

FREQUENTLY ASKED QUESTIONS

- 1. Do I have to provide evidence of good health in order to participate in the plan ?**
Yes. Required evidence varies from a simple questionnaire to a complete medical examination, depending on your age and the amount of coverage requested. If required, a medical professional will visit your home or office according to your schedule and all related costs are assumed by the insurer.
- 2. Is the policy portable ?**
Yes, as it is a contract between you and the insurer.
- 3. Can I increase or decrease my coverage at a later date ?**
Yes, however any increase will be subject to the insurer's approval.
- 4. Can the insurer request evidence of good health after the policy is issued ?**
No, as long as your premium is received within the allotted grace period, no further evidence can be requested.
- 5. Can the insurer demand that I return to work in a lesser position ?**
No. As the policy's definition of disability covers your current occupation up to age 65, it precludes any attempt by the insurer to recycle you to a lesser position.
- 6. Are premium rates guaranteed ?**
No. Premium rates are established for all participating members and can increase or decrease.
- 7. Are premiums level to age 69 ?**
No, premium rates are set by age brackets and your premiums will increase every time you attain a new age category. A complete table of current rates is available upon request.
- 8. What happens if I am no longer a member in good standing of the Ordre?**
As the plan is exclusively for members, your coverage would terminate at the next renewal date.



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