

INFONOTE

Group insurance

April 7, 2020

Supporting you is our priority

This is a difficult and uncertain time for all of us, but we are here to support you. Among all their other concerns in this crisis, many plan members are also worried about not being able to visit their doctors or access their health benefits. We would like to reassure them. We have introduced new services and relief measures to ensure they can continue to access as many health professionals as possible and be reimbursed for the care they receive.

Today, we are announcing that we are offering plan members and their dependents four hours of free psychological consultation.

Here is a complete list of the relief measures we have introduced.

Giving plan members access to the care and support they need

- **Free psychological consultation**

Some employees may find the stress of the pandemic crisis overwhelming. Prompt access to support services can help them control their stress levels and avoid potentially debilitating mental health issues. Effective immediately, plan members and their families have free access to four hours of telephone or online psychological consultation through our Employee Assistance Program 360°, regardless of whether their group plan offers the service or not. They can reach the service at 1-877-455-3561.

- **Expanded list of virtual care providers**

Given that access to care providers has been greatly diminished, we have expanded our list of virtual care providers to include 12 additional counsellors, therapists and healthcare professionals. The complete list of all 26 virtual care providers is posted in the [COVID-19 FAQ](#) on our website*.

- **Online claims**

Plan members can now submit online claims for psychotherapists, psycho-educators and guidance counsellors*. To ensure their claims don't get held up due to possible delays or interruptions in the postal service, we are encouraging plan members to use our online services and Claim 360° mobile app. They also have access to an alternative [secure online claims page](#), so they can submit electronic claims for services that would normally require paper claims.

- **Health information about COVID-19**

The more information employees have, the better they can take care of themselves and their families. We have included a new page on the *Health is Cool 360°* platform dedicated specifically to COVID-19*. The platform is available on the plan members' secure site and the Claim 360° mobile app. Plan members can also contact a Health Information Specialist for personal assistance at 1-877-455-3561.

* The availability of these services varies according to the services offered under the plan sponsor's group insurance contract.

Understanding it's not business as usual

- **Flexible claims process**

Plan members don't have to worry if they can't get a form from their doctor or meet certain deadlines. If a plan member is concerned about meeting all the requirements for their claim, our call centre representatives will be able to help them. They can contact our Customer Contact Centre at 1-844-410-6485 or go to our [secure online claims page](#).

- **Extending prior authorization for prescription drugs**

We have extended the authorization due dates for prior authorization drugs by four months for authorizations due between March 30 and June 30. To ensure plan members are well aware of this extension, we are sending each of them a personalized letter to let them know their new due dates.

Unwavering support for communities

Desjardins Group, the leading financial cooperative in Canada is also stepping up to support communities through the COVID-19 crisis.

- **Desjardins Foundation increases 2020 scholarship fund to \$1.8 million.**
- **Desjardins provides \$475,000 in funding to combat humanitarian crisis spurred by coronavirus.** To support communities through the COVID-19 pandemic, Desjardins is donating a total of \$475,000 to United Way, the Canadian Red Cross, Feed Ontario and Food Banks of Quebec.
- **Desjardins is the first financial institution to offer reduced credit card interest rates.** The federal government has asked banks to lower interest rates during this crisis. Desjardins will automatically grant a temporary reduced interest rate of 10.9% to all Personal members and clients with a Desjardins credit card who obtain a payment deferral for a financing product.

- **Desjardins is offering low-interest \$3,000 loans to Personal members hit hard by COVID-19.** People who have lost their jobs need our help. Desjardins Group will be supporting those hit hardest by COVID-19 by offering loans of up to \$3,000, at a special interest rate of 4.97%.
- **Desjardins donates 64,000 protective masks to authorities.**
- **Desjardins is offering relief measures for Personal and business members.** Personal banking members, as well as small and medium-sized businesses who are having trouble repaying their loans with us can reach out to discuss their options.

We're monitoring the COVID-19 situation very closely

We will continue to adapt our processes and services further to address new developments, as needed.

We have posted a communication similar to this one on the plan administrators' secure site and we have updated the COVID-19 FAQ on our public site to inform plan members of these changes.

As always, your Desjardins Insurance Account Executive is there to answer any questions or concerns you may have. Please don't hesitate to contact them.