

Spotlight:



Diabetes



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1. Spotlight: Diabetes

- 30-year-old Male, Non-Smoker
- Diagnosed with **Diabetes 3 years ago**. Has been **treated with insulin** since diagnosed – **no change in dosage**.

DARE TO COMPARE

Traditional Provider

- Paramedical
- APS
- BCP with Urinalysis

**Decision: Likely Rated
or Declined**

Canada Protection Plan

- Approved Simplified Elite
- Up to \$500,000
- No Medical
- No deferral period

\$33.75/month

Simplified Elite T25 for \$150,000



Since the client is **age 30** and not under age 30, they can answer **NO** to **Section B, Q2**. Their Diabetes is under control. The client will answer **YES** to **Section D, Q3**.

2. Spotlight: Diabetes

- 46-year-old Female, Non-Smoker
- Diagnosed with **Type 1 Diabetes 35 years ago**. Treated with **Insulin** – no change in dosage in 2 + years.

DARE TO COMPARE

Traditional Provider

- Paramedical
- APS
- BCP with Urinalysis

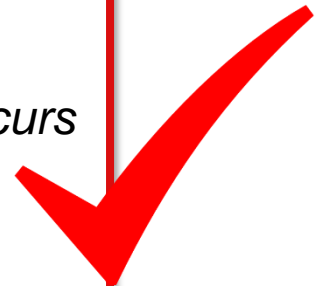
**Decision: Likely Rated
or Declined**

Canada Protection Plan

- Approved Deferred Elite
- Up to \$350,000
- No Medical
- *2 year deferral period. After 1 year, 50% of the face amount if death occurs*

\$60.08/month

Deferred Elite T20 for \$150,000



The client is **under age 55** and has Diabetes for **over 20 years**. It is currently being treated with **insulin**. The client will answer YES to **Section C, Q5**.

3. Spotlight: Diabetes

- 43-year-old Female, Non-Smoker
- Diagnosed with **Type 2 Diabetes 10 years ago**. Treated with Rx-Metformin. Addition of Rx-Humalog insulin 9 months ago.

DARE TO COMPARE

Traditional Provider

- Paramedical
- APS
- BCP with Urinalysis

Decision: Standard to Decline

Canada Protection Plan

- Approved Simplified Elite
- Up to \$500,000
- No Medical
- No deferral period

\$62.55/month

Simplified Elite T25 for \$250,000



Type 2 Diabetic and **insulin was added 9 months ago**, not within the past 6 months. They can answer **NO** to **Section C, Q6**. The client will answer **YES** to **Section D, Q3**.

4. Spotlight: Diabetes

- 50-year-old Female, *Smoker*
- Diagnosed with **Diabetes 10 yrs ago** – treated with **Metformin**, now suffers from **Neuropathy** and had **her left leg amputated**.

DARE TO COMPARE

Traditional Provider

- Paramedical
- APS
- BCP with Urinalysis

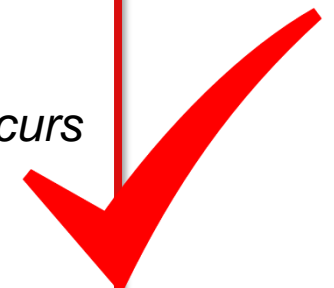
Decision: Standard to Decline

Canada Protection Plan

- Approved Deferred Elite
- Up to \$350,000
- No Medical
- *2 year deferral period. After 1 year, 50% of the face amount if death occurs*

\$57.60/month

Deferred Elite T10 for \$50,000



The client's **Diabetes is uncontrolled** and the nerves in his leg suffered irreversible damage resulting in amputation. The client will answer YES to **Section C, Q7**.

5. Spotlight: Diabetes

- 45-year-old Male, Non-Smoker
- Diagnosed with **Diabetes 3 yrs ago**, treated with **Januvia**.

DARE TO COMPARE

Traditional Provider

- Paramedical
- APS
- BCP with Urinalysis

Decision: Standard to Decline

Canada Protection Plan

- Approved Simplified Elite
- Up to \$500,000
- No Medical
- No deferral period

\$78.66/month

Simplified Elite T25 for \$200,000



The client is **over age 29**, diagnosed with **Diabetes 3 years ago** with no complications. Januvia is **an oral medication**. The client will answer YES to **Section D, Q3**.