

Health Track Insurance®

TAKE THE NEXT STEP



 **Desjardins**
Insurance
Life • Health • Retirement

**Wherever life
takes you,
you can count
on Health Track
Insurance**



Retiring soon?

Leaving your job?

No longer eligible for group insurance?

DID YOU KNOW

- **Your provincial plan doesn't cover all healthcare expenses.** You may have to pay for some things out of pocket, like dental care, paramedical services, ambulance services and homecare.
- **You'll probably have to provide proof of good health to get individual coverage.** That means you could be rejected or have to pay higher premiums.

GOOD NEWS!

When your group insurance coverage ends, you and your family will be eligible for individual healthcare coverage under a Health Track Insurance plan **without having to provide proof of good health.**

Health Track Insurance is the ideal way to help pay for expenses not covered by your provincial health insurance plan. There are three affordable coverage levels to choose from based on your needs and your budget: GOLD, SILVER and BRONZE. Plus, you can keep your insurance for as long as you like—there's no age limit.

To get Health Track Insurance, just submit an application no later than 60 days after your group insurance coverage ends.

Quebec residents

A representative from Desjardins Insurance will contact you once we receive your application.

Health Track Insurance has you covered.

So many good reasons to choose Health Track Insurance

Healthcare insurance

This coverage reimburses you for eligible healthcare expenses not covered by your provincial plan, such as:

- Hospitalization
- Paramedical care
- Ambulance services
- Orthotics and prosthetics
- Diagnostic services
- Addiction treatment*
- Vision care*
- Homecare*
- Orthopedic supplies and medical equipment

* GOLD plan only

Dental insurance

Dental care coverage is an optional add-on with the GOLD plan. It covers preventive services (exams, x-rays, etc.), basic treatment services (restorative, endodontic and periodontic procedures) and major restorative services (dentures, bridges, etc.).



Drug insurance

Drug insurance covers **eligible prescription drugs*** that you buy in your home province. You'll be reimbursed for up to 80% of the price of the lowest-cost available generic equivalent.

* For Quebec residents, **eligible drugs** are those not covered by RAMQ, regardless of age. For residents of all other provinces, if the claimant is 65 or older, **eligible drugs** are those not listed on their province's drug formulary.

Quebec residents

As Health Track Insurance does not include the basic coverage provided by Quebec's *Basic Prescription Drug Insurance Plan*, residents of this province are required to enrol in their provincial public plan administered by the RAMQ, unless they have equivalent coverage under another group plan. Residents of Quebec must also ensure that their dependents are covered in compliance with the requirements of the *Act respecting prescription drug insurance*.

Travel insurance and trip cancellation coverage

Travel insurance reimburses you for 100% of the eligible emergency expenses you incur due to an accident or illness that occurs while you're travelling outside your home province. It covers medical expenses and transportation costs, plus living expenses if your trip home is delayed. Depending on what coverage level you choose, you'll be insured for 60, 90 or 180 days.

Trip cancellation coverage reimburses you for any prepaid expenses or extra fees you have to pay if you need to cancel your trip due to exceptional circumstances such as illness, accident or death.



Useful services

Travel Assistance

Leave home with peace of mind

This exclusive and comprehensive coverage gives you 24/7 access to multilingual services whenever you need medical or travel assistance, wherever you are in the world. It includes:

- Phone assistance
- Referrals to doctors or healthcare facilities
- Assistance for getting admitted to a hospital
- Return transportation arrangements
- Help if your travel documents are lost or stolen

Payment card

Show your card to your pharmacist, dentist, or healthcare professional¹. You don't have to submit a claim to be reimbursed for approved expenses. You'll find out right away how much your plan covers and how much you'll have to pay.

Convalescence assistance

The GOLD plan includes a phone service you can call for information about local homecare services that can ease your recovery process. We'll also help you arrange for these services.

Health assistance

This is a 24/7 telephone assistance service you can call to talk to a healthcare professional and get answers to health-related questions—anything from fitness and nutrition to vaccinations and local healthcare resources.

A secure site

- Submit claims online
- Access your claims history
- Sign up for direct deposit
- Print your claims report for income tax purposes
- And more!

¹ Some healthcare professionals are authorized to make transactions for you. To find a participating healthcare professional, check the Omni app or visit desjardinslifeinsurance.com/providers.



Choose the coverage level that's right for you



BRONZE

Includes basic health insurance and travel insurance for trips of up to 60 days.



SILVER

Includes the same coverage as the BRONZE plan, but with higher reimbursement maximums and travel insurance for trips of up to 90 days.



GOLD

The most comprehensive coverage level. In addition to basic health insurance, it includes massage therapy, addiction treatment, vision care, homecare and optional dental care*. It also includes travel insurance for trips of up to 180 days.

* Only available if you had this type of coverage under your group plan.

How to apply

You have 60 days from the date your group insurance coverage ends to apply for Health Track Insurance. Just follow these steps:

Quebec residents

A representative from Desjardins Insurance will contact you once we receive your application.

1. Download the comparative table and application form at healthtrackinsurance.com. You'll also find a **premium calculator** to help you choose the coverage level that's right for you. If you'd rather receive an enrollment kit by mail, call us at **1-877-647-5235**.
2. Fill out the form and sign it to confirm you want the coverage and authorize your method of payment.
3. Send us the original form within 60 days of the date your group insurance coverage ends and keep a copy for your records.
4. If your group insurance coverage was provided by a different insurer, be sure to include proof of your group insurance plan and the date your coverage ended.

When we receive your application, we will:

1. Activate your coverage the day after your group insurance coverage ends.
2. Collect your insurance premiums on the first day of the month following activation.
3. Send you your Health Track Insurance policy, your summary of coverage and your insurance certificate, including your payment card.

If you change your mind

When you receive your policy, you'll have 10 days to read it over and make sure you're comfortable with it. If you want to cancel it, you'll have to fill form "Notice of cancellation" within those 10 days. To download this form, type healthtrackinsurance.com in your web browser's search box. We'll refund any premiums you've paid, as long as you haven't submitted any claims.

Premium payment options

Premiums are due on the first day of each month, and we offer two convenient ways for you to pay: automatic withdrawals or, in some cases, deductions at source. Just complete the payment method section of the application form to authorize us to:

- Debit your premiums directly from your bank account, or
- Have your premiums deducted at source by an authorized organization (e.g., a public pension plan).



Types of coverage

- **Without dependents**
- **With dependents**

If you had single coverage in your group insurance plan, you can only apply for coverage without dependents.

If you had family, single-parent or couple coverage, you can apply for either coverage type.

You can switch from coverage with dependents to coverage without dependents at any time, but not the other way around. The change will take effect on the first day of the month following the date we receive your request, as will your new premium amount.

If you choose dependent coverage, your dependents' insurance will take effect on the same date as your own. However, they must have been insured under your group insurance coverage to be eligible.

Eligibility conditions

You can apply for Health Track Insurance if you meet all of the criteria below.

For **BRONZE, SILVER and GOLD**

- Your group insurance coverage with Desjardins or another insurer is coming to an end.
- You have health insurance coverage under that plan.
- You are actively at work at the time the coverage ends.
- You submit your application no later than 60 days after your group plan coverage ends.
- You're covered under your provincial health and hospitalization insurance plan.
- You are a Canadian resident.

For optional dental care coverage under the **GOLD** plan

- You had dental care coverage under your former plan.
- You request dental care coverage on your initial Health Track Insurance application.

Changing your coverage level

You can go up a coverage level at any time, but you can only go down a level after you've been at your current coverage level for 36 months or following a life event.

You can only cancel dental care coverage after 36 months or following a life event. However, if you cancel it, you will not be able to reapply for it.

In all cases, your new coverage level and your new premium amount will take effect on the first day of the month following the date we receive your request.

Exclusions, limitations and restrictions may apply in some cases.

How to reach us

You can call one of our Customer Contact Centre representatives at **1-877-647 5235**.



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 life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

desjardinslifeinsurance.com/planmember



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