

GROUP CRITICAL ILLNESS

Comprehensive Protection

A cancer diagnosis, heart attack or stroke can upend an employee's life overnight. Even with provincial health care, there are bills for treatment, travel, home care and lost income that can add up quickly while they focus on recovery.

Group critical illness insurance from Nova Star Insurance Consultant gives your employees a financial cushion when they need it most. We compare plans from a wide range of Canadian carriers and fit the coverage to your team and your budget.

What is Group Critical Illness Insurance?

Critical illness insurance pays a one-time, lump-sum benefit if a covered employee is diagnosed with a covered condition and survives the waiting period. In Canada, the benefit is generally received tax-free, and employees can use it however they need.

What Does a Group Plan Cover?

Plans vary by carrier, and typically include:

- Core conditions: life-threatening cancer, heart attack and stroke
- Additional illnesses: a broader list of covered conditions, depending on the plan
- Early-stage benefits: partial payments for some conditions caught early, on select plans

Employer-Paid vs. Employee-Paid: What's the Difference?

- **Employer-paid coverage** shows a strong commitment to your team; premiums are generally a taxable benefit to employees
- **Employee-paid coverage** (voluntary) lets staff buy protection at group rates at no cost to the business

Either way, the benefit itself is generally tax-free. Nova Star advisors will compare both approaches and help you choose the structure that suits your team and budget.

Why Critical Illness Coverage Matters for Canadian Employers

- The right group critical illness plan:
- Gives employees financial breathing room during recovery
- Can help cover treatment, travel and care costs
- Reduces stress so employees can focus on getting well
- Strengthens your benefits package for hiring and retention
- Group rates are often more affordable than individual plans

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

☎ 647-520-6899 ✉ gaby@novastarinsure.com 🌐 www.novastarinsure.com

Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*