

ADVISOR FAQ

Life and health insurance

(last update: March 26, 2020)

This FAQ was created to help you support your clients during the COVID-19 pandemic. Even if our local offices are currently closed, the necessary measures have been put in place to ensure the good continuity of our services. Our sales team remains available to offer you the support you need.

ADMINISTRATION

Q1. Will services to advisors be maintained in the context of the COVID-19 pandemic?

R1. Yes. The necessary measures have been put in place to ensure that all our services are maintained and to meet our usual claims processing times. Our Info-Partners, commissions and contracting, as well as our sales directors remain available by phone or by email.

For the time being, if you have any documents to send us, please send them by email.

For any requests related to administration or medical underwriting, please contact:

- Info-Partners Health
Info.partners.health@qc.bluecross.ca
514-286-2626 or 1-800-361-2538 (option 2, then option 1)

For any questions related to your commissions, please contact:

- Commissions and contracting
Commission.contracting@qc.bluecross.ca
514-286-2626 or 1-800-361-2538 (option 2, then option 2)

Contact our sales team:

- Montréal, Outaouais, Laurentides and Lanaudière
Jean-Gaston Baudart
514-214-3935
Jean-Gaston.Baudart@qc.croixbleue.ca
- Montréal, Montérégie and Estrie
Natacha Carrier
514-347-1918
Natacha.Carrier@qc.croixbleue.ca
- Eastern Québec
Nathalie Lemonde
418-569-8364
Nathalie.Lemonde@qc.croixbleue.ca

Q2. My client is having trouble paying their premiums. What options can I offer to them?

R2. If your client is facing financial difficulties as a result of the crisis, they can contact us to take the necessary measures for the payment of their premiums and avoid having their financial institution charge them a fee for insufficient funds. We will be able to offer them a 60-day period to pay their premiums. During that time, their coverage will be maintained.

If your client fails to call us before the expected date their payment, our usual rules apply.

Q3. What are the accepted methods of payment for the initial premium?

R3. We accept the following methods of payment for the initial premium:

- Credit card
- Pre-authorized debit (PAD)

Payment by cheque is no longer accepted at this time.

Q4. Can I deliver the contract by electronically?

R4. No. We do not offer electronic delivery for insurance contracts. However, we will accept the requirements for the contract to take effect by email, if necessary.

Q5. Are remote sales allowed?

R5. Yes. We accept insurance applications signed remotely (i.e. without the physical presence of the client) and delivered electronically. Please note that you will be required to also send a copy to your general MGA.

Q6. What types of documents can be sent electronically?

R6. We accept the following documents by email:

- Insurance applications
- All documents required for delivering the contract
- Forms

All scanned documents must be clear and legible. Please send them to Info.partners.health@qc.bluecross.ca.

Q7. What types of signatures are accepted?

R7. We accept the following signatures:

- Handwritten signature (pen or stylus) and sent electronically
- DocuSign electronic signature with the authentication certification

UNDERWRITING

Q1. Will COVID-19 impact medical underwriting?

R1. Insurance requests from clients returning from a trip outside the country will be put on hold for two weeks from the date of their return. A health declaration will also be required upon delivery of the contract.

Insurance requests from clients who are planning to travel outside the country within the next months, while a government-issued advisory to avoid all travel is in place, will be postponed until their return to the country. They will have to comply with the medical requirements in place at this moment.

Q2. If a client requires medical tests, laboratory tests, paramedical services or other in-person assessments in order to complete their application, what should we do?

R2. Our suppliers no longer offer paramedical services. However, phone interviews remain possible.

For more flexibility, we offer the following options:

- Maintaining the initial insurance amount. In this case, the insurance request will be put on hold until our suppliers return to normal operations.

OR

- Select a lower insurance amount requiring only a phone interview as a medical underwriting requirement. In this case, your client must complete and sign a form to confirm they accept the change. To get this form, please write to Info.partners.health@qc.bluecross.ca.

CLAIMS

Q1. My client has been quarantined. When will they receive their disability payments?

R1. To be eligible for disability payments, your client must:

- Have been diagnosed with a COVID-19-related infection.

AND

- Meet the disability definition of their insurance policy.

If your client is eligible, the waiting period before they receive their payments for disability benefits starts on the first day they were placed under quarantine.

To submit a disability claim, your client must follow the [steps on our website](#).

Q2. What are the turnaround times for claims processing?

R2. The necessary measures have been put in place to meet our claims processing times. However, because we are experiencing longer than normal turnaround times to receive the medical documents required, claims could be delayed. Thank you for your understanding and your patience.

For the time being, we ask that all our clients send their claims by email or by fax.

	Email	Fax
Claims Health insurance products	Info.partners.health@qc.bluecross.ca	1-866-286-8358
Claims Life and disability insurance products	Claimslife.disability@qc.bluecross.ca	1-877-590-7504