



Rate adjustment October 1, 2026

Dear valued partner,

Following 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, 2026**. These adjustments are necessary to ensure the ongoing financial sustainability of Blue Vision products, however there will be no rate change to in-force Tangible policies.

Moving forward, the product renewal date will remain October 1 each year.

BLUE FLEX

Flex Plan, Express Plan, SME Plan and Association Program
Rate Increase (Applicable to in-force policies)

Extended Health with or without Drug coverage, Dental, Medical Expense Due to Accident, Travel, Accidental Fracture and Home Care Benefits	5%
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Please note that there will be no rate increase for any other benefits

This rate adjustment will be reflected on each client's policy renewal date.

Helpful tool

To help you explain these rate increases to your clients, please refer to the Summary of Monthly Renewals report, available through your secured access in [Advisor Resources](#). It will be available on the 10th of every month for upcoming 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/1-800-361-2538](#) (option 2, then option 1).

Thank you for your continued support.

Luc Monette

Vice-President

Business Development Health Insurance for Ontario and Quebec

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