



## HEALTH PRIORITIES! The new HARMONY

We're revamping our Critical Illness (CI) product suite with new and improved benefits. There are important changes to our Critical Illness definitions as well. To accurately reflect the value proposition of the NEW Critical Illness product, we are rebranding our CI to HEALTH PRIORITIES! Scroll down for Frequently Asked Questions!



## #FREQUENTLY ASKED QUESTIONS (FAQS)

### # WHEN WILL THE CHANGES TAKE PLACE?

Desjardins Insurance is launching the revamped Critical Illness product on FEBRUARY 12, 2018! Stay tuned for further communications on Desjardins' NEW CI!

### # WHY REVAMP CRITICAL ILLNESS NOW?

Keeping in line with industry standards, Desjardins Insurance is adopting the NEW

benchmark definitions outlined by the Canadian Life and Health Insurance Association (CHLIA). Many companies have adopted the new definitions and Desjardins Insurance is one of the last companies with the old CI Definitions!

### # WHAT ARE THE DEFINITION CHANGES WE CAN EXPECT?

One of the major changes in the definition is cancer. According to the Canadian Cancer Society, 1 in 2 Canadians will be diagnosed with Cancer. Currently, the Harmony cancer definition is broad. We simply state that 'cancer' is covered, which is a large benefit to your clients. The new Health Priorities definitions will be more narrow, specially stating what cancers are covered, not covered and partial payments will be provided for certain types of cancer.

### # WHAT DOES THIS MEAN FOR ADVISORS?

Definitions are changing! As a result, you have only until FEBRUARY 12, 2018 to secure your client's the old definitions. Take the opportunity to secure your client's the broad CI definitions today, before its gone! Click on the link below to learn more about our Harmony line up!

After FEBRUARY 12, 2018: Despite the definition changes, our product team has been working very hard to ensure Health Priorities is launched with KEY benefits that will keep Desjardins Insurance the leading the provider of Critical Illness in Canada. Stay tuned for more details!

**HARMONY**

### # WHAT ELSE IS CHANGING?

We are also discontinuing our no frills and simplified issue critical Illness product, CONSUMER CI. Overall, there was low demand for this product; as a result, a business decision was made to remove Consumer CI from the product shelf. We'll have a lean but powerful CI product offering after February 12, 2018.

Take advantage of our simplified issue offer on Consumer CI before its gone! Click on link below to learn more.

**CONSUMER CI**

### # I WANT TO KNOW MORE! ARE YOU OFFERING WEBINARS?

Yes we are! Join us on January 23rd to learn more about the Critical Illness changes. The webinar is being hosted by Micah Neale, Desjardins' National Living Benefits Specialist. We also have other exciting topics for February and March! Register today by clicking on the link below!

**REGISTER NOW!**

### # WHO CAN I CALL FOR ADDITIONAL INFORMATION OR FOR AN ILLUSTRATION?

Desjardins' Sales Team is ready to assist you with any questions! Contact your Desjardins Insurance Regional Sales Director or Regional Sales Consultant and they would be happy to help with illustrations! If you are not sure who your Sales Team is, click on the link below!

**SALES TEAM**

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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.