



Dear valued partner,

As a result of a thorough annual review, Blue Flex® (Flex Plan, Express Plan, SME Plan and Association Program) will be subject to a rate adjustment for the benefits outlined in the table below, effective October 1, 2025. These rate adjustments are necessary to ensure the financial stability of Blue Flex products. Please note that there will be no rate change to in-force Tangible policies.

<p style="text-align: center;">BLUE FLEX Flex Plan, Express Plan, SME Plan and Association Program Rate Increase (Applicable to in-force policies)</p> <p style="text-align: center;">Extended Health with or without Drug coverage, Dental, Medical Expenses Due to Accident, Travel, Accidental Fracture and Home Care Benefits</p> <p style="text-align: center;">5%</p>

Please note that there will be no rate increase for any other benefits.

This change will be reflected on the client's policy renewal date.

Helpful tool

To assist your client with understanding the above rate increases, please refer to the Summary of monthly renewals report.

You can view the above report through your secured access in [Advisor Resources](#). It will be available on the 10th of every month for future renewals. We recommend checking it regularly to obtain the list of clients affected by the rate adjustment.

If you have any questions, please contact [Info-Partners/1-800-361-2358](#) (option 2, then option 1).

Thank you for your continued support.

Luc Monette

Regional Vice-President

Business Development Health Insurance for Ontario and Quebec