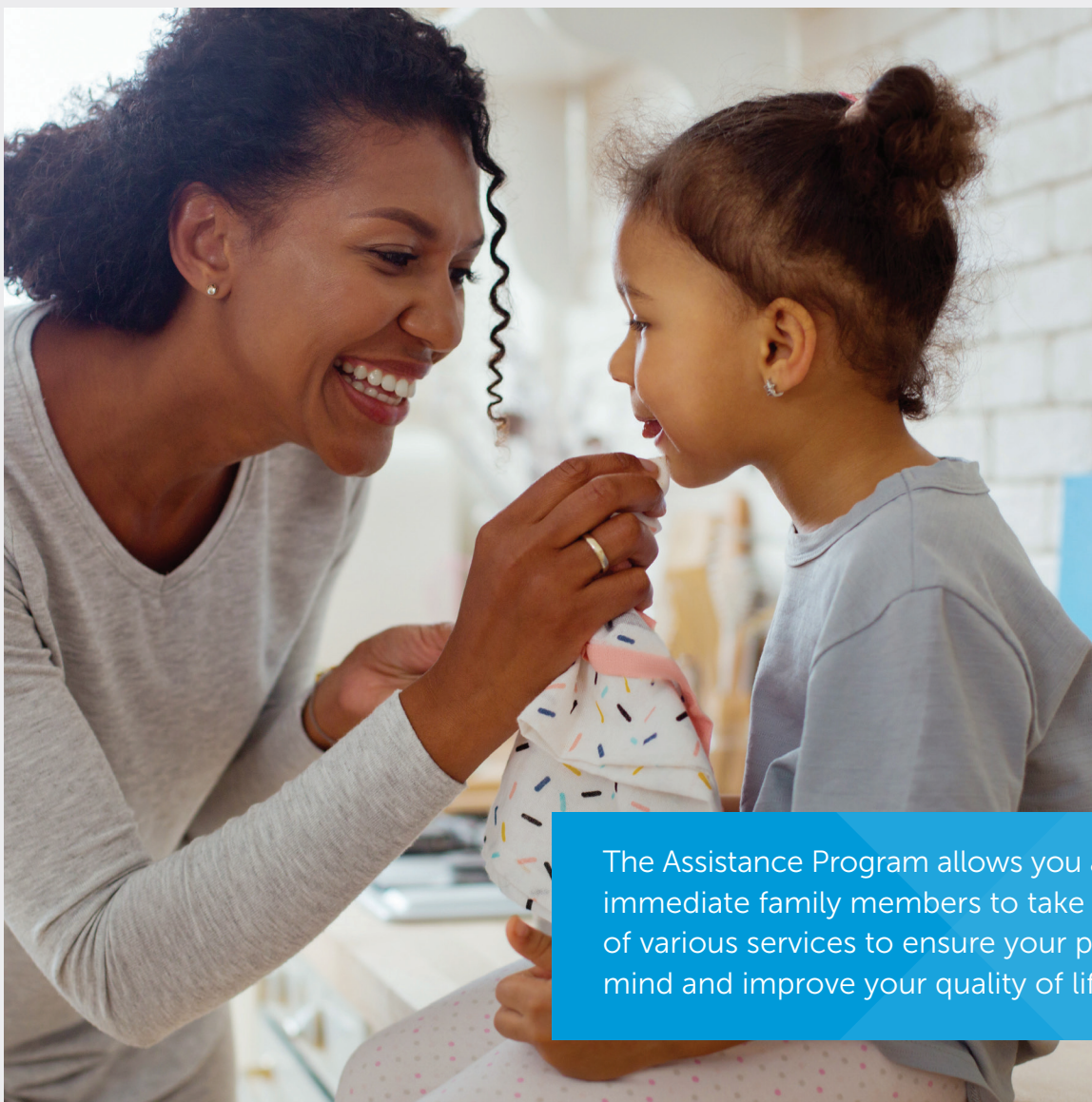


ASSISTANCE PROGRAM
FOR INSURED OF THE

Tangible

PRODUCT



The Assistance Program allows you and your immediate family members to take advantage of various services to ensure your peace of mind and improve your quality of life.

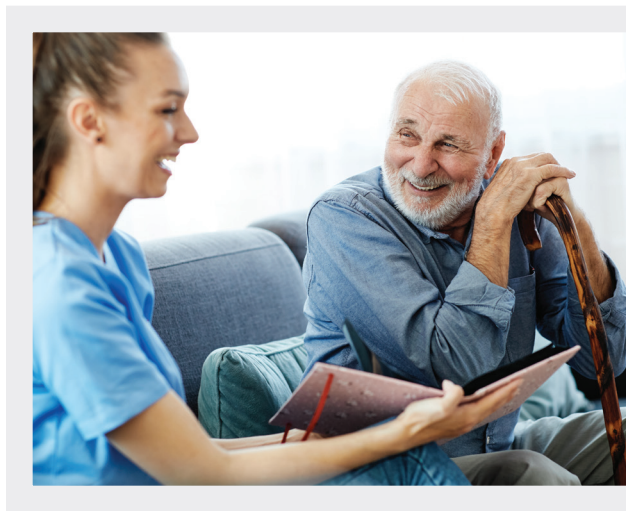
SERVICES OFFERED BY THE Assistance Program

Home health and support

Following childbirth or hospitalization of 2 days or more, you may have access to the following services*:

- Domestic help for light maintenance work (maximum of 15 hours, within 30 days of your return home)
- Home delivery of medication (within 30 days of your return home)
- Remote monitoring service (emergency bracelet – for a period of 3 months following your discharge from the hospital)
- Transportation of a relative or friend to help you (up to \$250 per hospitalization)
- Educational assistance for a child absent from school for more than 2 weeks (primary or secondary education up to a maximum of 90 hours)
- Following childbirth, home visit by a licensed nurse (up to a maximum of 8 hours per day, within 3 days of your return home)

* No maximum linked to the number of deliveries or hospitalizations.



Information and prevention

Support for obtaining reliable health care information.

- Help finding healthcare professionals in your area
- Helpful resources on health and injury and illness prevention

Legal information

Unlimited number of free telephone consultations with lawyers in all areas of law.

- Labor codes and standards
- Separation, divorce and visitation rights of grandparents
- Hospital care and patient rights
- Successions, mandates in case of incapacity and powers of attorney
- Problems related to co-ownership
- Tax matters
- Offenses and crimes

The legal information services is open Monday to Friday, from 9 a.m. to 6 p.m.

Second medical opinion

If a serious illness is diagnosed, your medical file may be submitted to a team of recognized medical experts to confirm or clarify a diagnosis and determine the best treatment strategy for your illness.



The second medical opinion service is only available to persons insured by the Tangible product.

Eligible illnesses or conditions:

- Stroke and related conditions
- Severe burns
- Cancer
- Life-threatening conditions
- Kidney failure
- Cardiovascular diseases
- Neurodegenerative diseases (e.g. multiple sclerosis, Alzheimer's disease)
- Severe bone or lung diseases
- Diseases that can lead to amputation
- Loss of sight
- AIDS
- Hearing loss
- Organ transplants
- Major traumas



Psychological support

To help you overcome a difficult ordeal such as a diagnosis of a serious illness, the death of a loved one, a loss of autonomy or the imminent end of life, you and your family can obtain up to 12 hours of professional consultations per event.

Residential assistance service

Following an accident or serious illness, your needs may change and home adaptation may be required. To support you in this complex step, you can be put in touch with a network of experts who will be able to help you make the right decisions and guide you in the work to be done.

HOW TO BENEFIT FROM THE ASSISTANCE PROGRAM?

Call 1-888-905-3201
(toll-free number).



General Conditions

1. Eligible persons

The persons eligible for the Assistance Program are the policyholder of an individual health insurance from Québec Blue Cross and the members of their immediate family, namely their spouse and their dependent children, as defined in the general conditions of the health insurance policy eligible for the program. If the primary insured is a child under 25, dependent on their parents, their immediate family members will be eligible for the program, namely their father, mother and siblings under 25.

Persons eligible for Tangible assistance services are the holder of Tangible insurance from Québec Blue Cross and their immediate family members as described above, with the exception of second medical opinion services which are reserved for persons specifically covered by the Tangible insurance policy.

2. Duration of membership

The Assistance Program is valid for the duration of a health insurance contract as long as it is in force. In the event that the member is no longer insured under a health insurance contract, the Assistance Program will end.

3. Activation

The Assistance Program comes into force on the effective date of your individual health insurance contract.

4. Services

Québec Blue Cross reserves the right to remove, add, modify or substitute without notice and unilaterally any services that are part of this program, including those described in this document.

5. Waiver

Québec Blue Cross gives no express or implied warranty with respect to the services offered to members of the Assistance Program or to the information transmitted to them, regardless of these services. Consequently, no guarantee will be given by Québec Blue Cross as to the quality of the services rendered under this program. Québec Blue Cross assumes no responsibility for the services provided herein. The member acknowledges that Québec Blue Cross acts as a resource entity for the purposes of reference to third parties and, consequently, waives any liability against Québec Blue Cross as stipulated above.

6. Applicable laws

This program is governed by the laws of the province of Québec and applicable Canadian federal laws. Any resulting dispute will be submitted exclusively to the competent courts of the judicial district of Montreal.

7. Personal information

As a member, you consent to Québec Blue Cross opening, keeping and updating a file on behalf of persons eligible for the Assistance Program containing the personal information that you have transmitted to us. This information will be used to properly assess your needs in order to provide you with the services described herein. Only our employees and certain suppliers offering services requiring this information will have access to it, with the member granting permission to disclose such information in such a case. This information will be kept confidential.



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