



Home care coverage

FOR AN OPTIMAL RECOVERY



 **Desjardins**
Insurance
Life • Health • Retirement



Whether an employee has been in the hospital for day surgery or for a major operation, they need time to fully recover before they can safely return to their day-to-day activities.

With home care coverage, your employees and their dependents can relax and concentrate on getting better.

Our job is to keep your best interests top of mind.

That means doing everything we can to ensure your employees are well cared for so they can make a healthy and sustainable return to work.

Convalescence assistance service

We do more than just answer your questions. Our experienced team assesses employees' claims and liaises between insureds, physicians, healthcare services and private healthcare providers. They also support employees and help coordinate the various types of home care services. Employees have 24/7 access to information about local resources:

- Home nursing care
- Meals on wheels
- Chores and home maintenance
- Private convalescent centres

Coordination services may also include:

- Coordinating various home care services
- Assessing claims to determine the employee's needs
- Communicating with healthcare services
- Agreements with private healthcare providers
- Communicating with the attending physician
- Systematic follow-ups for the duration of the recovery
- Arranging for admission to a convalescent centre
- Case follow-up

Home care services

- Assistance with basic activities of daily living: personal hygiene, meal preparation, dressing
- Chores: cleaning, laundry, dishes
- Maintenance: snow removal, yard work
- Help getting to medical appointments or consultations

These services are covered for up to \$60 per day when provided by home care service providers, and \$25 per day when provided by friends or immediate family members.

Childcare expenses

We cover up to \$25 per day for expenses incurred at home or outside the home.

Transportation

We reimburse expenses for public transportation or taxis to get to consultations, medical appointments, or treatments administered outside the home.

For private vehicles that belong to the employee or a friend or family member, eligible expenses are 25¢/km, up to \$30 per appointment, with a maximum total of \$350, including parking expenses.

Nursing care and convalescent centres

- Services of a registered nurse, nursing assistant or attendant
- Semi-private accommodation and meals in an authorized convalescent or rehabilitation centre

Expenses for nursing care and accommodation in a convalescent centre are automatically included in our extended healthcare benefit, but they are not part of our home care coverage. Eligible expenses are subject to the maximum specified in the extended healthcare benefit.



About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top five life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

Please feel free to contact us for more information about our products and services.

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