

Dear valued partner,

Due to the physical distancing measures in place, non-urgent consultations with certain healthcare professionals such as dentists, chiropractors and occupational therapists have greatly decreased. However, prescription drug claims remain the same. We are continuously adjusting our administrative process as the COVID-19 crisis evolves to adapt to this unprecedented situation.

As of the month of May, your clients' monthly premiums will be reduced for a period of 3 months. No action on your part or your clients' is required. This reduction will be automatically applied to the accounts of all clients who have enrolled in the following benefits:

- 50% reduction on the dental care benefit premium
- 20% reduction on the extended health care benefit premium

We are also pleased to advise you that retroactive charges will not apply to your commissions despite this premium reduction.

Your clients will receive an email informing them of this reduction within the next few days.

Please note that, for clients who have more comprehensive coverage other than just the extended health care benefit, the 20% discount will be applied <u>only</u> on the extended health care portion of their coverage and not on their complete coverage.

Your commissions

A reminder that since April 1, 2020, we have postponed chargebacks for a period of 60 days due to cancellations or lapses received as of this date.

Virtual consultations with health professionals

We are currently accepting claims for consultations carried out by phone or video chat with the following medical practitioners (if they are covered by the client's contract):

- · Audiologist or audioprosthetist
- Chiropractor
- · Nutritionist or dietician
- · Occupational Therapist
- Naturopath
- Speech and language therapist
- · Physiotherapist or Physical Rehabilitation Therapist
- Podiatrist or chiropodist
- Psychologist

We hope that these solutions will help you and your clients in this difficult time.

For more information, please visit our regularly updated \underline{FAQ} or contact your Business Development Manager:

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