

EXPLANATION OF TERMS



Assumption Life

Explanation of terms for Total Protection, Golden Protection and No Medical Insurance products

Golden Protection includes Golden Protection and Golden Protection Deferred. No Medical Insurance includes No Medical Whole Life, No Medical Whole Life Plus, No Medical Term and No Medical Term Plus.

TERM	DEFINITION OR MEANING	PRODUCTS
Alzheimer's disease	A neurological disease characterized by the loss of mental ability.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Amputation	The loss of one or more limbs.	<ul style="list-style-type: none"> • Golden Protection • No Medical
Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)	A progressive neurodegenerative disease that affects nerve cells in the brain and the spinal cord.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Aneurysm	Blood-filled balloon-like bulge in the wall of a blood vessel located in areas such as the brain, aorta, heart, leg, kidney.	<ul style="list-style-type: none"> • No Medical
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.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Arrhythmia	Irregular heart beat.	<ul style="list-style-type: none"> • No Medical
Basal cell carcinoma	Type of skin cancer (not the same as a melanoma or other type of skin cancer).	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Bedridden or confined to a chair	Totally confined to a bed or chair, having become functionally dependent, and incapable of self-care.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
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.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
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.	<ul style="list-style-type: none"> • Golden Protection • No Medical

TERM	DEFINITION OR MEANING	PRODUCTS
Cerebrovascular accident (stroke)	Sudden loss of blood circulation to an area of the brain, resulting in a corresponding loss of neurological function.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Chronic bronchitis	A long-term condition (over a period of months or years) characterized by inflammation and swelling of the lining of the airways, leading to a chronic phlegmy cough.	<ul style="list-style-type: none"> • No Medical
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.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Chronic obstructive pulmonary disease (COPD)	A disease of the airways that is characterized by a gradual loss of lung function. Acute pneumonia and acute bronchitis are not considered chronic obstructive pulmonary diseases.	<ul style="list-style-type: none"> • Golden Protection • No Medical
Cirrhosis of the liver	Progressive disease of the liver characterized by the destruction of liver cells.	<ul style="list-style-type: none"> • Golden Protection • No Medical
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.	<ul style="list-style-type: none"> • Golden Protection • No Medical
Coronary angioplasty	Repair of a blood vessel of the heart by inserting a balloon-tipped catheter to unclog the vessel.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Coronary artery bypass surgery	The surgical revascularization of an artery of the heart using healthy blood vessels.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Crohn's disease	An inflammatory bowel disease that causes ulcers in the digestive tract, especially the small and large intestines (colon) and the rectum.	<ul style="list-style-type: none"> • No Medical
Cystic fibrosis	A hereditary disorder affecting the exocrine glands. It causes the production of abnormally thick mucus, leading to the blockage of the pancreatic ducts, intestines, and bronchi, and often results in respiratory infection.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Dementia	Describes a group of symptoms affecting thinking, memory and social abilities severely enough to interfere with daily functioning.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Diabetic coma	An unconscious state caused by a life-threatening diabetes complication.	<ul style="list-style-type: none"> • Golden Protection • No Medical
Dialysis	A medical procedure to remove metabolic waste products from the bloodstream in cases of renal failure.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Emphysema	A chronic and irreversible disease of the lungs characterized by the abnormal enlargement of air spaces in the lungs.	<ul style="list-style-type: none"> • Golden Protection • No Medical
Hazardous activities	Activities such as (but not limited to): power boat, snowmobile, motorcycle or automobile racing.	<ul style="list-style-type: none"> • No Medical

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Hazardous sports	Sports 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.	<ul style="list-style-type: none"> No Medical
Height and weight table	Anyone under 4'10" or over 6'9" does not qualify.	<ul style="list-style-type: none"> No Medical
Hemophilia	A rare disorder in which the blood does not clot, normally due to a lack of clotting factors.	<ul style="list-style-type: none"> No Medical
Hepatitis B	A liver disorder caused by the hepatitis B virus.	<ul style="list-style-type: none"> Golden Protection No Medical
Hepatitis C	A liver disorder caused by the hepatitis C virus.	<ul style="list-style-type: none"> Golden Protection No Medical
Hospitalized	Admitted to a hospital. Visits to the emergency room, tests at a hospital or a day surgery are not considered hospitalizations.	<ul style="list-style-type: none"> Total Protection Golden Protection No Medical
Huntington's disease	An inherited disease that causes the progressive breakdown of nerve cells in the brain. It usually impacts on a person's functional abilities and usually results in movement, thinking and psychiatric disorders.	<ul style="list-style-type: none"> No Medical
Hypoglycemic coma	Hypoglycemia (low blood sugar) produced by excessive insulin in the system causing coma.	<ul style="list-style-type: none"> Golden Protection No Medical
Incurable terminal illness	Any illness for which the client has been advised by a physician that he/she has less than twelve (12) months to live.	<ul style="list-style-type: none"> Total Protection Golden Protection No Medical
Individual life insurance	Does not consist of group insurance or group mortgage insurance.	<ul style="list-style-type: none"> Golden Protection No Medical
Leukemia	A type of cancer. Cancer of the bone marrow or blood.	<ul style="list-style-type: none"> Total Protection Golden Protection No Medical
Long-term care facility	A facility for anyone requiring the care of a skilled staff.	<ul style="list-style-type: none"> Total Protection Golden Protection No Medical
Medical specialist	Doctor who has completed advanced education and clinical training in a specific area of medicine. Examples: psychiatrist, cardiologist, oncologist, dermatologist, gastroenterologist, gynecologist. Does not include, per example: chiropractor, massage therapist, physiotherapist, naturopath, homeopath, general practitioner.	<ul style="list-style-type: none"> No Medical
Medication	Treatment with any prescription drugs (oral, cream, ointment, inhaler, patch, injection, intravenous, etc.)	<ul style="list-style-type: none"> Total Protection Golden Protection No Medical
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.	<ul style="list-style-type: none"> No Medical

TERM	DEFINITION OR MEANING	PRODUCTS
Neuropathy	A complication of diabetes that affects the nerves (causes numbness or weakness of the extremities).	• No Medical
New medication for high blood pressure	A renewal of medication for high blood pressure without the change in dosage is not considered a new medication.	• No Medical
North America	Canada and United States.	• No Medical
Nursing home	A home for people who require nursing care.	• Total Protection • Golden Protection • No Medical
Pancreatitis	An inflammation of the pancreas; it can be acute or chronic.	• No Medical
Paralysis	The loss of ability to move a part of the body.	• No Medical
Peripheral vascular disease	A complication of diabetes that affects the circulation.	• No Medical
Polycystic kidney disease	An inherited disease that is characterized by the formation of fluid-filled cysts in the kidneys.	• No Medical
Prescribed a new medication or required a change in dosage of your medication	Any increase or decrease in dosage of medication is considered a change in dosage of medication. The discontinuation of a medication is not considered a change of dosage of your medication. A renewal of medication without a change in dosage is not considered being prescribed a new medication. A change from a brand name medication to a generic medication is not considered as having been prescribed a new medication, provided that the dosage has not been changed.	• Total Protection • Golden Protection • No Medical
Proteinuria	A complication of diabetes characterized by abnormal quantities of protein in the urine.	• No Medical
Pulmonary sarcoidosis	Inflammatory disease where granulomas (inflamed tissues) form in the lungs.	• No Medical
Question 15b)	Means: In the past twelve (12) months, have you been hospitalized for any of the conditions listed in this question? In the past twelve (12) months, did you require more than 6 months off work for any of the conditions listed in this question? Are you currently off work for any of the conditions listed in this question?	• No Medical
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 5 years or more.	• No Medical
Referred	Sending the patient to see a medical specialist, this does not include follow ups.	• Golden Protection
Retinopathy	A complication of diabetes that affects the eyes.	• No Medical
Signs	Any indication of existence or presence of some fact or characteristic that the client may or may not feel; for example, elevated blood pressure, enlarged liver or spleen.	• No Medical
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.	• No Medical

TERM	DEFINITION OR MEANING	PRODUCTS
Treatment	Any medication as defined above under medication. Other examples of treatment can be radiation treatment, surgery, therapy, etc. A routine follow-up is not considered a treatment.	<ul style="list-style-type: none"> • Total Protection • Golden Protection • No Medical
Tuberculosis	An infectious bacterial disease characterized by the growth of nodules in the tissues of the lungs.	<ul style="list-style-type: none"> • No Medical
Ulcerative colitis	An inflammatory bowel disease that causes ulcers in the digestive tract, especially the large intestine (colon) and the rectum.	<ul style="list-style-type: none"> • No Medical
Weight changed more than 40 lbs in the past twelve (12) months?	Change is defined as any gain or loss of more than 40 lbs in the past year for any reason other than pregnancy related.	<ul style="list-style-type: none"> • No Medical
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.	<ul style="list-style-type: none"> • No Medical

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