



# Serious Illness Guide

Childhood Diseases Section



**Desjardins**  
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## CHILDHOOD DISEASES

Below is the list of childhood diseases that can be covered by Desjardins Financial Security's Harmony New Generation product, together with their respective definitions.

Harmony New Generation may be purchased for children between the ages of 31 days and 17 years. As of age 18, the unique childhood illnesses coverages expire and the Harmony New Generation coverages will continue.

### **AUTISM**

The diagnosis of an organic defect in brain development characterized by failure to develop communicative language or other forms of social communication.

The diagnosis must be confirmed before age three.

#### **In other words...**

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Autism is a major developmental disorder characterized by limited or abnormal psychological functioning, resulting in withdrawal and limiting the child's communication and interaction to members of his or her immediate circle.

The first signs of autism are manifested before age three.

#### **How common is it?**

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Autism affects two to four children out of 10,000; three times out of four, it is boys who are stricken.

#### **What are the symptoms?**

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The main sign of autism is the child's inability to interact socially. An infant, for example, will not react to smiles, games, sounds or other environmental stimuli; will not follow others with his/her eyes or establish visual contact, and will not develop emotional or social ties.

In serious cases, other symptoms include obsessive repetition of actions, self-mutilation, and aggressiveness. Unfortunately, this condition cannot be cured, however treatments can provide some degree of normalcy.

## **CEREBRAL PALSY**

**The definitive diagnosis of Cerebral Palsy, a non-progressive neurological defect characterized by spasticity and incoordination of movements.**

### **In other words...**

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Cerebral palsy is a non-hereditary, non-progressive condition that results from the destruction of certain brain cells, it disturbs coordination and muscle control. Lesion severity and location of the lesions determine how serious the handicap will be.

### **How common is it?**

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Cerebral palsy affects one to two newborns out of 1,000. The risk of being stricken by the disease is 100 times higher among low birth-weight babies.

### **What are the symptoms?**

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Parents start noticing the following symptoms once their child is over six months of age:

- Slowed growth and inability to sit, smile or walk
- Assumption of unusual positions, excessive stiffness and lack of muscle tone
- Convulsions
- Asymmetrical gait
- Dulled senses, noticeable deafness, and crossed eyes

### **What happens next?**

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As this is not a progressive disorder, symptoms do not usually worsen over time. However, leg and arm coordination problems can be accompanied by talking, sight and hearing difficulties.

# CHILDHOOD DISEASES

## ***CYSTIC FIBROSIS***

**The definitive diagnosis of Cystic Fibrosis with evidence of chronic lung disease and pancreatic insufficiency.**

### **In other words...**

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Cystic fibrosis is a hereditary disorder. It results in the formation of an excessive amount of mucus, which obstructs the lungs, hinders digestion, and damages the reproductive system.

In normal quantities, mucus is fluid, helping to keep the lungs clear as well as eliminating germs and dust particles. In people with cystic fibrosis, however, it is much thicker and gummier, blocking the bronchial tubes and making breathing hard. Air thus becomes trapped in the lungs and bacteria accumulate, causing infection.

### **How common is it?**

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In Canada, about one newborn in 2,500 is affected. Cystic fibrosis is the most common hereditary ailment.

### **What are the symptoms?**

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Parents usually give the doctor the first indication that their child has cystic fibrosis, reporting that his or her skin tastes salty. Other symptoms include a persistent cough, wheezing, and repeated lung infections such as bronchitis or pneumonia.

### **What happens next?**

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Although cystic fibrosis cannot be cured, increasingly sophisticated treatment and good follow-up allow most children to live a fairly normal life. They generally reach adulthood, on average living to their mid 30's. The older they get, however, the stronger the likelihood that their condition will result in other diseases, such as diabetes.

Sources: Association québécoise de la fibrose kystique  
Larousse médical 2004  
Canadian Cystic Fibrosis Foundation ([www.cysticfibrosis.ca](http://www.cysticfibrosis.ca))

## **MUSCULAR DYSTROPHY**

The definitive diagnosis of Muscular Dystrophy, characterized by well-defined neurological abnormalities, confirmed by electromyography and muscle biopsy.

### **In other words...**

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Muscular dystrophy is a progressive muscular deterioration that results in weakness and compromised functionality of the arms, legs and spine that worsens with time.

### **How common is it?**

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Only men are stricken with muscular dystrophy, but only women carry the gene. About three boys in 10,000 are affected.

### **What are the symptoms?**

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Symptoms usually begin to appear before age five. The child will generally be unable to walk or climb stairs, have difficulty raising his or her arms, and suffer from a lack of coordination.

### **What happens next?**

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Once the child reaches adolescence, a wheelchair is usually required. Some children develop scoliosis, slowed mental development or heart failure.

## ***RETT SYNDROME***

The diagnosis of a genetic disorder of the central nervous system which is characterized by a retardation of cephalic growth after the age of 6 months, the loss of use of the hands, and a communication disorder associated with severe psychomotor retardation.

The diagnosis must be confirmed before age three.

### **In other words...**

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Rett Syndrome is a neurological disorder occurring almost exclusively in girls. It is often confused with autism, cerebral palsy, and other developmental disorders.

### **How common is it?**

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Although largely unknown, this disorder is a relatively common neurological dysfunction in female children, affecting one girl in 10,000.

### **What are the symptoms?**

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From the age of six to 18 months, the child develops normally. The syndrome starts to emerge after that time. The child loses his or her communication faculties, has difficulty walking, and repeats actions (such as rubbing the hands together); skull growth also slows.

### **What happens next?**

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Other symptoms such as respiratory difficulties, epileptic seizures, sleep problems, muscle stiffness, scoliosis, failure to grow and develop, irritability, and agitation may come to the fore with age. Unfortunately, this condition cannot be cured, however treatments help one cope with the affliction.

## ***TYPE 1 DIABETES MELLITUS***

**The diagnosis of type 1 diabetes mellitus, characterized by absolute insulin deficiency and continuous dependence on exogenous insulin for survival. There must be evidence of dependence on insulin for a minimum of three months.**

### **In other words...**

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Type 1 diabetes is caused by the destruction of certain parts of the pancreas, which then fails to produce insulin. Sufficient insulin is very important; because it helps the body convert food into energy.

### **How common is it?**

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Type 1 diabetes affects 1% of the population. About 10% of people with diabetes have Type 1.

### **What are the symptoms?**

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Symptoms can appear suddenly or gradually:

- Fatigue and sleepiness
- Increase urine volume
- Intense thirst
- Excessive hunger
- Weight loss
- Blurred vision
- Tingling in fingers or feet
- Personality changes

### **What happens next?**

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Although diabetes cannot be cured, the condition can be controlled, allowing children to live fairly normal lives.

# DESJARDINS FINANCIAL SECURITY

Desjardins Financial Security is a subsidiary of the Desjardins Group, the largest cooperative financial group in Canada, with assets exceeding 160 billion dollars, as at March 31, 2009. Desjardins Financial Security ranks fifth among life and health insurers in Canada and first in Quebec, in terms of written premiums.

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