



Multiple
Sclerosis
Society of
Canada

Insuring Your Future: Your guide to life insurance and multiple sclerosis



COVER ARTWORK

Heather Kertzer

Le Café, Pastel

"The reason to paint any picture is to share my feelings about life itself. When I paint I tell the viewer what I like, what I believe, and what I'm concerned about."

Heather Kertzer is an award-winning artist from Barrie, Ontario. Her first career was in cartography. Following a diagnosis of multiple sclerosis at the age of 36 she turned to art full time.

Painting played a major role in enabling Heather to cope with her illness, and provided a cathartic outlet. Gradually her technical skills improved, she entered local shows and she became increasingly involved with the art community.

Much of Heather's work is inspired from her love of nature.

You can learn more about Heather, her portraits of animals and her award-winning work by visiting her website, www.heatherkertzer.ca

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Introduction

The life insurance industry has traditionally marketed its products to the majority of Canadians who are insurable at standard premium rates. Insurance companies market to healthy young adults who are beginning careers, starting families, buying homes and incurring the financial obligations that accompany these decisions.

More recently, the insurance industry has begun to develop a more diversified rating structure and can offer specialized insurance products to people with some common health problems, such as diabetes. The industry is still hesitant, however, to include more uncommon health conditions, such as multiple sclerosis, for coverage of any kind.

The primary reason stated for this unwillingness to insure is the lack of viable statistical data on the effect of MS on mortality. Insurance companies often associate MS with significantly reduced life expectancy rates because the industry is still using data that does not reflect changes brought about by a better understanding and management of the disease. As a result, the life insurance industry's guidelines state that multiple sclerosis is a progressive disorder 85% of the time with a median survival of 35 years after diagnosis. This view continues despite research indicating that MS has little impact on the life expectancy of most persons with MS.

The Multiple Sclerosis Society of Canada is working to change the view that the insurance industry has of MS, but at the same time, it realizes that people who have MS have insurance needs now. *Insuring your future: Your guide to life insurance and multiple sclerosis* offers immediate assistance to people with MS who need to make decisions that will affect them and their families right now.

For the convenience of the reader, definitions for some basic insurance terms, which appear italicized in the text, can be found in the glossary.

Do you really need life insurance?

Not everyone needs life insurance. You may want to ask yourself the following questions:

Does anyone in my family depend on my earnings to support them? For example, a spouse, young children, elderly or disabled relatives.

Yes No

Does my family's lifestyle depend upon my income?

Yes No

Would my family be faced with extra expenses to replace the contributions I make at home in the event of my death? For example, housekeeping, child-rearing or custodial care.

Yes No

Is there someone who will incur large debts in the event of my death? For example, outstanding car loan or funeral expenses.

Yes No

Will my business associates be unduly penalized financially or need to replace my expertise in the event of my death?

Yes No

Are there any other expenses I should consider? For example, could my family pay for my children's university education in the event of my death?

Yes No

If you answered “Yes” to any of the above questions, the purchase of life insurance, if possible, may be the best way of providing for your financial obligations in the event of your death.

The insurance industry view

Insurance companies group people according to the type of risks they represent. Being diagnosed as having MS automatically puts you in the category of having a chronic disease that is perceived as having some impact on mortality.

Insurance companies consider the degree of disability and disease course as key factors when underwriting MS. Other risk factors include age at onset, amount of time between first and second attacks, multiple system involvement, sex and initial symptoms. If you have a life insurance policy which you obtained prior to diagnosis, you are under no obligation to inform the insurance company of your diagnosis. Even if you do, your company would have no right to change your coverage or premium in any way (unless you have allowed your policy to lapse). See *“keep current standard coverage”*, for more information.

If you are new to a plan, very often a company will postpone consideration of a risk for a specified period of time which can be frustrating for someone wanting to know if they can get coverage. For example, if an individual has been newly diagnosed, has a tentative or suspected diagnosis of MS or has had a recent MS exacerbation, and a company has a pre-existing condition clause, a company will usually postpone consideration of coverage until at least two years after the diagnosis or exacerbation to determine the progression and character of the disease and make an underwriting decision.

Keep current standard coverage

If you have *standard life insurance coverage* that was issued prior to your diagnosis, be sure to maintain it. Continue to pay the premium when it is due because failure to do so could invalidate any future claim made on the policy.

Also, carefully consider the ramifications if an insurance provider suggests he or she can get you a better policy or coverage. It is unlikely that you will be able to buy standard life insurance coverage once you have been diagnosed with MS until the insurance industry is persuaded that the mortality rate of people with MS is not that much different than the rest of the Canadian population. Further, you usually have a contractual right to convert your life insurance to a plan with a level premium for life at a standard rate. If you took term insurance prior to being diagnosed, it may be worth your while to look at conversion.

Choosing a provider

Before you purchase insurance, you need to decide whether you want to buy through a direct insurer, an agent, a broker or a group plan. *Agents and direct insurers* represent one insurance company and offer the products of that company.

A *broker* contracts with a limited number of insurance companies and can offer their various products. Using a broker allows an individual to compare a number of different products. You also may be able to purchase insurance through a group plan offered by your employer, alumni association or other group affiliation. *Please read the section "Group Life Insurance and MS" for more details.*

The right amount of coverage

The amount of personal life insurance you may apply for is usually limited to 10 to 15 times your annual income depending on your age (the younger you are the higher the amount because your survivors will need to replace your income for a longer period of time). However, if you are involved in a business, the insurance company will require a financial statement. If you are on the verge of bankruptcy or do not have a significant income, your application may be rejected on the basis of financial grounds, not medical grounds.

The application process

The insurance company will request information from your doctor to assist them in arriving at a prognosis regarding your life expectancy. Since the medical information requested on most applications is very general, it is often not adequate enough for the purposes of evaluating MS. One possible solution is to let your doctor know that you have applied for insurance coverage and request that he or she send detailed information to the company that fully describes your experience with MS, when the company requests this information.

To receive the best possible insurance rating, ask your physician to **promptly respond** to the company request by sending a letter outlining:

- ➔ your age at onset;
- ➔ initial symptoms;
- ➔ amount of time between your first and second attack;
- ➔ history of illness including hospitalizations;
- ➔ current symptoms;
- ➔ current medications and treatments (and their effects); and,
- ➔ current level of function.

If your doctor provides sufficient detail, the company can make a better rating decision. The more information that is provided, the better an insurance underwriter can assess your application.

Substandard insurance

(also known as rated life insurance)

If you have MS, you may be offered coverage but at a higher *premium*. This is called *substandard life insurance*.

Substandard policies are offered to individuals who may not have a normal life expectancy.

Generally speaking, people who have mild to moderate MS (*Kurtzke Expanded Disability Status Score* of less than 6.0) are considered to have more *favourable risk factors* and may be offered substandard insurance.

If there has been little or no disease activity from two to five years after diagnosis, the rating is usually +200 to +100. In other words, you may have to pay 100 - 200% more for a substandard policy than for a standard one. If there has been no disease activity from 6 to 10 years, the rating should be +100 to +50, and if there has been no disease activity for over 10 years, the rate may be standard.

People who have secondary progressive or primary progressive MS are usually declined.

When deciding whether or not to accept a substandard policy, it is wise to ask your insurance representative to explain the implications of the offer in terms of increased cost per month or year.

You might want to consider a substandard offer if you do not have standard life insurance in force. You then could ask a broker to check with other insurance companies to see if another company would be willing to offer you coverage on a more favourable basis.

To speed the search along, the broker can have you sign a form authorizing the initial insurance company to share your medical records with other companies. It is advisable to continue to pay the premium on the substandard policy until you are accepted for a more favourable offer.

You can always apply to change the conditions of your substandard policy at a later date. If you have had no acute MS attacks and have been in remission for several years, you

may want to consider reapplying for insurance to obtain a better rating. If your health is worse at the time of reapplying, the company will make no change. If your health is better, the company will want to keep you as a policy holder and may make an offer with a lower premium. You probably should say yes to this offer.

Remember, continue to pay the premium on the substandard policy until you are accepted for the more favourable rating.

Risk factors

Favourable

Jill Snow was diagnosed with MS at age 32. At that time, she experienced problems seeing which was attributed to the onset of optic neuritis; small lesions could be seen on her MRI.

She has had two relapses since the initial onset of her MS, the first about a year after her diagnosis and the second two years later. She recovered almost completely after each attack and has experienced little disability. Jill's son lives close by and visits often. Jill enjoys her work as a bookkeeper and looks forward to seeing her bird watching group on the weekends.

Risk factors

Unfavourable

Jim Smith was diagnosed with MS at age 42. He has experienced repeated MS attacks and a worsening of his disability which forced him to stop working.

His first MS attack was followed six months later by a second more severe attack that permanently affected his sight and mobility.

Jim often has difficulty walking and usually feels dizzy when transferring from his scooter. His doctor told him that there are lesions in the cerebellum of his brain which can be seen on his MRI. Bill used to be very active but he finds it increasingly difficult to keep up with friends, especially since his wife passed away several years ago.

Life insurance alternatives

If you are having difficulty obtaining traditional life insurance coverage, there are some strategies you may wish to consider for insuring your future:

1. Ask an insurance broker to **“shop”** your application with other insurance companies to determine if there is another company that will offer you insurance on some basis.
2. Several life insurance companies offer **“guaranteed issue”** life insurance to people over age 55 (or in some cases less than age 55). Other companies provide insurance to individuals of any age regardless of a health condition. The

premium for this type of insurance is usually higher than standard life insurance and the amount paid in the event of your death is usually under \$50,000. Your insurance provider can research this possibility for you.

- 3. Funeral or final expense plan** policies also are available in the insurance marketplace. Most of these policies are similar to 'guaranteed issue' policies and may not require medical information. The coverage available under this type of policy is usually limited. Your insurance provider can research this type of plan for you.

Please note: If you are considering purchasing guaranteed issue and/or final expense plan policies, please be aware that some policies contain a provision stating that the amount payable is a return of only the premiums paid, plus interest, if the policy holder dies within the first two years of the policy.

- 4.** You may want to ask your insurance representative to investigate **accidental death policies**. These policies provide benefits to a beneficiary in the event of accidental death, such as in an auto accident. MS will not increase the likelihood of your dying by accident so you probably would be able to purchase this type of coverage on a standard basis.
- 5. Credit card companies** and some banks occasionally offer accidental death coverage to their cardholders without providing medical documentation. In some cases, the first \$1,000 or \$2,000 is free. There may be limitations to this coverage, so be certain to read the policy carefully.

6. Periodically, some group insurance plans, (coverage provided through your employer) offer **increased life insurance benefits** to their policyholders and may not require additional medical information. If presented with this option, you might want to take this opportunity to increase your group life insurance benefits.
7. Occasionally **professional organizations** provide their members with insurance coverage at special rates and with special underwriting considerations. You might be able to obtain life insurance coverage if the application does not include questions about your health status. There may be limitations to this coverage, so be certain to read the policy carefully.
8. Often large, **long-term purchases**, such as automobiles, are life insured so that, if the purchaser dies while the debt is still owing, the outstanding balance is paid in full. If the application for coverage on the outstanding balance does not request information about your health, this coverage could probably be offered to you. However, while coverage may be offered, be cautious if you are not asked for medical information because it may be medically underwritten at the time of your claim.
9. **Invest for the future.** Take the amount of money that you had intended to invest in life insurance and invest it in an retirement savings plan, mutual fund(s) or other investment vehicle. This will provide your beneficiary with some income in the event of your death. You may want to speak with a financial advisor to determine the right investment and payment plan for your lifestyle.

Converting group coverage

If you are leaving a workplace that provides group coverage, you have the option to convert your group coverage to a permanent life insurance or individual term insurance (i.e. term to 65) policy, without having to provide medical information.

The conversion must be done within a limited time (usually 31 days) from your last day of work. Before accepting the conversion, compare the rate for each type of policy. The premium for permanent life insurance is higher than that charged for individual term insurance.

Group life insurance

Often employers provide group insurance coverage to their employees. The most common amount of coverage available under group insurance plans is 1 to 1-1/2 times the annual salary. Many plans provide lesser amounts for spouses and children. For some people, particularly those who have no or few dependants, this amount of coverage may be sufficient. Others may wish to apply for individual life insurance coverage, also called "optional life insurance", in addition to group coverage, depending on their personal financial situation.

An individual with group coverage who develops MS while in the workplace will remain covered under the group plan and is under no obligation to disclose the diagnosis. However, if you are diagnosed as having MS and then become employed, you may be declined group coverage offered through your employer. Many group plans do not cover pre-existing illnesses. This is because it is very costly for an employer to include a special requirement under a group benefit plan to cover individuals with pre-existing illnesses, such as MS. Others may offer coverage, but may have a 3 -12 plan, meaning, the first 12 months of coverage for any claims or conditions for which a person has been diagnosed or treated in the 3 months previous to coverage are denied. Individuals who cannot obtain coverage through their employer's plan may wish to consider individual or "optional" life insurance coverage. Typically, additional health information would need to be provided for optional life insurance.

Mortgage insurance

Many banks and other lending institutions offer insurance to cover mortgage payments in the event of death. You may be asked to apply for mortgage insurance when purchasing a house and financing the mortgage through a lending institution. If you are asked questions about your medical history, it is unlikely that coverage will be offered if you have MS.

The reason for the refusal is based on the fact that applicants must fall within the standard category (in other words, they must be free of medical conditions which can adversely affect life expectancy, such as MS). If your application for mortgage insurance has been declined, it does not mean that you cannot obtain individual life insurance on some basis. Insurance companies specializing in individual life insurance have much greater freedom to tailor-make substandard policies than do group insurers. You may want to consider a substandard policy or term insurance to cover the mortgage. Ask your insurance provider for assistance.

Need more information?

For information on disability insurance, see the MS Society of Canada publication, *A Guide to Employment and Income Support*. This can be obtained by calling your local chapter or division (1-800-268-7582) or by accessing the publication online at: www.mssociety.ca

For more information about insurance visit your local library or contact the MS Society of Canada, or one of the organizations listed below:

Canadian Life and Health Insurance Association (CLHIA)

This non-profit association has a variety of free publications that discuss many aspects of life insurance.

20 Queen Street W
Suite 2500
Toronto, Ontario M5H 3S2
Toll free: 1-800-268-8099
Fax: (416) 977-2221
www.clhia.ca

Insurance Canada

www.insurance-canada.ca

An internet source of information for consumers, professionals and businesses about insurance related topics.

Glossary of terms

NOTE TO READER: For more detailed information and definitions, please contact the Canadian Life and Health Insurance Association or consult your insurance provider.

ACCESS TO PERSONAL INFORMATION: If you want to know what personal information an insurance company has about you in its records, you can, with proper identification, write to the company and request the information be sent to your doctor. A fee may be charged to cover administrative costs. Medical information may be released to you only through your personal physician. Also, you may correct what you believe to be incorrect information.

ACCIDENTAL DEATH AND DISMEMBERMENT: Guarantees an additional payment to the beneficiary, often doubling the amount of the policy should the insured die in an accident. It also may provide payment on the loss of limbs or eyesight as a result of an accident. This benefit might be available at a standard rate even if a substandard policy was issued.

BENEFICIARY: The named recipient of the proceeds of a life insurance policy. This can be a person, several people, the estate of the deceased, an institution or charity. The proceeds can be payable simply in cash to the named individual(s) or may involve more complex financial and legal specifications. There are tax incentives to naming a charity, such as the MS Society, as the beneficiary and owner of a life insurance policy. Consult your insurance agent or the Major Gifts/Planned Giving Program, for more details, 1-800-268-7582.

BROKER: Contracts with a limited number of insurance companies and can offer their various products.

DIRECT INSURER OR AGENT: Represents one insurance company and offers only the products of that company.

DISABILITY WAIVER: Pays the premium on the policy and keeps the life insurance coverage in force should the policyholder become disabled. This benefit usually takes effect once the policyholder has been disabled for a specified period of time (usually six or nine months). This benefit is not usually offered if a substandard policy was issued.

GUARANTEED INSURABILITY: Enables the policyholder to purchase additional coverage at specified times in the future without a medical or other evidence of insurability. This benefit is usually only available to applicants below the age of 40 and would not be available if a substandard policy were offered, particularly if the impairment was a medical condition, such as MS. People who own standard insurance and who want to increase their coverage should check to see if they have a guaranteed insurability rider.

GUARANTEED ISSUE: Provides insurance coverage to people of any age regardless of health. The premiums are usually higher than other types of insurance and the amount paid, in the event of death, is usually limited to \$50,000. Usually, these policies do not provide coverage for the first two years of the policy. There are a variety of other benefits and specialized life insurance products that might be available to you and your family. Ask your insurance representative for more information.

KURTZKE EXPANDED DISABILITY STATUS SCALE (EDSS): A tool used by physicians to identify and measure the degree of (dis)ability in a patient with MS. It has two parts. The first is called the Functional Systems rating (FS) and the other is the Expanded Disability Status Scale (EDSS). Taken together they produce an overall EDSS score which ranges from 0 to 10. See the table at the end of this booklet for an overview of the EDSS.

LIFE INSURANCE: A life insurance policy pays a specified dollar amount to your named beneficiary or your estate in the event of your death. The beneficiary can use the amount as they see fit, or according to legally specified instructions.

MEDICAL INFORMATION BUREAU (MIB): This is a non-profit association of life insurance companies. Its primary purpose is to protect insurance companies against fraud or misrepresentation. When a person signs an application for life insurance he or she authorizes that insurance company to contact the MIB. Insurance companies inform the MIB when an applicant has a significant health condition or illness. This information is shared between MIB member companies, with the applicant's signed authorization. Information obtained from the MIB cannot be used to make an underwriting decision, but simply serves to alert companies to potential fraud or misrepresentation, such as failing to report a health problem. Not everyone who applies for insurance has a file with the MIB. Fewer than 10% of people who have applied for insurance previously have a record. If you want to know if the MIB has a file on you and if information they might have is correct, contact:

The Medical Information Bureau

Toll free: 866-692-6901

Local number: (416) 597-0590

330 University Ave.

Toronto, ON M5G 1R7

PREMIUM: The amount you pay monthly or annually for an insurance policy.

PRIVACY OF PERSONAL INFORMATION: Life insurance companies recognize the importance of protecting the confidentiality of the personal information they obtain. All employees of insurance companies must comply with strict privacy rules.

RISK FACTORS: Are used to help insurance companies determine the insurability of a person with MS.

FAVOURABLE RISK FACTORS: Low disability; no or little disability seen after five years; benign or relapsing-remitting course; onset before age 40; longer period between first and second attack (more than one year); only one system (or area of the nervous system) involved at onset; onset of optic neuritis or sensory symptoms; small lesions seen on MRI (supratentorial); female; good home support system.

UNFAVOURABLE RISK FACTORS: High disability; progressive course; onset after age 40; short time between first and second attack (less than one year); multisystem (more than one area of the nervous system) involvement; onset of cerebellar symptoms; motor weakness; vertigo; confluent lesions on MRI in cerebellum or brainstem; male; poor home support system.

STANDARD LIFE INSURANCE: This type of coverage is offered to healthy adults of any age (up to 85). 90% of all insurance policies are offered on a standard basis. People who have no history of illness and do not smoke will normally qualify for standard premium rates.

SUBSTANDARD LIFE INSURANCE: People who present greater risks, due to a medical condition or hazardous occupation, are likely to produce as a group a rate of mortality that is higher than normal. To reflect the higher risk, an individual may be offered substandard insurance, which charges a higher premium to reflect the increased risk.

TYPES OF INSURANCE: Generally speaking, there are two types of life insurance: Permanent (whole, universal and variable) and term life insurance. There are variations in the amount payable upon death which affect the premium that will be charged for each type.

I. PERMANENT LIFE INSURANCE: Provides insurance protection for the entire lifetime of the policy holder and guarantees the premium level to be paid, the death benefit and the accumulating cash value. The only feature not guaranteed is the policy dividend. This type of policy has four basic features:

1. **Level Premiums** throughout the life of the policy even though the risk of death increases as the policy holder ages. The level premium is achieved by charging a higher premium than the risk requires in the initial years of the policy which is invested as a form of savings.
2. The policy holder has access to the excess payments or **“Cash Value”** to borrow against. Usually the cash value is not added to the amount of insurance coverage that would be payable in the event of death.
3. **Non-forfeiture options** are available if the policyholder wishes to stop paying the premium on a policy that has accumulated a cash value. The policyholder can redeem the policy for the cash value accumulated or keep the policy in force by using the accumulated cash value to purchase additional life insurance.

4. Some permanent life insurance policies are what is called **“Dividend Paying”**. The dividends from life insurance policies are not dividends in the traditional sense of the word; they are not partial distributions of after-tax profits of a corporation to its shareholders. They are simply partial rebates of overcharged premiums. For that reason, the policy holder does not pay income tax on them. Dividends are not guaranteed and are dependent on the company's financial performance.

II. INDIVIDUAL TERM INSURANCE: Provides coverage for a specified period, for example, for one, five, ten, fifteen or twenty years or term to age 60 or 80. A death benefit is paid only if the policyholder dies during the term of the policy. The premium usually remains level during the term but increases if the term is renewed. Premiums would increase every five years, for example, on a five-year renewable term policy. Most term policies do not include cash values or other non-forfeiture values, so premium costs are lower than for whole life policies, at least when the policyholder is younger. If your intention is to keep the life insurance in place permanently, then it is best to convert the term insurance to a permanent policy as soon as it is affordable.

Term To 100: This form of insurance is often categorized as a permanent policy. Term to 100 policies provide life insurance coverage to age 100. The premium is level for life. Normally, it does not pay dividends or include cash values, although some may provide other non-forfeiture values. Accordingly, premiums are lower than for traditional whole life policies.

Expanded Disability Status Scale

- 0 Normal neurologic exam
- 1.0 No disability, minimal symptoms
- 1.5 No disability, minimal signs in more than 1 FS (Functional System)
- 2.0 Slightly more disability in 1 FS
- 2.5 Slightly greater disability in 2 FS
- 3.0 Moderate disability in 1 FS; fully ambulatory
- 3.5 Fully ambulatory but with moderate disability in 1 FS and more than minimal disability in several others
- 4.0 Fully ambulatory without aid, up and about 12hrs./day despite relatively severe disability. Able to walk without aid for 500m
- 4.5 Fully ambulatory without aid, up and about much of day, able to work a full day, may otherwise have some limitations of full activity or require minimal assistance. Able to walk without aid for 300m
- 5.0 Ambulatory without aid for about 200m. Disability impairs full daily activities
- 5.5 Ambulatory for 100m, disability precludes full daily activities
- 6.0 Intermittent or unilateral constant assistance required to walk 100m with or without resting
- 6.5 Constant bilateral support required to walk 20m without resting

- 7.0 Unable to walk beyond 5m even with aid, essentially restricted to wheelchair, wheels self, transfers alone
- 7.5 Unable to take more than a few steps, restricted to wheelchair, may need aid in transfer, wheels self but may require motorized chair for full day's activities
- 8.0 Essentially restricted to bed or chair or perambulated in wheelchair, but may be out of bed much of day, retains self-care functions, generally effective use of arms
- 8.5 Essentially restricted to bed much of day, some effective use of arms, some self-care functions
- 9.0 Totally dependent bed patient, can communicate and eat
- 9.5 Unable to communicate effectively or eat/swallow
- 10.0 Death

How to reach the MS Society of Canada

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Call toll-free in Canada: 1-800-268-7582
www.mssociety.ca

British Columbia Division

1501-4330 Kingsway
Burnaby, British Columbia
V5H 4G7
(604) 689-3144
info.bc@mssociety.ca

Alberta Division

#150, 9405 - 50 St
Edmonton, Alberta
T6B 2T4
(780) 463-1190
info.alberta@mssociety.ca

Saskatchewan Division

150 Albert Street
Regina, Saskatchewan
S4R 2N2
(306) 522-5600
info.sask@mssociety.ca

Manitoba Division

100-1465 Buffalo Place
Winnipeg, Manitoba
R3T 1L8
(204) 943-9595
info.manitoba@mssociety.ca

Ontario Division

175 Bloor Street East
Suite 700, North Tower
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M4W 3R8
(416) 922-6065
info.ontario@mssociety.ca

Quebec Division

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H3A 1B9
(514) 849-7591
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Atlantic Division

71 Ilsley Avenue, Unit 12
Dartmouth, Nova Scotia
B3B 1L5
(902) 468-8230
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National Office

175 Bloor Street East
Suite 700, North Tower
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Contact the Multiple Sclerosis Society of Canada:

Toll-free in Canada: 1-800-268-7582

Email: info@mssociety.ca

Website: www.mssociety.ca

Our Mission

To be a leader in finding a cure for multiple sclerosis and enabling people affected by MS to enhance their quality of life.