

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 ; 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 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 allowed grace period, no further evidence can be requested.
5. ***What expenses are eligible for reimbursement ?***
The usual expenses incurred in the normal course of a business related to your profession, such as:

<input checked="" type="checkbox"/> rent	<input checked="" type="checkbox"/> utilities	<input checked="" type="checkbox"/> telephone expenses
<input checked="" type="checkbox"/> heating costs	<input checked="" type="checkbox"/> equipment rental	<input checked="" type="checkbox"/> automobile expenses
<input checked="" type="checkbox"/> employee payroll	<input checked="" type="checkbox"/> professional dues	
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 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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