

COVID-19: Broker Update #4

Individual Insurance



June 25, 2020

NEW UPDATE:

Further to the messaging provided in Broker Update #3 (see below), we are pleased to announce that beginning July 1, 2020, Dynacare Insurance Solutions will be resuming full in-home paramedical visits in addition to the designated facility option that was previously announced. In light of this update, we are making the following changes to our process:

1. We will still communicate options directly to your customer, but rather than give them a choice between Dynacare, ExamOne or their physician, they will now be given a choice of **how** they would like to proceed with their paramedical appointment:
 - a. **In-home**
 - b. **Designated facility**
 - c. **Their physician**

Where possible, to avoid delays in underwriting, we will communicate with your customer by email. We will copy you on the email.

We will continue to order the requirements based on the direction we receive from you or your customer.

2. If your customer expresses a preference between Dynacare or ExamOne, we will do our best to accommodate their request.
3. Guides for both Dynacare and ExamOne will continue to be included with communication sent to your customer.
4. Dynacare will not resume in-home paramedical visits in the following regions until a later date when these regions move toward further stages of reopening:
 - Greater Toronto Area and Peel Region
 - Windsor-Essex
 - Montreal Area (CMM)
 - Any other regions defined as red zones by health authorities

We have attached an updated guide for Dynacare. For easy reference, we have also attached the ExamOne guide.

Please note, even with the availability of paramedical services, we will continue to underwrite using Flexible Underwriting Requirements. Paramedical options are available for those that fall outside of the parameters based on age, amount of insurance, and eligibility for preferred rates. We will provide communication to customers falling outside of our Flexible Underwriting Requirements advising them about their options.

COVID-19: Broker Update #3

Individual Insurance



June 17, 2020

Wawanesa Life's response to the COVID-19 pandemic continues to evolve as we adapt to new realities. As you know, this event has disrupted paramedical services, including all scheduled in-person appointments, paramedicals, ECGs, lab collection and vitals.

In March, we introduced Flexible Underwriting Requirements to accommodate customers who apply for life insurance within the COVID-19 environment. For those who apply for coverage, there may be instances when we require additional medical evidence to complete our review. Examples of these scenarios include when the volume applied for falls outside of the Flexible Underwriting Requirement parameters or when a customer may be eligible for preferred rates.

As paramedical services are starting to become more available, we are happy to advise you of some possible options for applications that require further medical evidence. Please do not order requirements on behalf of your customer. We will assess applications when they are in underwriting, and depending on the applicable scenario, we will send your customer a letter advising on:

- **Additional medical evidence required to complete our review and their options.**
- **Additional medical evidence required to qualify for preferred rates and their options.**

Options will include:

1. **Dynacare Insurance Solutions (designated facility) *See update above.***
We will place an order with their office and a Dynacare representative will contact your customer to arrange an appointment. If your customer contacts you directly to proceed with an appointment, please let us know, and we will place the order.
2. **ExamOne Canada (in-home paramedical visits/designated facility)**
We will place an order with their office and an ExamOne representative will contact your customer to arrange an appointment. If your customer contacts you directly to proceed with an appointment, please let us know, and we will place the order.
3. **Their physician (visit to a lab may still be necessary)**
Your customer is required to confirm with their doctor they would be able to accommodate completion of the requirements and provide us with the name and the contact information of their doctor's office and we will provide the necessary medical forms directly to their physician.

In addition to the applicable letter, your customer will also receive appointment guidelines for both Dynacare and ExamOne. They should only proceed with an in-person paramedical appointment if they have reviewed all of the provided information carefully and are comfortable with doing so. If they are interested, they may contact you or Wawanesa Life to move forward with an appointment.

If your customer is not comfortable with an in-person paramedical appointment, the following options will be available to them:

1. If they are applying for a volume that falls outside of our Flexible Underwriting Requirements, we will review the application and advise if we can offer on a reduced volume without additional medical evidence.
2. If they have been approved at standard rates but require a paramedical to be considered for preferred rates, they can forgo preferred rates and accept their policy at standard rates. They have 6 months from policy issue to provide medical requirements to be considered for preferred rates.



FAQs for Resumption of Paramedical Services

1. What medical evidence is included in the paramedical appointments?

Paramedical appointments may include blood and urine sample collection, height, weight, blood pressure measurements, and ECG.

2. If my customer chooses not to proceed with an in-person paramedical appointment, what are their options?

Your customer should only proceed with an in-person paramedical appointment if they have reviewed all of the provided information carefully, and are comfortable with doing so. Should they choose not to move forward with an in-person paramedical appointment, the following options will be available to them:

1. If they are applying for a volume that falls outside of our Flexible Underwriting Requirements, we will review the application and advise if we can offer on a reduced volume without additional medical evidence.
2. If they have been approved at standard rates, but require a paramedical to be considered for preferred rates, they can forgo preferred rates and accept their policy at standard rates. They have 6 months to provide medical requirements to be considered for preferred rates.

3. Under Flexible Underwriting Requirements, my customer was approved at standard rates and their policy is already in force. Can they complete medical requirements to apply for preferred rates now that paramedicals are available?

Customers who have an existing policy that was placed at standard rates under Flexible Underwriting Requirements have two options:

1. Proceed with an appointment to provide medical evidence within 6 months from the policy issue date, and if they qualify for preferred rates, we will adjust their premium amount and apply credit to the date of the policy issue.
2. Choose not to proceed with an appointment to provide medical evidence, and their policy will remain in force at standard rates.

4. What are my customer's options for completing their paramedical?

1. Dynacare Insurance Solutions (designated facility) **See update above.**
2. ExamOne Canada (in-home paramedical visits/designated facility)
3. Their physician (visit to a lab may still be necessary)

5. Who should my customer contact if they wish to proceed with a paramedical?

Your customer can contact you, or they can contact Wawanesa Life directly. If they contact you, please let us know, and we will make the applicable arrangements.

6. What can my customer expect and how can they prepare for their scheduled paramedical appointment?

Appointment preparation guidelines from both Dynacare and ExamOne will be sent to all customers for review.



FAQs for Resumption of Paramedical Services *continued*

7. In the event temporary insurance is in force, will there be any extension to the coverage?

In light of the restrictions due to COVID-19, we have already extended your customer's temporary coverage to 90 days. Your customer's temporary coverage will expire on the date noted in the letter that will be sent to them.

8. In the event temporary insurance is in force, and a customer chooses not to proceed with a paramedical, will they be refunded any payments?

Yes, in the event temporary coverage is in force, and your customer declines to provide additional medical evidence, their temporary coverage will end, and we will refund their temporary insurance premium.

9. Will you still be underwriting using Flexible Underwriting Requirements?

Yes, we will continue to underwrite using Flexible Underwriting Requirements. We will provide communication to customers falling outside of the Flexible Underwriting Requirement parameters based on age, amount of insurance, and eligibility for preferred rates advising them about options for paramedical appointments.

If you have any general questions, contact your Regional Life Manager. If you would like to discuss a specific customer, please contact your Underwriting Assistant.

Thank you for your patience as we work through this rapidly changing situation.

