



360° | SERVICES

GROUP INSURANCE

Online services

User guide



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

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Introduction

Welcome to Desjardins Insurance! This guide will help you get the most out of your online services. Just a couple of notes before you start:

1. You may not have access to all of the services described here. Your plan sponsor has chosen which services to include in your plan and he/she will be able to tell you which services apply to you.
2. Throughout this guide, please refer to the table headings to distinguish between the features that apply to the secure site and those that apply to the mobile app. Features may differ depending on which online service you are using.

First visit

Access the site or download the app

Secure site	Mobile app
Go to desjardinslifeinsurance.com/planmember and click on Access our online services .	 Download the Claim 360° app on the App Store (iOS) or Google Play (Android).

Registration

Secure site	Mobile app
<ol style="list-style-type: none">1. On the login page of the secure site, click on Register now.2. Follow the onscreen instructions.	<ol style="list-style-type: none">1. On the login screen, tap Sign up!2. Follow the onscreen instructions.



Your group and certificate numbers appear on your payment card. If you don't have one, just contact us or your plan sponsor to get the information you need to register.

Direct deposit

You have to sign up for direct deposit if you want to submit claims online.

Secure site	Mobile app
<ol style="list-style-type: none">1. In the Quick links section at the bottom of the home page, click on Manage direct deposit.2. Follow the instructions.	<ol style="list-style-type: none">1. On the app's home screen, tap  to open the menu.2. Tap Direct deposit.3. Follow the instructions.

Dependents and coordination of benefits

You'll have to complete this step if you want to submit claims for your dependents. You can only do it from the secure site, but once you've added your dependents, they will also appear on the mobile app.

Secure site
<ol style="list-style-type: none">1. On the home page, click on Your account > Dependents and coordination of benefits.2. Click on Edit. If you don't see an Edit button, proceed to the next step.3. Click on Add dependent.4. Fill in the fields. If benefits for this dependent are being coordinated with those provided by another insurer, click on Coordination of benefits and enter the required information. If you need help, click on the  tooltips for help or on the link at the top of the page to read the Find out more about coordination of benefits brochure.5. Click on Add.6. Click on Submit to review the information.7. Make sure the information is correct and then click on Submit again.

 This option may not be available under your plan. If you don't see it, please contact your plan sponsor to have your dependents added.

Claims

Eligible claims

Our online services make your life easier and allow you to submit your claims more quickly. However, because some claims require additional information to be processed, not all claims can be submitted online. If you have to submit a claim for a service that isn't on the list below, please use a paper form.

	Secure site	Mobile app
Healthcare professionals <ul style="list-style-type: none"> • Acupuncturist • Athletic therapist • Audiologist • Chiropractor • Chiroprapist • Dietitian • Kinesitherapist • Massage therapist • Nutritionist • Occupational therapist • Orthotherapist • Osteopath • Physiotherapist • Physical rehabilitation therapist • Psychologist • Podiatrist (excluding orthoses and prostheses) • Social worker • Speech therapist 	✓	✓
Vision care claims	✓	✓
Dental care claims	✓	
Prescription drug claims If you don't have a payment card or if you would like to use your health spending account (HSA) to cover the portion of the cost that your payment card didn't cover.	✓	
Claims with coordination of benefits For dependents only	✓	

You'll also have to use a paper form if your claim includes expenses:

- for which a portion must be reimbursed through a government program
- that were incurred outside of Canada

Daily maximum

There is a daily maximum for online claims. This maximum applies to both the secure site and the mobile app cumulatively. If your claims exceed the daily maximum, please use a paper form.

	Maximum
Healthcare professionals	\$500 per day
Vision care	\$1,000 per day
Dental care	\$1,500 per day
Prescription drugs	\$500 per day

Submitting claims

Secure site	Mobile app
<ol style="list-style-type: none">1. At the bottom of the home page, click on Submit a claim.2. Read and agree to the terms.3. Fill in the fields. If you have questions, click on the  tooltip for more information.4. If you have to change or delete a service, use the appropriate icon in the Actions column of the Claim section at the bottom of the page.5. Once you've finished adding services, click on Next.6. Make sure the information is correct, and then click on Submit.	<ol style="list-style-type: none">1. On the home screen, tap File a claim.2. Read and agree to the terms.3. Fill in the fields.4. Tap Continue.5. A summary page will appear onscreen. If you have to make a correction, go back to the previous page.6. When you're ready to submit your request, tap Submit. <p>If you'd like to submit claims for more than one service, repeat these steps for each one.</p>

Healthcare providers

To make online claims, you'll have to add your healthcare providers to our system.

Secure site	Mobile app
<ol style="list-style-type: none">1. On the claim page, above the Provider field, click on Add/Edit.2. Select the type of provider from the drop-down list.3. Enter the required information and then click on Add.4. Click on Back to claim page to return to the previous page.	<ol style="list-style-type: none">1. On the claim screen, tap Professional.2. Tap the + button in the upper right-hand corner.3. Enter the required information and then tap on Add. <p>To make changes to or delete a professional from your list, please use the secure site for plan members.</p>

Coordination of benefits

This option is only available on the secure site.

Click on the **?** tooltip beside the **Amount paid by first payer** field on the claim page to make sure you enter the correct amounts.

Health spending account

If you have a health spending account (HSA), you can use it to cover costs that aren't otherwise covered. To apply your HSA to all online claims, just select the option to use the HSA to cover unpaid amounts in the claim form, which is available on both the secure site and the mobile app.

Supporting documents in case of audit

When you submit a claim, there is always a chance it might be audited within 12 months of the date you submit it. If your claim is randomly selected, we will send you a letter to let you know, or, if the claim was sent via the secure site, we'll post a message on the claim confirmation page.

In the latter case, just follow the instructions that appear onscreen. If you close your browser window before you've finished reading the instructions, you can still find them in your transaction history:

Secure site
<ol style="list-style-type: none">1. On the home page, click on Your account > Account history2. Find the claim for which the supporting documents are required. To restrict the information that appears, use the drop-down calendars to limit the date range.3. When you find your claim, click on Details.

Processed claims

You can see your processed claims on both the secure site and the mobile app, but only the secure site shows a detailed explanation of benefits.

Secure site	Mobile app
<ol style="list-style-type: none">1. On the home page, click on Claims history > Processed claims.2. Find the claim you would like to consult. To restrict the information that appears, use the drop-down calendars to limit the date range.3. When you find your claim, click on Details. <p>The secure site keeps a 28-month claims history, except for claims for hearing aids and dental prostheses, which are kept for five and six years, respectively.</p>	<ol style="list-style-type: none">1. On the home screen, tap ☰ to open the menu.2. Tap Reimbursements.3. Tap the item you would like to consult. <p>The mobile app keeps a 90-day claims history for up to 10 claims.</p>

Help

User ID and password recovery

Our self-serve tools are the quickest and easiest way to regain access to your account.

Secure site	Mobile app
<ol style="list-style-type: none">1. From the home page, click on Forgot your User ID? or Forgot your password?2. Follow the onscreen instructions.	<ol style="list-style-type: none">1. On the home screen of the mobile app, tap on Forgot? beside the User ID or password field.2. Follow the onscreen instructions.

Contact us

By email

Click on **Contact us** on the secure site's home page

By phone

We're open Monday to Friday from 8:00 a.m. to 5:00 p.m., local time (ET/CT/MT/PT).

Customer Contact Centre

1-800-463-7843

Technical support

1-866-838-7577



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