

Health underwriting requirements

The Health underwriting requirements guide is a tool to informally evaluate your client's eligibility for health insurance coverages of Desjardins Insurance from a medical point of view.

A preliminary evaluation of each client's state of health is an essential prerequisite to proposing a health insurance product. It also avoids investing time and energy on cases that are not insurable. Plus, it can help you prepare your clients to face a refusal.

Note: The information in this section is not exhaustive. It has been selected for explanation and demonstration purposes. Contact us for any questions pertaining to the selection criteria.

- How it works
- Disability
- Critical illness

Products:

Underwriting requirements guide - Critical illness

Sum insured* (\$)	0-13	14-17	18-40	41-45	46-50	51-55	56 and +
0 to 49,999	1 ^{FT}	1 ^{FT}	1 ^{FT}	1 ^{FT}	1 ^{FT}	1 ^{FT}	1 ^{FT}
50,000 to 100,000	1 ^{FT}	1 ^{FT}	1 ^{FT}	1 ^{FT}	1 ^{FT}	5	5
100,001 to 250,000	1	1	1 ^{FT}	4	5	5	5
250,001 to 500,000	1	1	4	5	5	5	5
500,001 to 1,000,000	1	4	5	5	5	6	6
1,000,001 to 3,000,000	1	4	7	7	7	8	8

Legend (evidence of insurability required)

^{FT} Eligible for a point-of-sale decision

1. Non-medical
2. Non-medical and Urine
3. Non-medical and Paramedical
4. Non-medical, Paramedical and Urine
5. Non-medical, Paramedical, Blood profile and Urine
6. Non-medical, Paramedical, Blood profile, Urine and Resting Electrocardiogram
7. Non-medical, Paramedical, Blood profile, Urine and Financial questionnaire**
8. Non-medical, Paramedical, Blood profile, Urine, Resting Electrocardiogram and Financial questionnaire**

Notes:

* Sum insured is the total amount of insurance taken out in the last 6 months with Desjardins Insurance.

** For Business Insurance, attach the company's financial statements.

- For individuals age 65 and under, medical requirements are valid for 12 months.

- For individuals age 66 and over, the requirements are valid for 6 months, except the resting and stress electrocardiogram and the inspection report, which are valid for 12 months.

- Desjardins Insurance reserves the right to request additional information to better assess risk, regardless of the client's age or sum insured.

Attending physician's statement (APS)

An attending physician's statement (APS) may be required if a client has health problems related to one or more of the following conditions:

- Cancer
- Cerebrovascular disorders
- Chronic obstructive pulmonary disease (COPD)
- Crohn's disease
- Disabling chronic pain
- Heart disorders
- Hepatitis
- Kidney disorders (e.g.: glomerulonephritis)
- Neurological disorders diseases (e.g.: multiple sclerosis)
- Psychological disorders (e.g.: bipolar disease, psychosis, schizophrenia)
- Ulcerative colitis

Note: This list is not exhaustive. Other health conditions may be added.

An attending physician's statement will be required based on the criteria below:

Age	Sum insured* (\$)	Time elapsed since the last consultation with the physician
0-17	250,001 and +	0 to 3 months
18-50	500,001 and +	0 to 3 months
51-60	250,001 and +	0 to 3 months
	500,001 and +	0 to 6 months
61 and +	250,001 and +	0 to 6 months

* Sum insured is the total amount of insurance taken out in the last 6 months with Desjardins Insurance

Important: In addition to the above criteria, Desjardins Insurance reserves the right to request additional information from the attending physician in order to better assess the risk.

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