



## Discontinuing Certain Products

Dear Valued Partner,

After conducting an extensive review of our product offering, we have determined that the volume of our Life and Living Benefits portfolio is not sufficient to deliver the quality products and services that we wish to offer our clients and partners.

We have therefore decided to cease new sales of the below products, which will be discontinued on **June 1, 2023**:

- Blue Flex (Express Plan, Flex Plan, and SME Plan)
- Mortgage Plan
- AMI

The Association Program sales will be discontinued on **December 31, 2023**.

Our advisor distribution network remains very important to us. This year, we introduced our new suite of Blue Cross Health products available for distribution through advisors. This reaffirms our commitment and confidence in this distribution channel.

Please see the tools below to guide you through this transition.

- [FAQ](#)
- [Changes to existing contracts](#)

**Transition rules**

**Blue Flex (Express Plan, Flex Plan, and SME Plan),  
Mortgage Plan, AMI**

**Sales cease on June 1, 2023**

<b>Applications signed before June 1, 2023</b>		<b>Applications signed as of June 1, 2023</b>
Received by June 15, 2023, inclusively	Received after June 15, 2023	Product will no longer be available
Application will be processed	Application will not be processed	Applications will not be processed

**Association Program**

**Sales Cease on December 31, 2023**

<b>Applications signed before December 31, 2023</b>		<b>Application signed as of December 31, 2023</b>
Received by January 15, 2024, inclusively	Received after January 15, 2024	Product will no longer be available
Application will be processed	Application will not be processed	Applications will not be processed

Rest assured that client contracts are maintained, and we will honour all contractual obligations.

We are here to support you throughout this transition. Please contact your regional sales director if you have any questions.

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Thank you for your continued support.

**Joanne Parent**

Regional Vice-President, Business Development

Health Insurance Quebec

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