



Group insurance

WE CARE ABOUT
YOUR WELL-BEING



Desjardins

Insurance

Life • Health • Retirement



Choose an insurer that shares your values

At Desjardins Insurance, we take a holistic approach to wellness that helps people develop their physical, mental, financial, environmental and social health. Our programs and resources focus on prevention, empowerment, absence management and cost controls.

We'll help you promote disability prevention and sustainable return-to-work practices. We ensure a smooth transition with a strategy and communication plan adapted to your organization.

Our promise to you

We're committed to supporting your employees, their families and your organization with preventive wellness solutions tailored to today's reality.

We value lasting relationships

We get to know your organization and build trusting relationships with you and your employees. We encourage openness and empathy, and we treat everyone with kindness and understanding. We believe that meaningful interactions lead to lasting relationships.

We adapt to your needs

We understand that your needs will change over time due to organizational changes, evolving employee demographics or a sudden shift in your finances. We make sure your group insurance plan changes with you. That's what makes the relationships we create so unique.

We're here to support you

Through effective management, self-service tools and offices across the country, we offer top-quality services for you and your employees, wherever you are.

We're innovative

The insurance industry is constantly changing. That's why we stay on top of trends and develop new ways of supporting you and your employees. We don't just meet your expectations—we exceed them.

LEARN MORE

Reassuring financial stability

Desjardins Group has been Canada's largest cooperative financial group for over a century, and we're proud to be a part of it as its group insurance company. It gives our clients peace of mind to know their benefits are guaranteed by a financial institution that's recognized for its strength and stability.

A committed insurer

By incorporating cooperative values and sustainable development principles into everything we do, we're taking concrete action to improve the well-being of people and communities across the country—now and into the future.



We'll take care of everything

Whether you want to promote employee well-being, boost satisfaction, attract and retain top talent, or all of the above, our group insurance plan helps promote the health of your employees and your organization. We offer you a wide range of services, resources and tools.

LEARN MORE

Have you heard about our group retirement savings services?

We believe that there are five aspects to health and wellness: physical, mental, financial, environmental and social. Whether you want to round out your group insurance plan or offer a particular type of investment, we can create a retirement savings plan that meets your needs.

Life insurance and accidental death and dismemberment insurance

Life insurance and accidental death and dismemberment insurance can provide welcome financial relief for your employees and their loved ones during difficult times. We ensure our claims evaluation process is prompt and thorough.

Critical illness insurance

Critical illness insurance helps employees deal with the additional costs related to certain illnesses. It reduces financial stress during difficult times so they can focus on what matters most. We even offer enhanced insurance that covers 31 illnesses.

Health insurance

We do much more than help with expenses that aren't covered by public plans; we offer innovative and competitive products and services.

1. Extended healthcare insurance

Extended healthcare insurance covers prescription drugs, vision care, hospitalization, diagnostic services, medical equipment and a range of paramedical services.

2. Travel insurance and trip cancellation insurance

Travel insurance is included in our extended healthcare insurance. It covers expenses related to medical emergencies that happen outside the insured person's province or territory of residence.

Trip cancellation insurance is optional. It reimburses costs related to trip cancellation before departure, as well as delayed departures, missed connections and even errors or problems on the part of the travel service provider.

3. Travel Assistance

Our Travel Assistance service provides medical, personal and financial assistance 24/7, anywhere in the world.

4. Vaccines

We believe in prevention. Our plans stand out by covering vaccination fees with no maximum eligible amounts.

5. Health spending account and wellness account

Our customizable health spending account is an excellent complement to a group insurance plan that covers health and dental care. For even greater flexibility, we also offer a wellness account, which employees can use to pay for activities and services related to their well-being. It's a great way to encourage a healthy lifestyle.

6. Dental care

This benefit covers a large number of dental procedures and treatments.

7. Gender affirmation

This benefit complements coverage offered through government plans. It helps insureds get the gender affirmation surgery and procedures they need. We can also give you guidance on how to support your employees throughout the gender transition process.

8. Family Focus

Family Focus is for insureds who need help starting or expanding their family. This benefit allows you to provide additional support to employees going through this challenging process.

9. Insurance conversion

When an employee leaves your organization or retires, they can opt for our Health Track Insurance® product. It allows them to convert their group healthcare or dental care coverage to individual coverage without having to provide evidence of insurability.

10. Coverage for expats and temporary residents

We help protect temporary residents and insureds who are working abroad.

Disability management

We take a distinctive, holistic approach to disability management. From first contact until the file is closed, we provide stability and reassurance to employees affected by a disability - even when a short-term disability becomes long term. We know people feel reassured when they feel connected. We want your employees to feel well cared for and understood. We look at every factor that can impact their health, including non-medical issues, to give them the support they need and the best possible conditions for returning to work.

Even if you choose to cover salary continuance payments yourself, you can still benefit from the support of our advisory services. From an employee's first day of absence, we can assess the situation together and come up with an action plan. We'll give your employee easy access to our network of healthcare professionals, and we'll plan meetings with you, your employee and their doctor.

Virtual care: A practical, turnkey service

Virtual care gives your employees access to healthcare professionals anytime, anywhere. It helps reduce absenteeism, maintain productivity and promote work-life balance. We'll set everything up and handle the billing for a turnkey solution.

[desjardinslifeinsurance.com/
en/telemedicine-service](https://desjardinslifeinsurance.com/en/telemedicine-service)

Health and wellness *à la carte* options

Our group insurance plans can also include additional services and resources that further enrich the health and wellness support you provide to your employees.

1. Health is Cool 360°

Health is Cool 360° is an online platform with loads of reliable information and advice on health, prevention, illnesses and treatments.

2. Health risk assessment

This online questionnaire helps you identify health risks within your organization that can be addressed and reduced. Employees and their dependents can also get an assessment of their health status, a personalized report and helpful advice. This is the first step towards an effective wellness program.

3. Health PACT

Health PACT gives your employees access to a licensed healthcare professional at the first sign of a chronic illness.

4. Employee and manager assistance programs

These programs offer your employees professional advice and easy access to reliable resources when they're going through a tough time.

Administrative services

1. You can manage your group plan with our secure, user-friendly website.
2. You can automatically transfer plan members' employment and insurance data from your HR and payroll systems to our administrative database.
3. Our IntelliFlex® plan administration platform automates employee enrollment and makes plan management easier with a streamlined, easy-to-understand process.



Your plan is in good hands

Helping your employees manage their health is a good way to ensure your plan's sustainability. And that's where we come in. Our effective solutions safeguard your employees' health, as well as the health of your organization and your group insurance plan.



Cost-control measures that make a difference

Our cost-control measures promote employee and plan health by encouraging people to use the resources available to them, which reduces the risk of absenteeism and disability. Our patient support program can help your employees take their prescription drugs safely and effectively by giving them access to helpful information and financing. It helps ensure drugs are reasonably priced for both the insured person and for your organization.



Safeguards against fraud and abuse

We work hard to protect you against the risks of fraud and abuse. To protect your plan's financial integrity, our team analyzes information for effective prevention. We use proactive verification and a watchlist to monitor claims closely and identify signs of irregularities.



Lower disability costs through prevention

Make workplace health a priority with our Employee Assistance Program (EAP) and support services. They focus on prevention, intervention and recovery. The EAP can even generate savings of \$2,000 to \$3,500 per employee by reducing presenteeism and absenteeism.¹



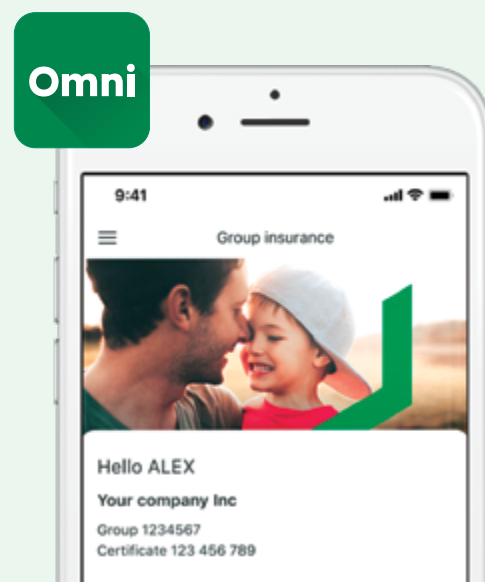
An unmatched experience

We want to make things easier for you. It's the driving force behind all our new tools. Our technology gives plan members and their families quick access to the information they need to make informed decisions.



Omni mobile app

Insureds can submit claims at their convenience with our **Omni** mobile app. It gives them instant access to a wealth of useful information, whether it's browsing the Health is Cool 360° wellness platform, using their payment card or checking their balances. And if they have a group retirement savings plan with us, they can also use Omni to manage their account.



Drug cost simulator and pharmacy value finder

A drug cost simulator and pharmacy value finder are available in the **Omni** app and on our secure site.² These tools make it easy for insureds to check if their drug is covered, what they'll need to pay and the average price at nearby pharmacies.



Our **Client Relations Centre (CRC)** offers on-the-spot, personalized service to both plan administrators and employees. When you contact the CRC, an agent will promptly take your call and answer any questions you have about your plan.



Our teams are working hard behind the scenes too, using advanced systems and processes to effectively manage your plan so you and your employees enjoy the very best experience.




Our **secure site** also makes it easy for your employees to manage their insurance, wherever and whenever it's most convenient for them.

² The drug cost simulator and pharmacy value finder aren't available with all plans.

Welcome to Desjardins Insurance.

**With us, you're never
just a number.**



About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products, and ensures the financial security of millions of Canadians through its offices across the country. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance is part of Desjardins Group, the largest financial cooperative in North America.

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