



Subject: Renewal of your Tangible individual health insurance

Dear Client,

Enclosed you will find the renewal notice for your health insurance contract. Please read it carefully.

You will notice an increase in your insurance premium if you have Facility and Home Care benefits or one of the following hybrid coverages: Life, Disability, Critical Illness, Loss of Autonomy and all related options.

Your new premium will take effect on the renewal date of your contract.

Why has your premium increased?

Despite our best efforts to keep your insurance premium unchanged over the past few years, we had to carry out a more significant rate review.

This increase is due to the current economic climate, specifically low interest rates for a prolonged period of time and the increasing cost of claims.

Discounts and free services

By renewing your insurance, you will continue to benefit from various exclusive products, services and programs:

- **Tangible Assistance Program**, which offers various services such as home health and support, legal information, psychological support and medical second opinion in the event of serious illness.
- **Blue Advantage Program®**, which allows you to save on many health products and services.

QUESTIONS?

Most of your health insurance benefits give you a range of coverage options. Your insurance advisor is available to answer your questions and offer solutions tailored to your needs.

You can also contact our Customer Service Department at 416-640-4001 or 1-877-744-4001 (toll-free number).

Thank you for your continued trust. Your health and wellness remain our top priority.

Sylvain Charbonneau
President and Chief Executive Officer

Encl. Renewal Notice