery are not considered admissions to a hospital.
Alzheimer's disease	A progressive, degenerative disease of the brain. It is characterized by confusion, memory failure, speech disturbances and eventually dementia.
Amputation	The loss of one or more limbs as a result of diabetes complication. A limb includes a finger, hand, arm, toe, foot, or leg.
Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)	A progressive neurodegenerative disease that affects nerve cells in the brain and the spinal cord.
Angina	A condition marked by pain in the chest, often spreading to the shoulders, arms, jaw, or neck, caused by an inadequate blood supply to the heart.
Bariatric surgery	Surgery for weight loss purposes such as gastric banding, gastric bypass, gastroplasty.
Basal cell carcinoma	Type of skin cancer (not the same as a melanoma or other type of skin cancer).
Bipolar disorder	Mood disorder in which there are alternating episodes of depression and mania.
Bone marrow transplant or an organ transplant (other than a corneal transplant)	(As a recipient) Transplant of an organ such as the heart, kidney, liver, lung, pancreas, intestine, thymus, bone marrow.
Brain tumor	Tumor of the brain that can be benign or malignant.
Cancer	<p>Abnormal cell growth, also called malignancy.</p> <p>It can affect (but not limited to): an organ, the skin, the bone, the blood, the lymphatic system.</p> <p>Refer to "Basal cell carcinoma and leukemia" for additional definitions of types of cancers.</p> <p>Cancer excludes benign tumors.</p> <p>A recurrence of a previous cancer is considered a diagnosis of cancer.</p> <p>A diagnosis of metastasis (spread of cancer to another part of the body) is considered a diagnosis of cancer.</p>

TERM	DEFINITION OR MEANING
Cardiomyopathy	Chronic disease of the heart muscle, in which the muscle is abnormally enlarged, thickened and/or stiffened. The weakened heart muscle loses the ability to pump blood effectively.
Caribbean	Caribbean include: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Curacao, Dominica, Dominican Republic, Grenada, Guadeloupe, Jamaica, Martinique, Montserrat, Netherlands Antilles, Puerto Rico, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Saint Martin, Trinidad and Tobago, Turks/Caicos, U.S. Virgin Islands, Virgin Islands.
Cerebrovascular accident (stroke)	Sudden loss of blood circulation to an area of the brain, resulting in a corresponding loss of neurological function.
Chronic kidney disease	Also known as chronic renal disease, it is a progressive loss in renal function over a period of months or years. Example: diabetic nephropathy.
Chronic respiratory disorder	Disorders of the lung that are chronic such as (but not limited to): asthma, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, bronchiectasis, occupational respiratory disorder.
Cirrhosis of the liver	Progressive disease of the liver characterized by the destruction of liver cells and permanent damage.
Congestive heart failure	Condition in which the heart has lost the ability to pump enough blood to the body's tissues. Also known as heart failure.
Coronary angioplasty	Repair of a blood vessel of the heart by inserting a balloon-tipped catheter to unclog the vessel.
Coronary artery bypass surgery	The surgical revascularization of an artery of the heart by creating a new path for blood flow around a blocked or partly blocked artery.
Crohn's disease	An inflammatory bowel disease that causes inflammation in your digestive tract that can lead to abdominal pain, severe diarrhea, fatigue, weight loss and malnutrition.
Cystic fibrosis	An inherited disorder that causes the production of abnormally thick mucus, which accumulates in the body. It can damage the lungs, pancreas, and other organs.
Dementia	A progressive loss of cognitive function affecting thinking, memory, and social abilities severe enough to interfere with daily functioning.
Dialysis	A medical procedure to remove metabolic waste products from the bloodstream in cases of renal failure.
Gangrene	Death of body tissue due to a lack of blood supply or infection. It commonly affects the extremities, including the toes, fingers and limbs.
Gestational diabetes	Glucose intolerance resulting in hyperglycemia with onset or first symptoms during pregnancy.
Hazardous sports or activities	Sports or activities such as (but not limited to): scuba diving to depths greater than 100 feet or specialty/technical diving, mountaineering, parachuting/sky diving, ballooning/hang gliding/ultralight, extreme snow skiing (backcountry skiing, heliskiing), backcountry snowmobiling, motor sports racing such as: power boat, snowmobile, motorcycle, or automobile).
Heart murmur	An abnormal heart sound. It can be heard with a stethoscope and is usually caused by insufficiency, regurgitation, or stenosis of a heart valve.
Height and weight table	Anyone under 4'10" or over 6'9" does not qualify.

TERM	DEFINITION OR MEANING
Hepatitis B	A liver disorder caused by the hepatitis B virus.
Hepatitis C	A liver disorder caused by the hepatitis C virus.
Huntington's disease	An inherited disease that causes the progressive breakdown of nerve cells in the brain. It usually affects a person's movements, thinking ability and mental health.
Hypoglycemic coma	Hypoglycemia (low blood sugar) produced by excessive insulin in the system causing coma.
Incarcerated	Confinement in a prison.
Investigated (in question 5b)	<p>Any signs, symptoms, or any abnormal diagnostic test, which a doctor or medical specialist has been consulted and require the results of a test, a repeat of a test or an exam before a final diagnosis is confirmed. For examples:</p> <ol style="list-style-type: none"> 1) breast lump with a pending mammogram, ultrasound, MRI, biopsy etc. 2) breast lump found on a mammogram, and the radiologist cannot confirm that it is benign before a series of repeat mammograms are performed. 3) prostate exam that needs follow up with prostate biopsy <p>Examinations required in relation to family history only are not considered to be investigations or signs of disease. If a test is being requested due to family history only and the client has no signs or symptoms and has never had any abnormal tests related to the history, then the client may answer "no" to the question. Examples: family history of colorectal cancer and rectal bleeding, or family history of breast cancer and breast pain or lump.</p>
Leukemia	Cancer of the blood forming tissues, including the bone marrow and lymphatic system.
Long-term care facility, nursing home, skilled nursing facility or any other facility	<p>Long-term care facility: A facility that provides living accommodations, for people who require daily supervised care, professional health services, personal care such as bathing, eating, getting dressed or services such as meals, laundry, and housekeeping.</p> <p>Nursing Home: A home for people who require nursing care.</p> <p>Skilled nursing facility or any other facility requiring care of a skilled staff: A facility is for anyone that requires rehabilitation services or care of a skilled staff. The skilled staff may be a nurse, a physical therapist, a speech therapist, or a Personal Support Worker.</p>
Marijuana products	<p>Marijuana products consist of Marijuana, Bhang, Cannabis, Grass, Charas, Pot, Ganja, Hash, Hashish, Hemp, Weed, Cannabidiol, CBD, THC, Marijuana-Medical Use.</p> <p>Marijuana products are used in different ways or routes, such as: smoking, vaping, ingesting, through the skin.</p> <p>Marijuana can be prescribed to treat a disorder, injury, or disease. It can also be non-prescribed and taken for recreational use, or to treat a disorder, injury or disease.</p> <p>For the purpose of quantification: 1 time = 1 joint = 1 edible (examples: gummy, chocolate bar, brownie, etc.).</p>
Medical specialist	<p>Doctor who has completed advanced education and clinical training in a specific area of medicine.</p> <p>Examples: psychiatrist, cardiologist, oncologist, dermatologist, gastroenterologist, gynecologist.</p> <p>Does not include, per example: chiropractor, massage therapist, physiotherapist, naturopath, homeopath, general practitioner.</p>

TERM	DEFINITION OR MEANING
Medication	Treatment with any prescription drugs (oral, cream, ointment, inhaler, patch, injection, intravenous, etc.)
Mini-stroke (TIA or transient ischemic attack)	A brief period of lack of blood flow to an area of the brain causing an acute episode of temporary neurologic dysfunction.
Muscular dystrophy	Group of muscle diseases that result in increasing weakening and breakdown of skeletal muscles over time. There are different types such as (but not limited to): Becker Muscular Dystrophy, Duchenne Muscular Dystrophy, Emery-Dreifuss Muscular Dystrophy.
Neuropathy	A complication of diabetes that affects the nerves (causes numbness or weakness of the extremities).
Nephropathy	A complication of diabetes that damages the kidneys filtering system and can lead to kidney failure.
North America	Canada, Unites States and Mexico.
Palliative or Hospice care	A specialized medical care that focuses on providing relief from pain and other symptoms from a terminal illness.
Pancreatitis	An inflammation of the pancreas; it can be acute or chronic.
Paralysis	The loss of ability to move a part of the body.
Parkinson's disease	A progressive nervous system disorder that affects movement. Tremors, stiffness, and slow movements are common symptoms.
Peripheral vascular/artery disease	Can be a complication of diabetes. It is a blood circulation disorder that causes poor blood flow in the blood vessels outside of the heart and brain. This is often found in the legs but can be found in other parts of the body.
Polycystic kidney disease	An inherited disease that is characterized by the formation of fluid-filled cysts in the kidneys.
Prednisone (oral)	Prednisone is a corticosteroid (steroid) medication. Oral refers to the medication being taken by the mouth. It does not include topical steroids or inhalers that contain steroids.
Psychosis	Psychosis refers to a range of conditions that affect the mind, in which there has been some loss of contact with reality.
Received advice or treatment (including medication) for alcohol or drug abuse	Examples of treatment: medication, rehabilitation, therapy, or counselling. Participation in Alcoholics Anonymous or Narcotics Anonymous meetings is not considered a treatment for alcohol or drug abuse if the individual has been alcohol or drug free (sober) for 3 years or more.
Rheumatoid arthritis	A type of arthritis, it is a chronic systemic disease characterized by inflammation of the joints.
Schizophrenia	A chronic mental disorder that affects how a person thinks, feels, perceives, and behaves. It may result in hallucinations (voices) and delusions (fixed false beliefs).
Schizoaffective disorder	A mental health disorder that is a combination of schizophrenia symptoms and mood disorder symptoms such as depression or mania.

TERM	DEFINITION OR MEANING
Scleroderma, Morphea, Crest Syndrome	<p>Scleroderma is a progressive connective tissue disease that affects (but not limited to): the skin, the bone, the muscles, blood vessels, and internal organs.</p> <p>Morphea is a milder, localized form of skin involvement.</p> <p>Crest Syndrome refers to its main clinical features: Calcinosis, Raynaud's phenomenon, Esophageal dysmotility, Sclerodactyly and Telangiectasia.</p>
Signs Symptoms Abnormal medical tests	<p>Signs: Any indication of the existence or presence of some fact or characteristic that the client may or may not feel. Examples: elevated blood pressure, enlarged liver or spleen, abnormalities found during an application for insurance or screening for employment.</p> <p>Symptoms: Any mental or physical evidence indicating a condition or a disease. A symptom is perceptible to the client, for example, pain, bleeding, or palpitation.</p> <p>Abnormal medical tests: Any test ordered by a healthcare professional whose results deviate from what is considered normal or typical for a specific condition. For example, an abnormal diagnostic test results may be the following: blood test, urinalysis, electrocardiogram (ECG), stress test, ultrasound, x-ray etc., these types of tests may indicate the presence of a disease, infection or other medical condition.</p>
Spinal cord tumor	Tumor of the spinal cord that can be benign or malignant.
Day surgery/outpatient surgery	Day surgery/outpatient surgery is a surgery that is scheduled to be performed on a specific day and there is no intention of being admitted overnight. A surgery for which the patient returns to recover at home the same day. For examples: cosmetic surgery, dental surgery, cataract surgery, laser eye surgery, gastroplasty for weight loss or general surgery procedures such as hernia repair, gallbladder removal, biopsy, and excision of minor skin problems such as lipomas, cysts or moles.
Systemic Lupus Erythematosus	<p>A type of lupus that affects the immune system by attacking the organs and tissues. It can affect every system of the body. The skin, joints and muscles are commonly affected.</p> <p>Does not include Discoid Lupus Erythematosus.</p>
Treatment	Any medication as defined above under medication. Other examples of treatment can be radiation treatment, chemotherapy, surgery, therapy, etc. A routine follow-up is not considered a treatment.
Ulcerative colitis	An inflammatory bowel disease that causes ulcers in the digestive tract, especially the large intestine (colon) and the rectum.
Intentional dieting	Intentional dieting is the intent to modify your diet without the use of any medication. Medication (for example: Ozempic) to assist with weight loss is not intentional dieting, therefore does not qualify for product if the client has lost more than 20 lbs. (9.08 kg) in the past 12 months.
Western Europe	Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Gibraltar, Greece, Iceland, Italy, Ireland, Liechtenstein, Luxembourg, Malta, Monaco, Norway, Netherlands, Portugal, San Marino, Spain, Sweden, Switzerland, United Kingdom.



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