Support when you need it most

It can be overwhelming to be diagnosed with a serious health problem that involves having to make complex decisions.

With the Second Medical Opinion Program, you'll get a better understanding of your illness and the treatment options available. You're eligible for this program if you have cancer, a neurological condition or serious cardiovascular problems.

Look to the future with confidence

Choose Desjardins Insurance

Choose the strength and stability of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

Choose Desjardins Group, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys excellent credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most solid financial institutions in the world.

desjardinslifeinsurance.com/planmember





Insurance

Desjardins Insurance refers to Desjardins

200, rue des Commandeurs Lévis (QC) G6V 6R2 / 1-866-647-5013

Life • Health • Retirement



16122E (2020-03)

Key benefits

- Access to Canadian medical specialists, preferred healthcare provider organizations and centres of excellence
- Full reports and assessments recognized by Canadian university medical centres
- Recommendations for treatments or other necessary tests
- Scientific resources to help you understand the opinions provided
- Regular follow-ups by nurse case managers

Where can I get more information about the program?

On the plan member site:

- Go to www.desjardinslifeinsurance.
 com/planmember and select Access our online services
- Log in to your account. If you haven't registered yet, select **Register now** and follow the instructions on the screen
- Click on Tools and resources > Health is Cool 360°
- Click on Services > Second Medical Opinion

If you don't have access to the plan member site:

- Go to www.healthiscoolprogram.ca.
- Log in with your email address and password.

Via the mobile app:

- On the home screen, click on Tools and resources > Health is Cool 360°
- Click on Services > Second Medical Opinion.

By phone

Call **1-877-455-3561**, Monday to Friday, from 8:00 a.m. to 11:00 p.m. (ET).

Please have your policy number on hand.

When would I use the program?

As an example, you could use the Second Medical Opinion Program if you or a dependent is diagnosed with an illness or a serious health problem, like cancer, a neurological condition or serious cardiovascular problems.

A second medical opinion you can trust

The Second Medical Opinion Program includes a review and evaluation of your medical file by the Novus Health team.

- Personalized support from the Novus Health medical team.
- · Coordination with your medical specialists.
- Collaboration with medical specialists from Canadian and international university medical centres.
- A full second medical opinion report to confirm the diagnosis and the best treatment options.

You are responsible for paying all expenses related to the treatments if they're not covered by the public health system or your group insurance plan.

An exceptional network of healthcare providers

The Novus Health medical team:

- Provides top quality support
- Follows medical best practices by working closely with your physicians to achieve the best results
- Gives you access to a network of Canadian medical specialists and medical facilities around the world

Monica's case

Meet Monica. She's been diagnosed with a rare cancer. Her doctor prepared a treatment plan for her, but she wasn't that comfortable with it.

Through the Second Medical Opinion Program, Monica learned that she was eligible for a clinical drug trial.

The program provided Monica with:

- Empathetic individual support throughout the process
- A thorough explanation of the process and the documents to be signed
- Weekly emails to update her on the progress at each step and the contacts established
- An in-depth assessment by a qualified specialist in a Canadian university medical centre
- Information about each suggested procedure and test
- A consultation and ongoing follow-ups from the case manager assigned to her file