Assistance Benefit: a value-added service!

Your health is your most important asset and is essential to maintaining a good quality of life. You and your family can feel confident with access to a reliable assistance service that provides expert advice and referrals tailored to your specific needs.

The Assistance Benefit is included at no additional cost when you purchase certain SSQ Insurance products. This assistance service allows you to get answers to health related questions and helps alleviate your day-to-day concerns.

Assistance Benefit supports you when you need it most!

Ask your advisor if your insurance policy provides your with access to the Assistance Benefit service.



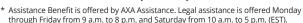
Please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.



Assistance Benefit

1-866-208-8163

24 hours a day, 7 days a week*



About SSQ Insurance

Founded in 1944, SSQ Insurance is a mutualist company that puts community at the heart of insurance. With assets under management of \$12 billion, SSQ Insurance is one of the largest companies in the industry. Working for a community of over three million customers, SSQ Insurance employs 2,000 people. Leader in group insurance, the company also sets itself apart through its expertise in individual life and health insurance, general insurance and the investment sector.



For more information, go to ssq.ca.







Assistance Benefit



The purpose of this document is to provide a summary description of the Assistance Benefit. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.



A global assistance specialist

Leader in emergency aid, AXA Assistance has many operational centers and an extensive network of medical service providers, with more than 30,000 physicians in 138 countries.

You can obtain a full range of assistance services through a single toll-free number. No matter where you are, access to a qualified agent and immediate expert solutions are just a phone call away!

Across the globe, an experienced team is at your disposal for:

- analyzing your case;
- facilitating your access to services;
- · assisting you in making informed decisions;
- listening, guiding and supporting you during difficult times.

Whether it is for a medical referral or for a psychological consultation, you will get the right help at the right time.

Services offered

Available worldwide

Second medical opinion

Receive a recommendation report from another highly qualified practitioner

Medical referral

Obtain the names of three qualified physicians whose experience matches the state of your health

Hospital treatments outside the province or country

Get help with doctor appointments, hospital admissions, accommodations, transportation and even interpreter services

Administrative services

Get assistance with receipt verifications, fees paid and medical claims, as well as obtaining preferred rates

A multidisciplinary team of experts

Psychological assistance

Access to a psychologist; also available for your spouse and children

Medical assistance

Get advice from registered nurses on matters concerning your health, your lifestyle and your medications

Convalescence assistance

Obtain referral to professionals who specialize in recovery following an illness, accident or surgery

Anytime, as soon as your policy is in force

Concierge services

Get information and referrals from professionals regarding your life's daily matters

Legal assistance

Access to legal advice including legal assistance in the event of identity theft

Support at no additional cost

There is no increase to your insurance premium related to the use of Assistance Benefit services.

Keep the membership card with you at all times!



1-866-208-8163

Benefit from a confidential service 24/7*!

* Legal assistance is offered Monday through Friday from 9 a.m. to 8 p.m. and Saturday from 10 a.m. to 5 p.m. (EST).

Confidential and multilingual assistance services

- International presence
- Professional service
- Reliable network



| Policy No.: | |
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