



Preparing for your group insurance phone interview

WHAT YOU NEED TO KNOW

After you submit your Health and Lifestyle Questionnaire, you may need to provide additional information in order to be eligible for the requested insurance. You may receive a call from a paramedical firm designated by Desjardins Insurance, such as ExamOne or Dynacare, or from a Desjardins Insurance representative. They'll conduct the phone interview or set up any necessary appointments for medical tests. If we determine that additional information is required, we will contact you by phone. Ensure that your phone is set up to receive calls from unknown numbers and that we may leave you a voicemail letting you know how to call us back. If we are unable to reach you by phone, we will write to let you know the next steps.

Phone interview

During the phone interview, the agent will ask you to provide the information we need to properly review your insurance application. Please note that the call display may not specify the name of the paramedical firm.

They'll start by verifying your identity, for confidentiality reasons, and the call will be recorded. They'll ask you questions about your lifestyle and about your medical history as well as that of your dependents under 14 years old. All other dependents will have to complete the phone interview process independently. You might also be asked for additional information, such as any diagnosis dates, treatments or changes in your health. The average phone interview lasts 25 minutes.

Appointment with a healthcare professional

Based on your phone interview, you may be asked to undergo some medical tests. In that case, an appointment will be set up with a healthcare professional. The healthcare professional may ask further questions about your health and lifestyle, take your vital signs, and collect any samples needed to review your application. The appointment can be held at your home or place of work provided that confidentiality can be maintained. Alternatively, the appointment can be set up at a clinic upon request.

Questions?

1-877-315-8390

Here's a checklist to help you prepare for the call:

Your family doctor

- ▶ Name
- ▶ Street address
- ▶ Phone number
- ▶ Date of your last visit

**If you've consulted any specialists,
we may ask for their contact information.**

Lifestyle questions

- ▶ Tobacco, alcohol use
- ▶ Drugs or narcotics use (including marijuana)
- ▶ Driving record
- ▶ Travel or stays outside Canada or the United States
- ▶ Dangerous activities or sports, such as skydiving, motor vehicle racing or scuba diving

Medical history of immediate family

- ▶ Medical history of your parents and siblings
- ▶ Age at time of diagnosis

Medical information

- ▶ Personal information such as height and weight
- ▶ Diagnoses, with dates
- ▶ Treatments, with dates
- ▶ Dates of check-ups and follow-ups
- ▶ Medication names

After the phone interview or appointment with the healthcare professional

Desjardins Insurance will use this information to determine whether you're eligible for insurance and may ask for more information, if needed. Once a decision has been made, you will be notified. Your employer will only be notified of the decision, and no confidential results will be disclosed to them.

Your personal information

To serve you every day and in order to meet our legal obligations, we must collect, use and disclose your personal information. For more details, refer to the Desjardins Group Privacy Policy at desjardins.com/privacy-policy. You may be asked to provide specific consent to ensure the provision and continuity of service at Desjardins Insurance. This will be done in accordance with the Desjardins Group Privacy Policy. Desjardins Insurance treats your personal information as confidential. Your information is only viewed by employees who need access to perform their duties. You have the right to review the personal information we hold about you and to request the correction of any information that is incomplete, ambiguous or irrelevant. To find out how to submit such a request, refer to our Privacy Policy..

Questions?

If you have any questions about how your insurance application is processed, please call us at 1-877-315-8390.

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