

## **DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY**

Desjardins Financial Security is a new company resulting from the merger of Imperial Life Assurance Company of Canada and Desjardins-Laurentian Life Assurance. We are a subsidiary of the Desjardins group of companies, Canada's sixth largest financial group with over \$80 billion in assets.

Desjardins Financial Security offers a wide array of financial products and services through a network of national distributors including independent Managing General Agents and Laurentian Financial Services. Our product portfolio consists of life, health, investment and retirement products designed to meet the diverse financial needs of Canadians seeking financial protection.

### **SOLO INSURANCE PROGRAM**

In today's uncertain climate, more and more Canadians are turning to private health insurance plans to provide the complete security they need. SOLO covers your health insurance needs - and so much more.

SOLO has the flexibility to tailor the plan to your unique needs to provide the coverage you require. Whether you are self-employed, an established business owner, a salaried employee, or just starting your own small business, SOLO works for you.

## DESCRIPTION OF BENEFITS

Your needs shape our products: we have designed an insurance program which is flexible enough to fit each individual's priorities and budget.

### Life Insurance

In the event of your death, SOLO pays the benefit amount selected under this coverage. Coverage continues to age 70.

### Extended Health Care Insurance

#### A) Hospital Expenses

SOLO covers 100% of the difference between ward and semi-private hospital care with no waiting period to satisfy and unlimited stay.

#### B) Travel Insurance

In the event of an accident or unexpected illness outside the province of residence, SOLO covers 100% of emergency hospital and medical expenses. SOLO will cover the first 30 days of any trip, to a maximum of 90 days per year. Coverage is subject to a \$1,000,000 lifetime maximum. All insureds are covered at all times and are not required to advise the insurer before departure.

#### C) Prescriptions, Medical and Paramedical Expenses

SOLO provides comprehensive coverage with no pre-existing condition exclusions and no waiting period before benefits commence. Benefit payments are reimbursed at 80% or 100%, depending on the coverage option chosen, up to the specified annual maximum. Maximum amounts referred to are for each covered person each year, unless specified otherwise. For the first calendar year during which this coverage is in force, the deductible and reimbursement limits are proportional to the number of months of insurance. Coverage continues to age 70.

Briefly, and subject to some conditions, this benefit covers the following expenses:

- Home nursing care provided by a registered nurse or a nursing assistant up to \$5,000 per calendar year per insured person
- Prescription medication. There is no annual or lifetime maximum. Eligible prescription medications include:
  - Oral contraceptives or intrauterine devices under prescription
  - Serums and injections under prescription
- Ambulance services
- X-rays and laboratory tests
- Purchase or rental of assistive devices and prosthetic appliances

- Purchase and repair of hearing devices
- Purchase or rental of non-motorized wheelchair or standardized hospital bed
- Purchase or rental of therapeutic devices including oxygen equipment, standard walkers or casts
- Physiotherapy: Physiatrist, Physiotherapist, Physical Rehabilitation Therapist or Sports Therapist. SOLO will cover \$25 per visit, up to \$375 per person or \$750 per family for all of these services combined, per year.
- Counseling: Psychiatrist, Psychologist, Social Worker or Guidance Counselor licensed for private practice. SOLO will cover \$25 per visit, up to \$375 per person or \$750 per family, for all of these services combined, per year.
- Other Specialties: Speech or Hearing Therapist, or Podiatrist. SOLO will cover \$25 per visit, up to \$375 per person or \$750 per family for each of these specialties, per year. Expenses incurred for an onychectomy performed by a Podiatrist are covered up to \$75 per year per insured person.
- Alternative Practitioners: Chiropractor, Registered Massage Therapist (on medical advice), Acupuncturist, Homeopath, Naturopath, Osteopath or Occupational Therapist. SOLO will cover \$25 per visit, up to \$500 per person, or \$1,000 per family for all of these services combined, per year. Expenses for chiropractic X-rays are covered up to \$40 per person per year.
- Dental care: SOLO covers the services of a Dentist to repair accidental damage to natural teeth.

#### D) Health Information Line

Solo offers the opportunity for insureds to consult with a team of health care professionals for advice and answers on health-related questions, including:

- Health care
- Child care
- Nutrition
- Fitness
- Local health services

This service is available:

- In the insured's preferred language
- 24 hours a day, 7 days a week

Contact the Health Information line at 1-877-875-2632

### Dental Care Insurance

This benefit covers the following expenses:

- A) Preventative Care: Includes cleanings, scalings, examinations, X-rays, fluoride treatments, polishings
  - 100% coverage, no deductible
  
- B) Basic Care and Minor Restorations: Includes fillings, certain extractions, oral surgery, anesthetic; minor restorations include denture repairs, rebasing and relining
  - 80% coverage, deductible applies

The annual deductible is \$50 for individual coverage and \$100 for all other types of coverage.

For each insured person, the reimbursement of eligible expenses is limited to:

| Coverage year        | Maximum amount |
|----------------------|----------------|
| First calendar year* | \$750          |
| Second calendar year | \$750          |
| Subsequent years     | \$1 000        |

- \* For the first calendar year during which this coverage is in force, the amount of the deductible and reimbursement limit are proportional to the number of months of insurance.

Eligible expenses will be paid in accordance with the dental care fee schedule approved by the Dental Surgeons Association in the insured's province of residence for the calendar year preceding the year in which the expenses were incurred. Coverage continues to age 70.

### Disability Waiver of Premium

The Waiver of Premium is a no-cost benefit available to all disabled insureds to help them get through periods of reduced income. Desjardins Financial Security Life Assurance Company will waive the entire SOLO premium following completion of a 120 day waiting period and before age 65.

### Premium Rate Adjustments

Premiums for SOLO are adjusted annually and are based on the insured's attained age and occupational class, the claims experience of the group during the past year and the projected cost of the benefits package for the coming year. Premiums may go up or down from year to year depending on projections.

### Tax Deductibility

SOLO's premiums for health and dental care coverage are very reasonable, and may in fact be tax deductible! Self-employed individuals can deduct SOLO's Extended Health Care and Dental Care premiums from their annual income for income tax purposes. For individuals who are not self-employed, these premiums may be combined with other health expenses and be claimed as an eligible expense under the 'medical expense tax credit' section of the tax return.