

The Importance of Living Benefits for Women

Micah Neale, CIP, CLU, CHS, PCS, CFSB

National Living Benefits Specialist

Individual Insurance

May 2020



#TimeToSeeRed



**Women are
under-researched,
under-diagnosed
and over-dying.**

It's time to close the research gap and stop women dying unnecessarily.
It's #TimeToSeeRed

The numbers speak for themselves

It's #TimeToSeeRed.

#1

cause of premature death in women in Canada is heart disease and stroke.

59%

of all deaths from stroke in Canada are women.

2/3

of all heart disease and stroke clinical research focuses on men.

News release: Stroke more deadly for women and poses a greater burden

Stroke disrupts women's lives, changes their roles and threatens their independence.

Our national corporate partners

\$250,000 - \$999,999





Nearly **1 in 2 Canadians** is expected
to be diagnosed with cancer in their lifetime

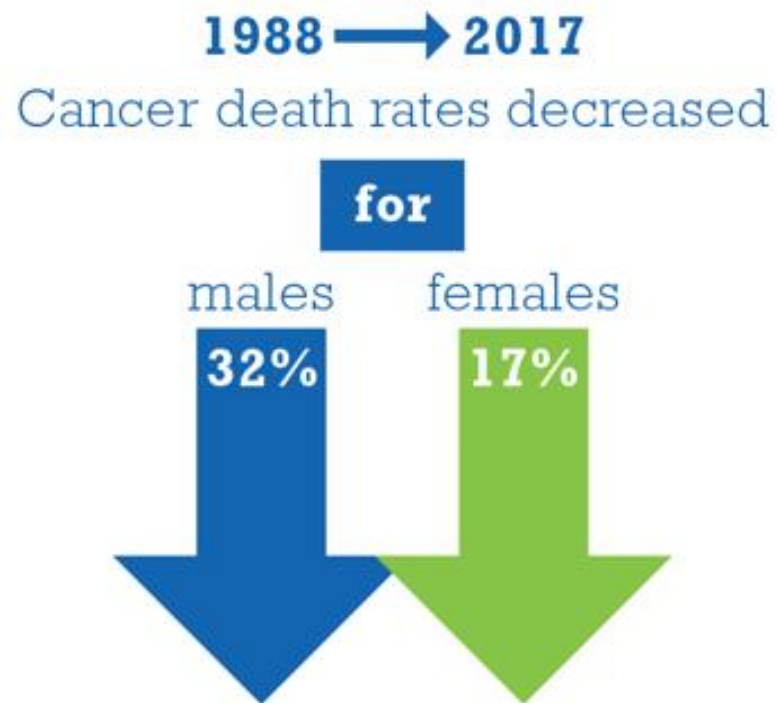


Canadian Cancer Statistics 2018

About **1 in 4 Canadians**
is expected to die from cancer



Canadian Cancer Statistics 2018

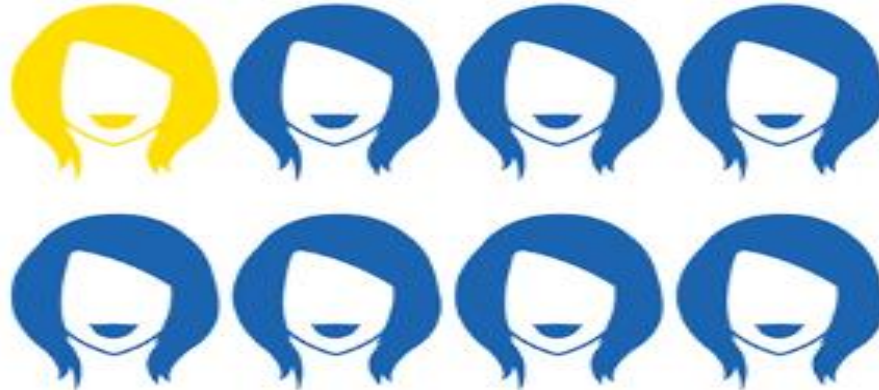


Canadian Cancer Statistics 2018



1 in 8

**Canadian women will
develop breast cancer**

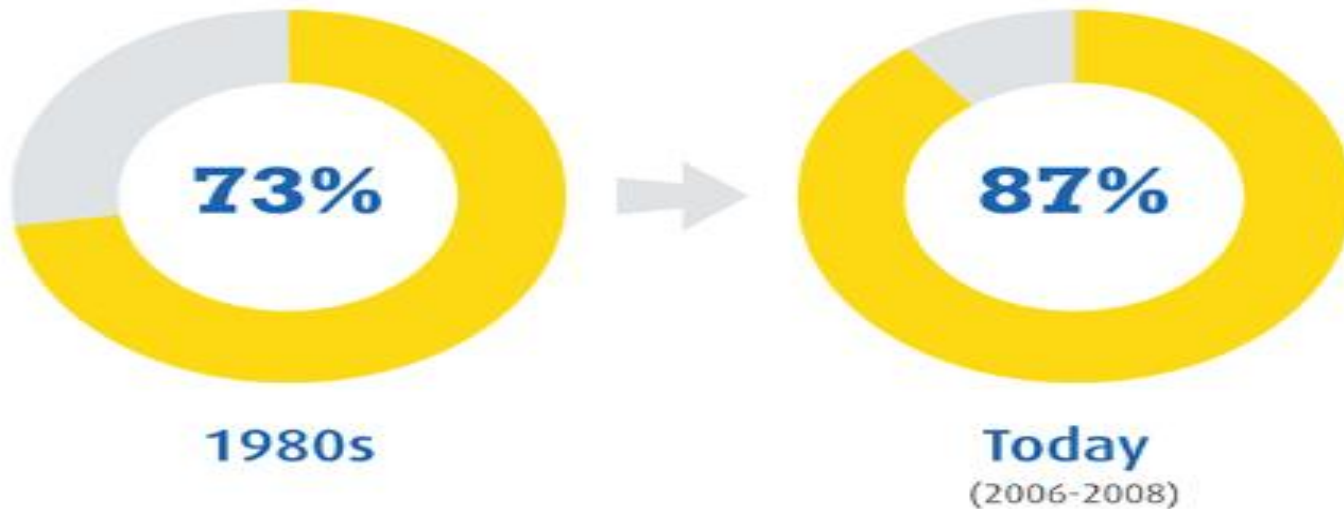


cancer.ca

© Canadian Cancer Society 2017



5-year breast cancer survival rate in Canada



cancer.ca

© Canadian Cancer Society 2017



Early detection +
better therapies =

44%↓

**in the breast cancer
death rate since 1988**



cancer.ca

© Canadian Cancer Society 2017



Between 2015 and 2030,
**the number of breast
cancer diagnoses is**



estimated to increase by 25%
(due mainly to the aging population)

cancer.ca

© Canadian Cancer Society 2017



35% of HPV cancers
are in the cervix



Cervical cancer



Other HPV cancers

cancer.ca/statistics

© Canadian Cancer Society 2016

Desjardins



Desjardins' mission is to contribute to improving the economic and social well-being of people and communities. Through its many educational initiatives, Desjardins supports their employees, members and clients to help them make sound choices to maintain a healthy lifestyle.

With nearly 1 in 2 Canadians expected to be diagnosed with cancer in their lifetime, now more than ever, Canadians need to take action to reduce their cancer risk.

We are excited to welcome Desjardins as our prevention partner and presenting sponsor of the *It's My Life!* online tool.

It's My Life! is an interactive, evidence-based tool created by CCS to educate Canadians about cancer prevention. The tool also helps to empower Canadians to take action to reduce their cancer risk. Visitors to the site answer questions about their lifestyle and the tool gives them tailored cancer prevention information and tips.

Together, let's stop cancer before it starts!

Stop cancer before it starts

IT'S MY LIFE!

 Canadian Cancer Society

 Desjardins

How can you reduce your risk of cancer?

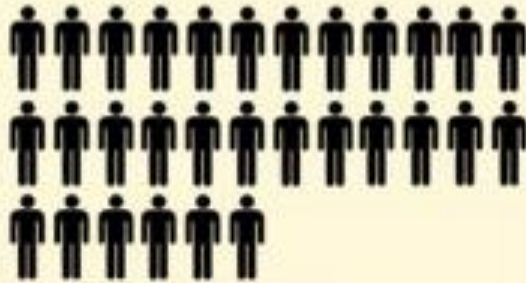


The Canadian Cancer Society is excited to welcome [Desjardins](#) as our prevention partner and presenting sponsor of the It's My Life! online tool. Let's stop cancer before it starts!

It's My Life! is an interactive, evidence-based tool. It teaches you how 16 factors affect your risk of getting cancer and how you can reduce your risk by making simple changes.

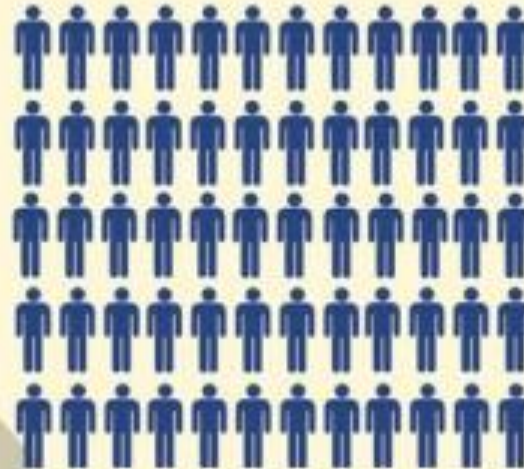
Canadians living with Alzheimer's and other dementias

2011

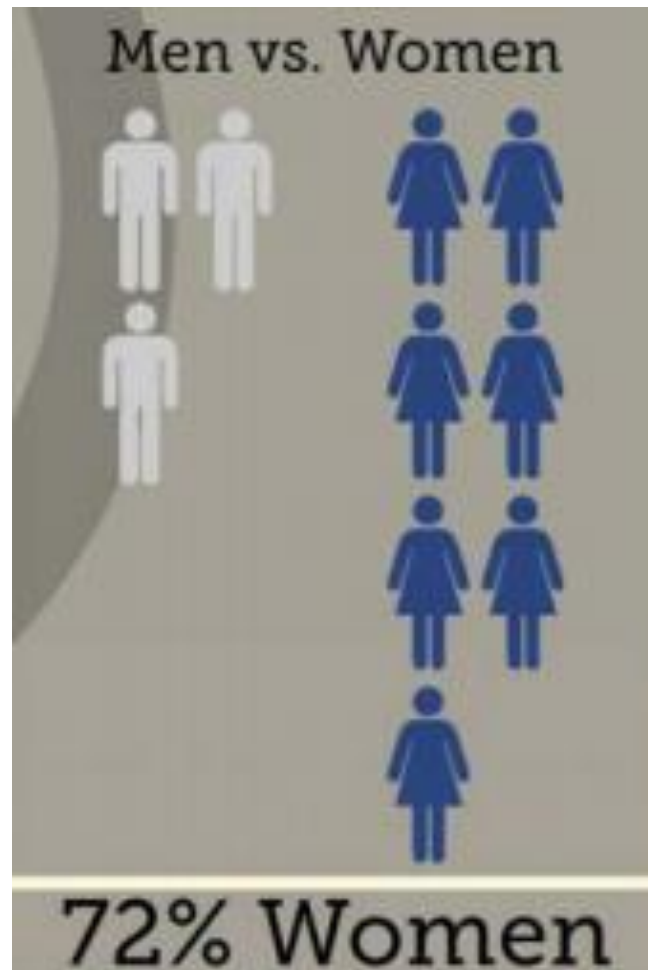


x 25 000 =
747 000

2031

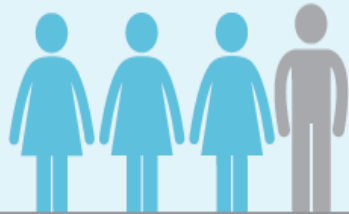


x 25 000 =
1.4 Million



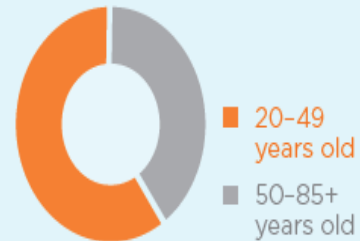
New estimates (fiscal year 2014-2015) show that in **Canadians aged 20+**

Over **77,000** live with MS;
almost **3/4** are women.



On average, **8 women + 3 men**
are diagnosed with MS every day.

About **60%** of adults newly
diagnosed with MS are **20-49 years old**.



Between 2003-2004 and 2014-2015

The proportion of Canadians
living with MS increased by
1/3 but the rate of new
cases did not increase.



Overall, Canadians
with MS **live longer**
now than before.



CI for Women

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Desjardins
Insurance

Life • Health • Retirement

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company

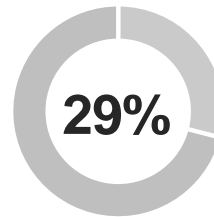
From the archives





Women are not a Niche

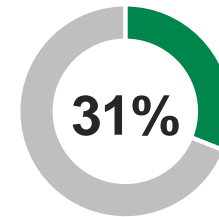
Women by the numbers



DUAL-INCOME FAMILIES

Earn more than
their husbands

Source: Statistics Canada, *Women in Canada*, December 2010



PRIMARY INCOME EARNER

Primary
breadwinner

Source: BMO Wealth Institute, *Women in Wealth*, March 2015

Women in Professions

37%
in
Management



55%
Financial
Auditors
and
Accountants

62%
Pharmacists



57%
are
Professionals

Sources: *BMO Wealth Institute, Women in Wealth, March 2015*
And Statistics Canada, Canadians in the Workforce, 2016 and Census of Population, 2017

61%
Veterinarians



53%
Biologists

47%
of
SME
ownership



41%
of
Doctors

Professional Women...

Sources: *Canadian Medical Association, Physicians by Age, Sex and Province/Territory, Canada 2017, January 2017 and Canadian Trade Commissioner Service, 2013*

54%
of
Doctors
under age
45



36%
of
Self
Employed





Challenges

Stress

Sandwich Generation

Longevity

HEALTH CHALLENGES



Cancer



Cardiovascular Disease



Multiple Sclerosis



Alzheimer Disease



Critical illness insurance is the most important solution you offer your clients



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company

Client sheet – Critical illness awareness infographic - 19129E (PDF, 284 KB)

- For clients and prospects.
- Visually show your clients that a critical illness can happen to anyone at anytime.

Most Canadians aren't prepared for critical illness

A critical illness can strike anyone at any time. When it does, it takes a toll on your physical health, your mental health and your financial well-being. Advances in modern medicine have increased the survival rate of patients diagnosed with life-threatening illnesses such as cancer or heart attack. However, the financial consequences of recovering can have a lasting and devastating impact on a family and a business.

Did you know?



Nearly **1 in 2** Canadians will be diagnosed with cancer in their lifetime¹



9 in 10 Canadians have at least one risk factor for heart disease or stroke.²



45% of Canadians between the ages of 35 and 49 have no emergency savings.³

Would you have enough savings to cover unexpected expenses such as medical treatments and prescription drugs?

Or, would you have to:

- Withdraw from your RRSP?
- Borrow money?
- Sell your assets?

Protect yourself against the financial consequences of a critical illness

Critical Illness **Health Priorities** from Desjardins Insurance can help protect you against financial hardship, so you can concentrate on what really matters most: your recovery.

With critical illness coverage from Desjardins Insurance you will receive a tax-free benefit if you are diagnosed with one of 26 covered illnesses and conditions.⁴ There is a long-term care coverage included in each plan if you are unable to do two out of six daily activities such as bathing and eating.⁵

Our plan fills the gap between your disability insurance and health insurance plan.

It's money you can use however you see fit—at a time when you need it most:



- Prescription drugs or medical treatments not covered by public health insurance or your employer's group plan.



- Offering the means to pay for childcare or the care of a family member while you recover.
- Ensure the sustainability of your business in the event of a serious illness of one of the shareholders.



- Protection of your assets and standard of living.

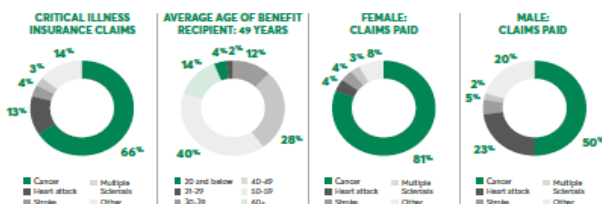


¹ Canadian Cancer statistic, 2019
² Heart and Stroke Foundation of Canada, 2017
³ Desjardins Insurance 2018 Financial Health and Wellness Survey, April 2018
⁴ The critical illness must be indicated in the list and correspond to the definition found. Consult www.desjardinslifeinsurance.com
⁵ Activities of daily living are: bathing, dressing, toileting, bladder and bowel continence, transferring and eating

Most Canadians aren't prepared for critical illness

Our claims history

Over the past 15 years, Desjardins Insurance has paid over **\$104 million** in benefits to Canadians who faced a **critical illness**.



All data presented above is as of December 31, 2019.

Easy access to expert advice and support when you need it most

With your Desjardins Insurance policy, you'll have access to our health and well-being platform, which includes reliable resources and a wealth of information on illnesses, treatments and medications. Use it to:

- Access free assistance services⁶ for yourself and your loved ones, available 24/7 online or by phone
- Get psychological counselling and support from a health assistance team during your recovery
- Direct consultation with a doctor to answer your questions and connect with world-renowned specialists to confirm a diagnosis and determine an optimal treatment plan (by Best Doctors®)⁷

Let us handle the financial consequences of your critical illness

Find out more at desjardinslifeinsurance.com or talk to your Life and Health insurance advisor.⁸

⁶ Assistance services are not a contractual obligation of Desjardins Insurance.
⁷ Best Doctors® is a world leader in connecting people with the best medical care using its renowned database of over 50,000 doctors.
⁸ The Life and Health insurance advisor is formally known as a Financial security advisor in Quebec and as a Life Insurance agent in Ontario.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company, 200 rue des Comédiens, Lévis, QC G6V 4Z2 / 1-866-647-5013



Most Canadians aren't prepared for critical illness

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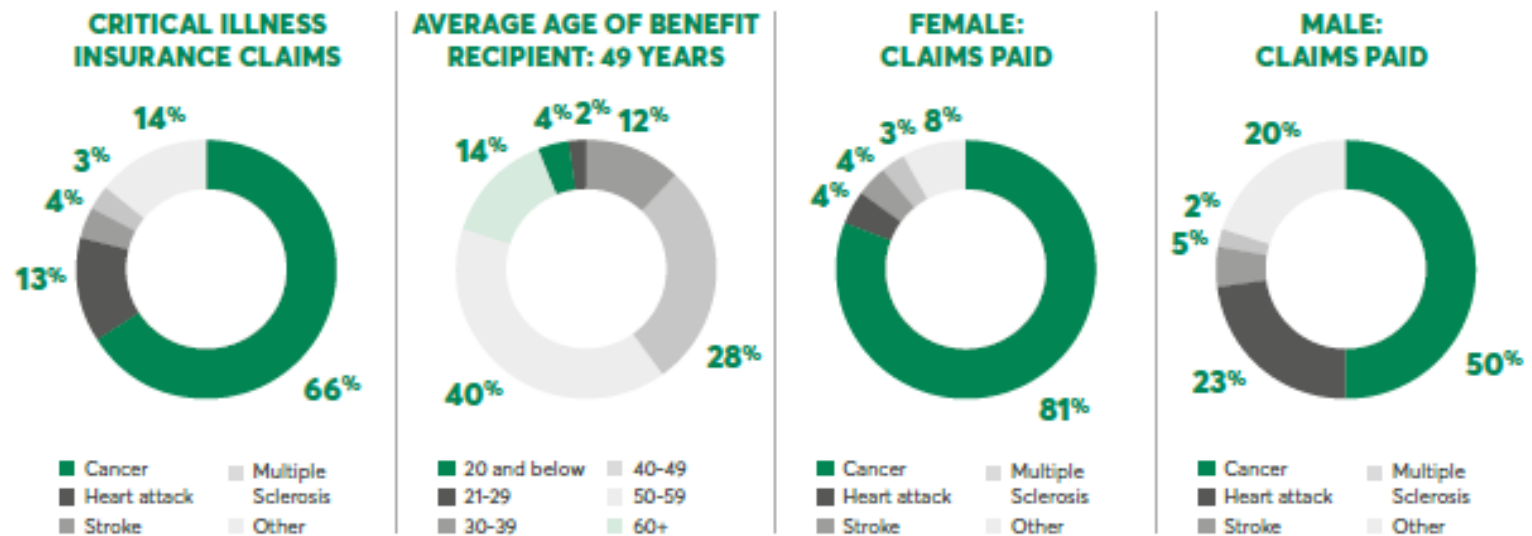
³ Desjardins Insurance 2018 Financial Health and Wellness Survey, April 2018

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Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.
200 rue des Commandeurs
Lévis, QC G6V 6R2 / 1-866-647-5013



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Take Away ...

Areas of interest from December 31, 2017 to December 31, 2019...

- Overall, Cancer claims down by 1%
- Claims for Female, Cancer down by 1%
- Claims for Male, Cancer down by 2%
- CI claims for age 20 and below, down by 1%
- \$24 million in claims paid out
- Average age of benefit recipient remains at 49

Bottom line, although the percentage of claims have dropped slightly, we still remain after two years (February 2018 – launch of HP) to have the most comprehensive CI package in Canada today and we pay claims!

Why choose Desjardins Insurance for critical illness insurance?

The only insurer in Canada to cover all types of cancers. **If your client asks if they are covered in the event of a cancer diagnosis, the answer will be "Yes"**.

The only insurer to provide advance benefits for aortic aneurism and the following surgical procedures: endovascular treatment of aortic aneurysm or disease and the insertion of cardiac pacemaker or cardiac defibrillator.

The only critical illness insurance that **does not require a survival period for cancer**.



Health Priorities

The only provider of critical illness insurance that pays **a minimum of 25%** of the insurance amount upon the insured's death with the refund of premiums upon death option.

The Executive Health Plan (EHP) sales concept is specifically designed for business owners and offers a tax-efficient retirement strategy. **We have one of the most solid approaches. Ask us why!**

Refund of premiums/Health benefit start as **early as the end of the 4th year** for Health Priorities – Business, Child, Term to 100, 10-Pay and 20-Pay.

Comprehensive and built-in long-term care coverage on the market that pays a 15% advance for temporary loss of independence.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

The information presented is as at February 2018.

*For some cancers, a partial benefit of 30%, 15% or 5% will be paid, depending on the severity of the diagnosis.

 **Desjardins
Insurance**
LIFE • HEALTH • RETIREMENT

Questions or Sales Support?

Regional Sales Director



John Johnstone



Cell: 226-751-4051



Email: john.johnstone@dfs.ca

Regional Sales Consultant



David Lee



Tel: 416-926-2700 ext. 5594581



Email: david.lee@dfs.ca

National
Living Benefit
Specialist



Micah Neale



Cell: 416-579-5474



Email: micah.neale@dfs.ca



Non-Face-to-Face (NF2F)

David Lee
Regional Sales Consultant
Desjardins Insurance

 **Desjardins**
Insurance
Life • Health • Retirement

Non-Face-to-Face (NF2F)

Products Available for Non-Face-to-Face Sales

Life Insurance

Age	Maximum insurance amount
Until 50	\$1,000,000
51 to 60	\$300,000
61 to 65	\$100,000
66 and over	\$100,000

Critical Illness

Age	Maximum insurance amount
Until 17	\$500,000
18 to 40	\$250,000
41 to 50	\$100,000
51 and over	\$50,000

SOLO Loan & Disability Income

Age	Maximum insurance amount
18 to 45	\$3,999/month
46 and over	\$2,000/month

SOLO Healthcare is now available for NF2F sales, subject to eligibility requirements outlined in [Webi](#). SOLO Essential is not available for NF2F sales.



Non-Face-to-Face (NF2F)

Client Identification

You don't need to re-identify your **EXISTING clients****. However, you do need to make sure you still have their ID number and type on file.

There are 2 methods for identifying **NEW clients**:

1. DUAL PROCESS METHOD

2. CHAT or SELFIE METHOD

If method (1) above is not possible, you can use the chat or selfie method for identifying new clients. This is an **exception** that's being made only while social distancing measures are in effect due to the COVID-19 pandemic.

At the request of the regulator (FINTRAC), you are required to document the reasons why you can't verify the client's identity in person, and why Method (1) provided above is not applicable.

Record keeping: You're required to document the client information record with the following:

- The name of the person
- The type of each of document provided
- The account/reference number of each document
- The issuer of each document
- The issue date of each document
- The date the document was verified



Non-Face-to-Face (NF2F)

Even More Remote Sales Allowed!

Remote sales are now available for businesses and policies that don't have a proposed insured as the policyholder (like a parent purchasing insurance for their children). The eligibility conditions below must be followed.

Insurance for business:

- The person responsible for signing on behalf of the policyholder must:
 - Hold shares in the business that is the policyholder
 - Be one of the proposed insureds
 - Have their identity verified through the remote identity verification procedure
- You must fill out the [Identity Verification Supplementary Form \(08295E\)](#) and provide any other required documents

Policies that don't have a proposed insured as the policyholder:

You must clearly explain:

- The insurable interest between the policyholder and the insured
- The insurance need



Non-Face-to-Face (NF2F)

Medicals

In order to protect our clients and business partners, we're no longer authorizing in person

Contract Delivery

Once an insurance application has been approved, you'll get the usual confirmation email. If there are settlement requirements, copies can be retrieved in **Client Documents** (webi.ca) and **OneSpan**, **DocuSign** or **Adobe** can be used to complete and sign the requirements.

Physical contracts will not be printed at this time. The policy schedule from Client Documents can be provided to your client as confirmation of coverage in the interim.

We'll try to make a decision based on the information we have. In some situations, we may have to limit coverage amounts or propose an extra premium or exclusion. We can do a review when the situation gets back to normal.





Health Priorities & Multi-Coverage Discount (MCD)

**Sally Age 45 is
looking for
Critical Illness
(Health Priorities)
coverage**





Sally Age 45 is looking for
Critical Illness (Health Priorities)
coverage

Summary View - Term CI

Premium **\$43.71** / month

If the premium is annual

\$486.00

	Amount	Premium / Month
Sally Smith F / 45 / P		\$43.71
Health P. – T10	\$50,000	\$41.72
ROP	-----	\$2.02



Sally Age 45 is looking for Critical Illness (Health Priorities) coverage

Summary View – Term CI & Term Life

\$ A \$14.08 discount is applied on the monthly Premium

Premium **\$53.42** / month

If the premium is annual \$593.50

	Amount	Premium / Month
Sally Smith F / 45 / P		\$53.42
Health P. – T10	\$50,000	\$36.77
ROP	----	\$1.35
Life T10	\$200,000	\$15.30

Sally Age 45 is looking for Critical Illness (Health Priorities) coverage

Summary View - Term CI

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Life T10	\$200,000	\$15.30

WARNING: Premiums are based on today's rates (April 29, 2020) and subject to change without notice. For accurate and current premiums, please use Desjardins' illustration software.



For more information, please reach out to
your Desjardins Insurance Sales Team!

www.webi.ca



Registered trademark owned by Desjardins Financial Security Life Assurance Company

The Health and Well-Being Platform

May 21, 2020



Agenda – Health and Well-Being Platform



1 Welcome and Background

2 Novus Health, and the Platform

3 Client Benefits

4 Client Conversations

5 Navigating the Platform

6 Summary

What is Novus Health?

Novus Health and
Health and
looks after
services.



with to create the
ternal partner
ed telephone

What is the Health and

What is it used for?

- For individuals insured with Desjardins Insurance. **It contains reliable, validated health information**
- **Information** and resources to help them **navigate Canada's public healthcare system** and make informed decisions.




Who is eligible for these services?







Contracts issued after June 18, 2018


- Life insurance
- Critical illness insurance
- Disability Insurance
- Healthcare insurance
- Hybrid insurance (Life with CI Advance and Life with LTC Advance)











How do advisors access the Health and Well-being platform?

web | SFL | Wealth Management

 [Contact us](#) | [Français](#) |  [Account](#) 

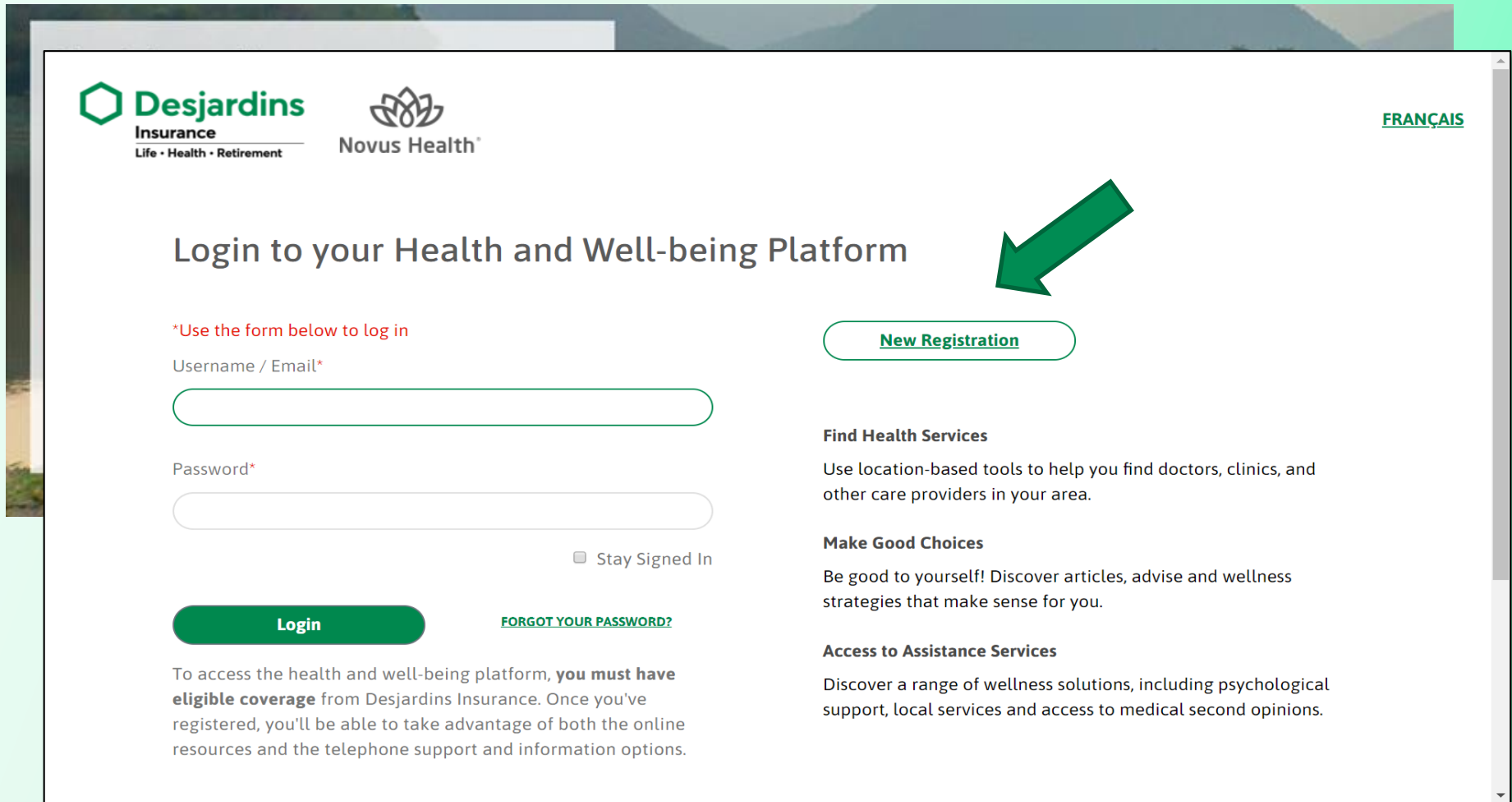
[Insurance](#)  | [Investments](#)  | [Forms](#) | [Promotions and communications](#)  | [Rep services / Technology](#)  |  

COVID-19
Business Continuity Plan  [Learn more](#)

 Client Correspondence |  Deposit Slips |  Maestro Learning Centre |  **Health and well-being platform** |  Excellence Club |  DFS GIF Statements |  Office 365 |  DNCL |  

Clients can access, and register on the platform

- Desjardins.com/healthsupport



The screenshot shows the login page for the Desjardins Health and Well-being Platform. At the top left are the Desjardins Insurance logo (Life • Health • Retirement) and the Novus Health logo. At the top right is a link for [FRANÇAIS](#). The main heading is "Login to your Health and Well-being Platform". Below this, a red asterisk note says "*Use the form below to log in". There are two input fields: "Username / Email*" and "Password*", both with green borders. Below the password field is a checkbox labeled "Stay Signed In". A green "Login" button is on the left, and a green "New Registration" button is on the right, highlighted by a large green arrow. Below the login button is a link for [FORGOT YOUR PASSWORD?](#). At the bottom left, a paragraph states: "To access the health and well-being platform, **you must have eligible coverage** from Desjardins Insurance. Once you've registered, you'll be able to take advantage of both the online resources and the telephone support and information options." On the right side, there are three sections: "Find Health Services" (Use location-based tools to help you find doctors, clinics, and other care providers in your area.), "Make Good Choices" (Be good to yourself! Discover articles, advise and wellness strategies that make sense for you.), and "Access to Assistance Services" (Discover a range of wellness solutions, including psychological support, local services and access to medical second opinions.).

Desjardins Insurance
Life • Health • Retirement

Novus Health

[FRANÇAIS](#)

Login to your Health and Well-being Platform

*Use the form below to log in

Username / Email*

Password*

☐ Stay Signed In

Login

[FORGOT YOUR PASSWORD?](#)

To access the health and well-being platform, **you must have eligible coverage** from Desjardins Insurance. Once you've registered, you'll be able to take advantage of both the online resources and the telephone support and information options.

New Registration

Find Health Services
Use location-based tools to help you find doctors, clinics, and other care providers in your area.

Make Good Choices
Be good to yourself! Discover articles, advise and wellness strategies that make sense for you.

Access to Assistance Services
Discover a range of wellness solutions, including psychological support, local services and access to medical second opinions.

Why Should advisors talk to their clients about this?

Canadians with higher health literacy scores tend to enjoy better health
Consumer Health Products Canada in July 2017

- 53% of Canadians find it difficult to judge the **reliability of information** on health risk in the media
- 36% of Canadians find it difficult to find information on how to **manage** health problems like **stress and depression**
- 36% of Canadians find it difficult to **judge different options**

Your clients will be reassured to know they can find [reliable](#), [validated](#) information and resources about health and well-being on our platform at anytime.

A person with blonde hair, wearing a black and white striped shirt and blue jeans, is sitting on a chair. They are holding a white mug in their left hand and writing in a yellow notebook with a black pen in their right hand. The notebook is resting on their lap. To their left, on a small round wooden side table, is a potted plant with green leaves in a light-colored pot. The background shows a window with white curtains, letting in bright light. The overall scene is calm and focused.

Support during COVID-19

A Trusted Source

The Health and Well-being Platform can help individuals find trusted information to make informed decisions



Get reliable and current health information on the outbreak

- COVID-19 topic hub, updated continuously
- Mental health and anxiety guidance articles
- Condition factsheets
- Links to trusted sources of information

Navigate the health care system

- Find clinics and other resources near you
- Understand provincial health plans

Make informed decisions

- Find information about prevention
- Get tips and advice

Our Health Care System is Complex

15 UNIQUE

health systems in Canada

REGIONAL DISPARITIES

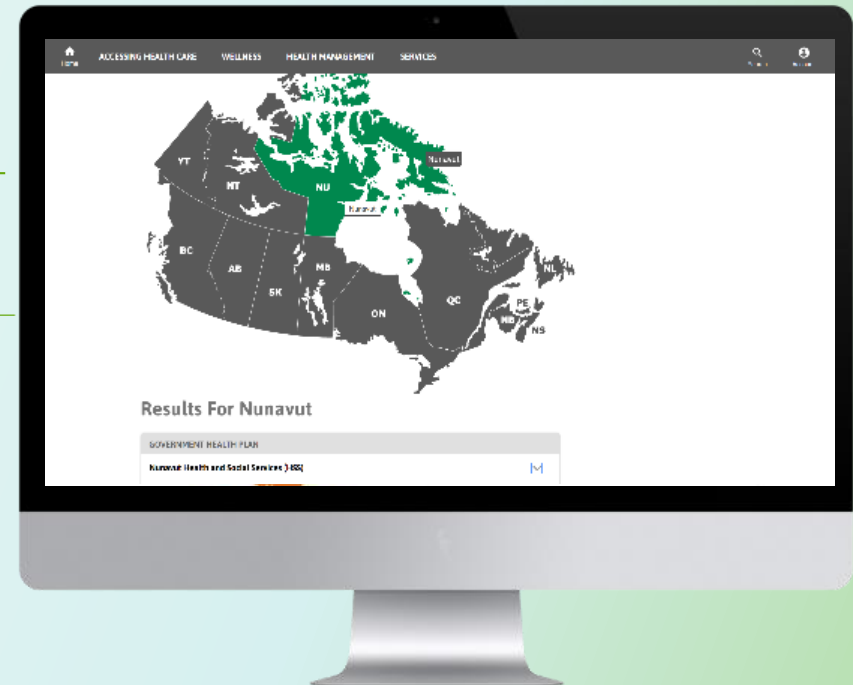
in access and availability to physicians and specialists exist across Canada

ABOUT 16%

of Canadians are without a family doctor

USE OF WALK-INS

and acute care services is increasing, making a holistic view of care more difficult to obtain



61

When is the best time to mention it to clients?

When you make the sale:

Because these services offer added value to the products you're presenting, they **could be the deciding factor** in making the sale. They also show that you care about your clients' health and well-being. You will be able to use your computer in order to show your client how to log into the platform



When you deliver the policy:

An information sheet about the platform will be attached to the contract. You can take this **opportunity to reiterate** the benefits of the platform, which can also be used as a prevention tool or for a family member.

When a health claim is submitted:

This is a key time to remind insureds that they're **eligible for these services**, because in addition to paying the claim, we also offer support on a human level during this critical time.

Client Conversations

When you make the sale...Disability example

Advisor has established the need, and the client recognizes that their family would have significant financial challenges if they could not work due to a disability...

I wanted to highlight a platform that Desjardins clients value and appreciate, just as much as the coverage we put in place for you.

Although you are the owner of this policy, you and your family can take advantage of the...

- **Psychological support and assistance near you...24/7 access**
- **Access to reliable and accredited resources** to answer your health questions and to direct you to the right services
- **Guidance from world-renowned medical experts**

Client Conversations

When you deliver the policy...Critical Illness example

Now that you have settled on the recommend coverage that works for your needs and your budget, I wanted to direct you to a feature in your policy that our clients value just as much as the coverage we put in place for them.

An integral part of your policy is the Health and Well-Being platform. You and your loved ones can take advantage of items such as:

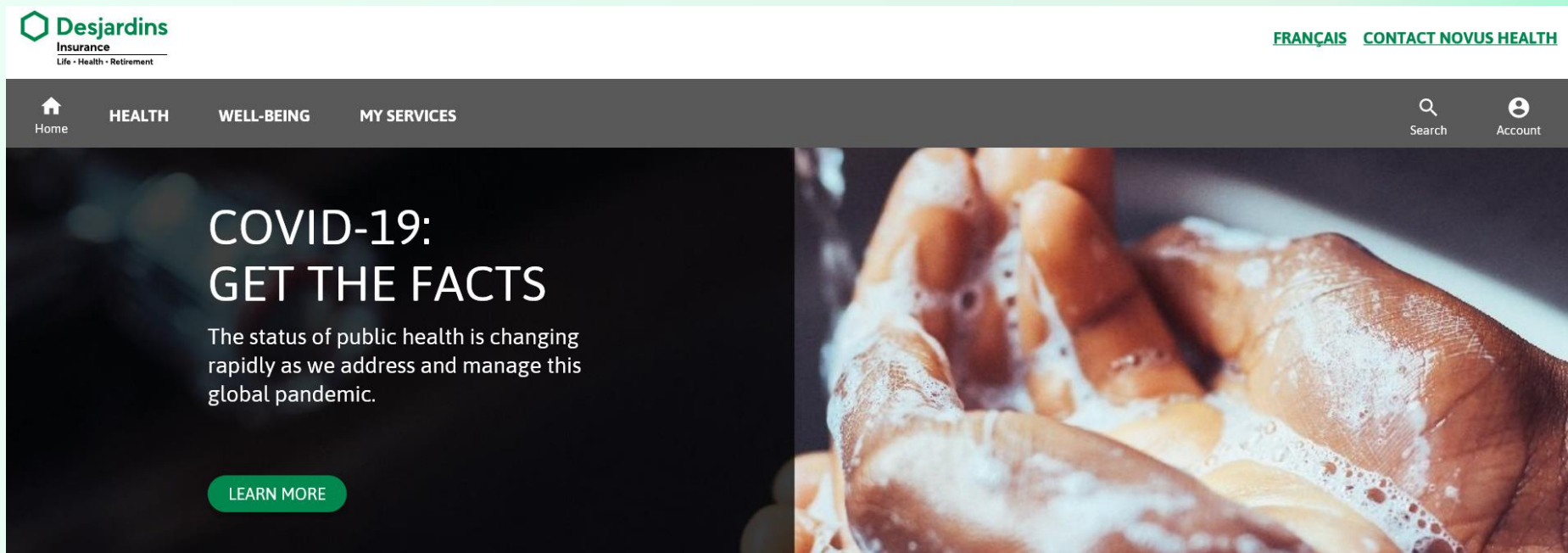
- **Guidance from world-renowned medical experts** specialists to confirm a diagnosis and determine an optimal treatment plan
- **Psychological support and assistance near you**
- **Access to reliable and accredited resources** to answer your health questions and to direct you to the right services

Client Conversations

When a Health Claim is submitted...

I wanted to let you know that myself and Desjardins are here for you. Your claim is being processed now, and whether you need assistance with the condition you are facing, or you require help dealing with any emotional, family or professional issues, we can assist in the psychological support you may need. This service is available for you 24/7.

The platform consists of 3 sections:



- **Health**
- **Well-Being**
- **My Services**

Health Section - Example

HEALTH

Doctors

Hospitals

Caregiving

Clinics and Labs

Community support

Provincial Health Care

Conditions

Treatments

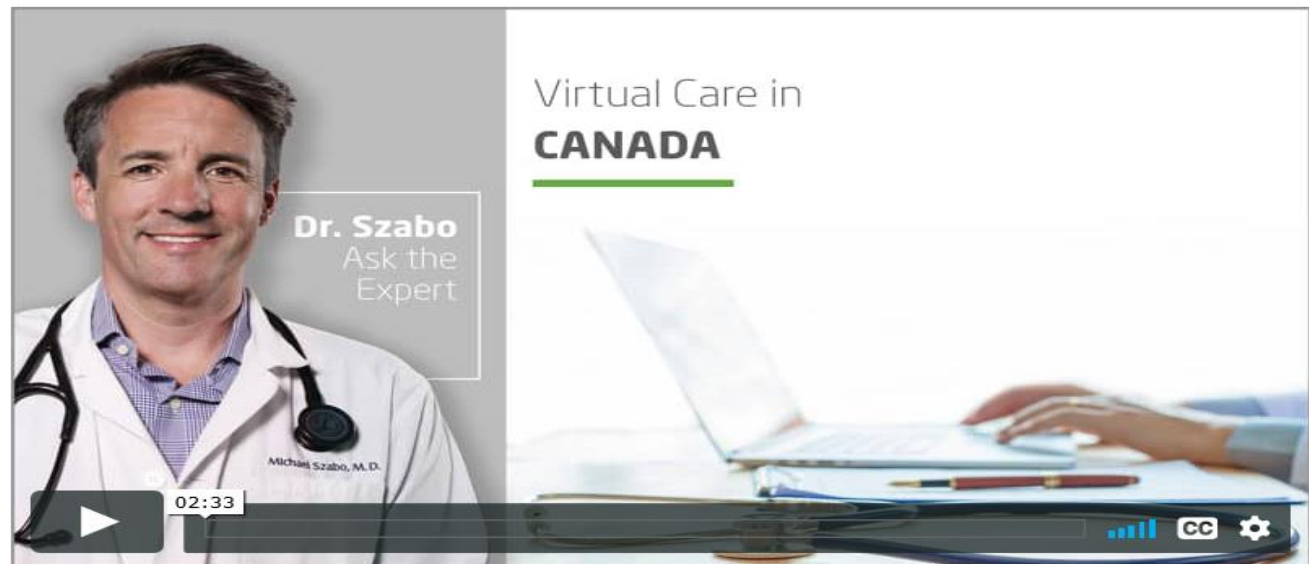
Travel Health

Doctors

Find more information on selecting the right professional for your health and medical needs.

Virtual Care in Canada

Watch the Video



Health - Example 2

HEALTH

Doctors

Hospitals

Caregiving

Clinics and Labs

Community support

Provincial Health Care

Conditions

Treatments

Travel Health

Conditions

Get informed and access helpful articles and search tools on a wide range of conditions and diseases

Preventive Screening

Preventive Screening: Male 42

DOWNLOAD SUMMARY

Blood Pressure

Cholesterol

Colorectal Cancer

Dental Health

Diabetes

Eye Health

Osteoporosis

Prostate Cancer

Weight Management

References

Well-Being - Example

WELL-BEING

Nutrition

Well-Being

Workplace

Prevention

Health Expenses

Health Risk Assessment

Nutrition

Everybody eats—but not everyone is a nutrition expert. Our guides and factsheets can help you improve your health with a good diet.



Natural Products List



Clinics and Labs Search

Natural Products

In Canada, approved alternative medicinal products are called Natural Health Products. To check if a specific product is approved, browse the Health Canada Licensed Natural Health Products Database. Browse our library below to learn more about the active ingredients commonly found in natural health products.

A

ALFALFA

ALOE

ANGELICA

ARTICHOKE

B

BLACK COHOSH

BLACK RADISH

BOLDO

BORAGE

BROMELAIN

C

CAT'S CLAW

CHAMOMILE

CHICORY - INULIN

CHONDROITIN SULFATE

CHROMIUM

CIDER VINEGAR

COENZYME Q10

CRANBERRY

CREATINE



FIND
PRIVATE
CLINICS.CA

What are you looking for?



ALL CANADA

ALBERTA

BRITISH COLUMBIA

MANITOBA

NEW BRUNSWICK

NEWFOUNDLAND AND LABRADOR

NOVA SCOTIA

ONTARIO

QUEBEC

SASKATCHEWAN

Allergy

13 Listings



Audiology

49 Listings



Cardiology

4 Subcategories
29 Listings



Chiropractic

1 Subcategories
56 Listings



Corporate Health

2 Subcategories
87 Listings



Cosmetic

28 Subcategories
486 Listings



Counseling & Therapy

3 Subcategories
69 Listings



Dentistry & Oral Health

8 Subcategories
113 Listings



Dermatology

2 Subcategories
66 Listings



Diagnostic Imaging

2 Subcategories
131 Listings



Dietetics

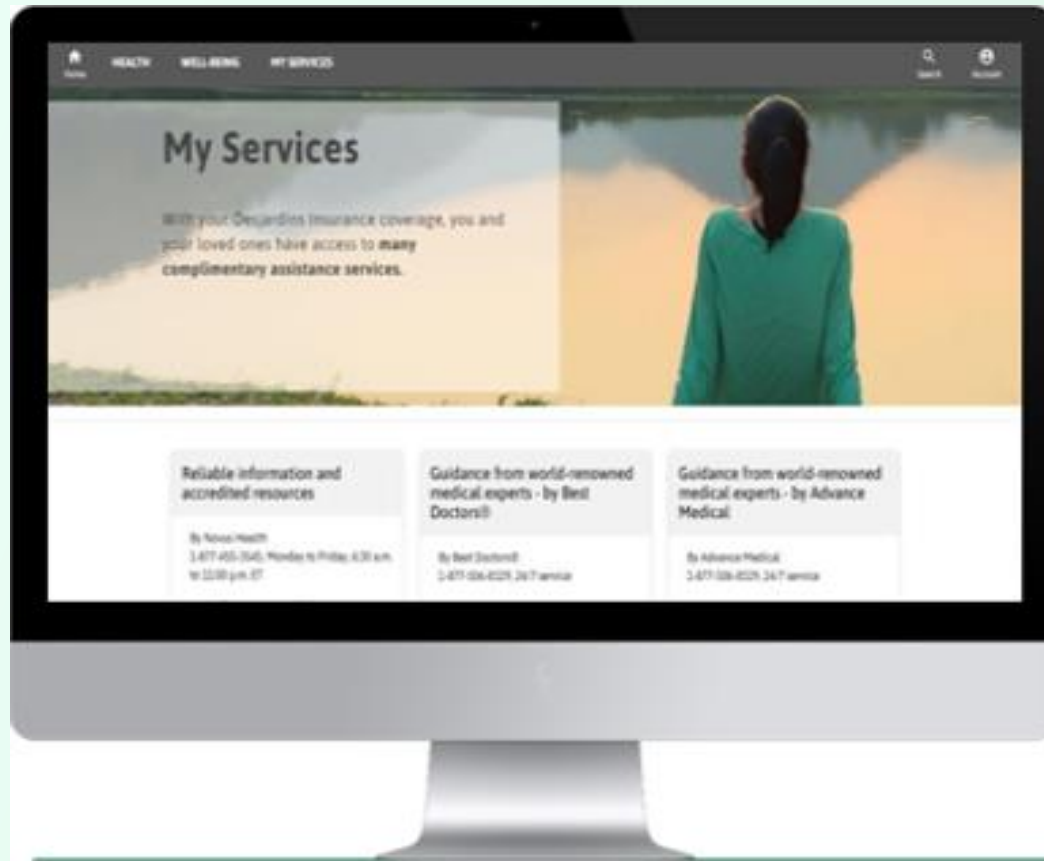
30 Listings

Endocrinology

5 Listings

My Services

This section summarizes the complimentary assistance services offered to policyholders, depending on their insurance products, such as:



Best Doctors

Second opinion from world-renowned experts

Assistel

Critical Illness assistance
Travel assistance
Home care specialist assistance
Psychological support

My Services

Reliable information and accredited resources

By Novus Health

1-877-455-3545, Monday to Friday, 6:30 a.m. to 11:00 p.m. ET

- **Phone support** to help you navigate the online health and well-being platform and use helpful tools available
- **Access to reliable and accredited resources** to answer your health questions and to direct you to the right services
- **Personalized information guide** upon request based on your health condition, ranging from stress to critical illnesses. This guide requires research and can be produced within 24 to 48 working hours.

Guidance from world-renowned medical experts - by Best Doctors®

By Best Doctors®

1-877-506-8392, 24/7 service

- **Confidential consultation service** that collects your medical records —free of charge and without hassle —for a thorough analysis
- **In-depth report written by a medical expert** chosen according to your condition among 50,000 world-renowned specialists to confirm or modify your diagnosis and treatment plan
- **Detailed information** about recommended specialists and facilities in your province and further afield

Guidance from world-renowned medical experts - by Advance Medical

By Advance Medical

1-877-506-8392, 24/7 service

- **Direct consultation with a doctor** to get peace of mind and clarification whenever you need it
- **Opinions from world-renowned specialists** to confirm a diagnosis and determine an optimal treatment plan
- **Access to experts** chosen specifically to address your concerns and information to help you make informed decisions

Psychological support and assistance near you

By Assistel

1-877-506-8392, 24/7 service

- **24/7 phone assistance services** to answer any health-related questions about nutrition, immunizations, prescription drugs, childcare and more
- **Psychological support**, in person or by phone, to help you deal with any emotional, family, professional or physical problems that may result from a health problem
- **Access to a health assistance team** to coordinate services you may need during recovery

Travel assistance

By Assistel

1-877-506-8392, 24/7 service

- **24/7 phone assistance services** by a team that specializes in emergency care and travel assistance before and during your trip
- **Support in case of a medical emergency** while travelling outside the province or abroad
- **Reliable information and tips** before your departure to better plan your trip

Psychological support and at home assistance

By Assistel

1-877-506-8392, 24/7 service

- **Home care specialists** can arrange services for your everyday needs based on your medical condition
- **Psychological support**, in person or by phone, to help you deal with any emotional, family, professional or physical problems that may result from a health problem
- **24/7 phone assistance services** to answer any health-related questions you have about nutrition, immunizations, prescription drugs, childcare and more

Assistance services

LIFE AND HEALTH INSURANCE

FOR ADVISORS
ONLY

PRODUCTS

Life insurance

Disability insurance

Healthcare insurance

Critical illness insurance

Hybrid insurance

Permanent or term

Universal

Participating

SOLO Disability Income

SOLO Essential Disability Income

SOLO Loan Insurance

SOLO Healthcare

Permanent or term

Child

Business

Life with Critical illness advance

Life with Long-term care advance

24/7 phone assistance services

Provides answers from a nurse to any health-related questions about nutrition, immunizations, prescription drugs, childcare and more.

1-877-506-8392

Health and well-being platform

A unique informational website containing validated health tips and tools to help make informed decisions and navigate Canada's public healthcare system.

desjardins.com/healthsupport

desjardinslifeinsurance.com/healthsupport

Insureds can access all the assistance services available to them based on their insurance policies in-force ONLINE or by TELEPHONE

Travel assistance

Autonomy assistance

Psychological assistance

Second medical opinion

by Best Doctors®

Home assistance

SERVICES

The assistance services are not a contractual obligation of Desjardins Insurance.

SERVICES				
Autonomy assistance	Psychological assistance	Second medical opinion	Travel assistance	Home assistance
DESCRIPTION				
<p>In the event of temporary or permanent loss of autonomy, this service offers assistance from a nurse who will coordinate a wide range of non-medical home services to make life easier for the insured or their caregivers.</p> <p>Domestic assistance*</p> <p>Services offered to insureds and their caregivers.</p> <p><i>Ex.: Light housekeeping, meal preparation, laundry, pet care, grocery shopping and other errands, supervision of a person living alone.</i></p> <p>Assistance with daily living*</p> <p>Services offered to insureds with loss of autonomy.</p> <p><i>Ex: Hygiene and comfort care, assistance with morning and evening routines and mobility at home, supervision of people who need it, transportation for medical appointments and companion services for various outings.</i></p>	<p>This service puts insureds in touch with a psychologist, either in person or by phone, when they need help with a variety of problems:</p> <ul style="list-style-type: none"> • Emotional issues: Stress, grief, decision making, etc. • Marital issues: Relationship dynamics, sex life, separation, etc. • Family issues: Parenting, caring for aging relatives, etc. • Job-related issues: Career path, job satisfaction, burnout, etc. • Physical issues: Chronic illness, depression, anxiety, fatigue, sleep disorders, etc. • Addictions: Drugs, alcohol, gambling, etc. <p>Maximum of three one-hour consultations per year.</p>	<p>The insured can benefit from a second expert opinion on his condition through an analysis of their medical records and history by renowned medical experts.</p> <p>They also get access to eminent specialists in the required field of expertise, selected from a global database.</p> <p>Consultation service that collects medical files on behalf of the client, free of charge.</p> <p>Opinions from world-renowned medical specialists, confirming the client's diagnosis and determining the best treatment plan.</p> <p>Access to the service is unlimited for the insured, their spouse, and their dependent children**. Their parents, siblings or their spouse's parents or siblings can use this service once every three years.</p> <p><i>Provided by Best Doctors*.</i></p>	<p>For travellers facing medical emergencies or other problems, when abroad or outside of their province.</p> <p>Pre-departure</p> <p>Free, unlimited access to our help line, which provides reliable information and advice before a trip.</p> <p>Qualified nurses to answer any health-related questions.</p> <p>Qualified assistance coordinators to answer general questions.</p> <p>During the trip</p> <p>Travellers dealing with emergencies can call for help.</p> <ul style="list-style-type: none"> • Medical assistance: Referrals to healthcare institutions, coordination of emergency healthcare transportation, follow-up on medical files, etc. • Non-medical assistance: Help with lost or stolen documents, etc. 	<p>The insured is put in contact with qualified professionals, whether to carry out necessary work, to provide advice on maintenance or renovation of their property, or to solve a problem that requires immediate intervention.</p> <p>Referral services*</p> <p>For "non-emergency" work of all kinds (interior/exterior). Puts client in touch with a professional who can carry out any required work.</p> <p>Advisory services</p> <p>Advice on renovations, maintenance work and purchases. Puts client in touch with a professional who can give advice on home maintenance, repairs and renovations.</p> <p>Emergency services*</p> <p>In the event of major leaks or damage. 24/7 help line for clients who need professional help with problems requiring immediate intervention.</p>

Your client's health is a priority. We help them protect it.

desjardins.com/healthsupport | desjardinslifeinsurance.com/healthsupport

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

* This service only provides referrals. The insured is responsible for the cost of any subsequent services received.

** Includes common-law partners. Dependent children up to age 21 or up to 25 if enrolled in school full-time.

Support every step of the way

Anytime

Anytime

Visit our health and well-being platform or call our phone assistance services for reliable information and trusted resources to help you make informed health decisions.

Diagnosis

When you're diagnosed

Get a second opinion on your diagnosis and treatment plan from leading medical specialists from world-renowned institutions.

Recovery

During treatment and recovery

Speak with a psychologist or a health assistance team that can arrange the services you need during recovery.





Thank you!

Questions or Sales Support?

Regional Sales Director –South Western Ontario

John Johnstone

john.johnstone@dfs.ca

Inside Sales Consultant

David Lee

david.lee@dfs.ca



Questions or Sales Support?

[Contact us](#)[Français](#)[Log in](#)[Insurance](#)[Investments](#)[Forms](#)[Promotions and
communications](#)

Regional sales directors - Insurance

In order to support advisors' activities, Desjardins Insurance provides the services of Insurance Regional Sales Directors. With their knowledge of the market and Desjardins Insurance's offer, they are able to counsel advisors in strategic approaches to meet clients' needs and ensure business development. Specific regions are assigned to each one of them. Here is a brief presentation of the Desjardins Insurance Regional Sales Directors. Do not hesitate to contact them!

A photograph of two women, one older with grey hair and one younger with dark hair, both laughing heartily and leaning their heads against each other. The background is a soft-focus indoor setting.

Thank you!

