



Changes to existing contracts*

Acceptable changes following discontinuation of the following products:

Ontario: Blue Vision (Express Plan, Global Plan, SME Plan and Association Program) and Mortgage Plan

Quebec: Blue Flex (Express Plan, Flex Plan, SME Plan and Association Program), Mortgage Plan and AMI.

Changes	Yes/No
Change of policyholder	Yes
Change of beneficiary	Yes
Change of address	Yes
Change of billing	Yes
Change of advisor	Yes
Reduction of an insurance amount	Yes
Adding a new benefit	No
Increasing of an insurance amount	No
Adding a child born after the effective date of the contract	
In a single-parent of family plan	Yes (Automatically covered)
In a single or couple plan	Request received within 30 days of birth of first child: Yes Request received after 30 days: No
Adding a child born before the effective date of the contract	No If the decision was postponed and a reconsideration had been offered at the time of the initial application: Yes
Adding a spouse after the effective date of the contract	Application received within 30 days of union (marriage or common law spouse): Yes 31 days or over: No If the decision was postponed and a reconsideration had been offered at the time of the initial application: Yes
Decrease in the waiting period	No
Increase in the duration of benefits	No
Addition of indexation	No
Change/reclassification of occupational category (Higher class)	No
Changing status to non-smoker	Yes
Benefit or contract cancellation	Yes
Reinstatement request	Yes, according to the contract terms
Issuing of a new contract when a dependent no longer meets the definition of the contract	No
Issuing of a new contract following a separation	No
Exclusion revision	If a reconsideration had been offered at the time of the initial application: Yes
Extra premium revision	If a reconsideration had been offered at the time of the initial application: Yes
Mortgage Plan	
Increasing the insurance amount:	
Mortgage Disability	If the increase is less than 50% and the loan date remains the same: Yes 50% and over: No
Mortgage Life	No
Association program – Sales until December 31, 2023	
New membership - amounts offered with the declaration of the Association Form	Yes
New membership – Exceeding amount	Yes, until December 31, 2023
Upward change on an existing contract	Yes, until December 31, 2023
Sale of Express Plan benefits for an association	Yes, until December 31, 2023
SME Plan	
Addition of a new employee after June 1, 2023	No

*These changes apply only to the above mentioned products, available in Québec and Ontario