



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

Why are your Disability, Monthly Indemnity and Overhead Expenses insurance premiums increasing?

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.

The premiums for your other health care benefits have already been increased due to the rising cost of health care services.

Other factors, such as a change in age category or an automatic benefit increase provided in your contract, could also influence your premium for your other benefits.

Discounts and free services

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

- **Virtual health care service***, which allows you to consult a health care professional 24/7, in the comfort of your home.
- **Assistance Program**, which offers various home health and support services as well as legal information services.
- **Blue Advantage Program®**, which provides discounts and 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 416-640-3555 or 1-866-396-3555 (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

*To find out if you are eligible for this service, visit on.bluecross.ca/virtual-health-care.