# Complimentary assistance services



## WE'RE HERE FOR YOU, WHENEVER YOU NEED US

Desjardins Insurance cares about your health and well-being. That's why we offer free assistance services.

# Assistance services included with your policy

Your insurance coverage gives you access to services that cater to your specific situation. You and your family can use them when times are good, or when times are bad.

As a client, you have access to:

- **Phone assistance service**
- Second medical opinion
  - Autonomy assistance
  - Psychological assistance

Access these 4 services with 1 phone number: **1-877-506-8392** 



Desjardins Insurance Phone assistance service allows you to **call anytime to get answers from a nurse** about any health-related questions like nutrition, immunizations, childcare, prescription drugs or the use of natural products.

Just call to:

- Get explanations about a medical condition, an illness, or the side effects of a medication
- Get information on how to cope with a disability or critical illness, like cancer, and understand your treatment options



# Second medical opinion

In the event of an illness, you'll have access to 4 services:

- Specialist physicians can give you a second opinion on a diagnosis, treatment plan or surgical procedure for any medical condition—not just the ones covered under your contract.
- You'll get help finding the top specialists in Canada for your medical situation, based on your requirements and geographic preferences.<sup>1</sup>
- You'll have access to a directory with the contact information for medical specialists and establishments outside Canada for treatment or surgery.<sup>1</sup>
- A nurse will act as your personal health navigator to help you with all your health-related questions, not only questions about critical illness or health problems. Unlimited access to the service for the insured adult,<sup>2</sup> their immediate family (spouse and dependent children<sup>3</sup>) and their extended family (parents, parents-in-law, siblings and siblings-in-law).

## Autonomy <sup>デ</sup>assistance

In the event of temporary or permanent loss of autonomy, this service offers you free assistance from a nurse who will coordinate a wide range of non-medical home services to make life easier for you or your caregivers.

Autonomy assistance is offered in two parts.

#### **Domestic assistance**<sup>4</sup>

Service offered to the insured and their caregivers.

Ex: Light housekeeping, meal preparation, laundry, pet care, grocery shopping and other errands, supervision of a person living alone.

#### Assistance with daily living<sup>4</sup>

Service offered to the insured with loss of autonomy.

Ex: Hygiene and comfort care, assistance with morning and evening routines and mobility at home, supervision of people who need it, transportation for medical appointments and companion services for various outings.

# Psychological assistance

In the event of a covered critical illness or loss of independence, as the insured person, you can get psychological assistance to help you through difficult times. You'll have access to mental health professionals who will listen to you and help you better manage your personal problems and emotions.

This confidential service provides you with a maximum of 3 one-hour sessions per event while your claim is being opened.

The service is available by phone or in person.

- <sup>1</sup> Teladoc Medical Experts does not make referrals or appointments for members and cannot assist members to jump the queue or arrange or cover the cost of travel, lodging, appointments or treatment.
- <sup>2</sup> In the case of an insured child, access to the service is offered at any time to the insured person, their immediate family (parents and siblings), as well as to grandparents if they are the policyholders.
- <sup>3</sup> A child is considered dependent up to age 21 or up to age 25 if enrolled in school full-time.
- <sup>4</sup> Referral service only. The insured will be responsible for any costs incurred.

Assistance services are not a contractual obligation of Desjardins Insurance and may be withdrawn at any time without notice.

### Your health is a priority. We help you protect it.

### desjardins.com/healthsupport desjardinslifeinsurance.com/healthsupport

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200 Rue des Commandeurs, Lévis, QC G6V 6R2 / 1-866-647-5013

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