



Dear Partner,

In the context of COVID-19, we have added other relief measures to facilitate your work and allow your clients to maintain their health insurance contract.

Simplified reinstatement process

The relief measures below are offered for the reinstatement of **contracts cancelled since March 11, 2020** (depending on the length of time since the effective cancellation date). These will temporarily replace our standard rules.

- Less than 6 months ago: Declaration of good health form confirming that health has remained unchanged since the cancellation of the contract.
 - **Extended Health and Dental Care benefits:** reactivation without payment of retroactive premiums
 - **All other benefits:** reinstatement with payment of retroactive premiums
- As of 6 months, but less than 12 months ago: reinstatement with payment of retroactive premiums.
 - Products requiring underwriting*: Complete Health declaration form with Additional health declaration due to COVID-19 form
 - Products without underwriting: declaration in the new application
- As of 12 months of: new application

** Including Association Program and SME Plan*

We would like to remind you that, in the event of a reactivation or reinstatement, your clients may not submit claims retroactively for any events that occurred, or any services obtained during the period when their contracts were no longer in effect.

The health declaration form as well as the additional health declaration form due to COVID-19 are all available on the [Advisor resources](#) section of the Website.

New medical requirements table

Considering that paramedical services are no longer offered during the crisis, we have set up a new temporary medical requirements table necessitating only a telephone interview:

Age	Monthly amount
16 to 50 years	Up to \$6,000
51 years and over	Up to \$3,000

This table applies retroactively to any insurance application under analysis since March 15, 2020 for the Disability due to Illness and Overhead Expenses benefits of the Blue Flex product and the Disability benefit of the Mortgage Plan. We will re-evaluate all pending requests.

We would like to remind you that at all times, our objective remains to offer you the maximum flexibility to help you support your clients. We hope that these relief measures will meet your needs in this unprecedented period.

For more information, please visit our regularly updated [FAQ](#) or contact your sales director:

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