

## FAQ – Access Life : Agent / Brooker

Questions	Yes/no	Comments
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### Step 1 - DEFERRED: Maximum of \$50 000 – Permanent (L100) protection only. Payment upon death is deferred for 2 years.

#### Question 1. In your lifetime, have you been diagnosed and/or treated for any of the following conditions:

- a. Acquired immunodeficiency syndrome (AIDS) or tested positive for the human immunodeficiency virus (HIV)?
- b. Heart rhythm disorder (arrhythmias) which required the insertion of a pacemaker, heart failure or cardiomyopathy?

<p>A 22-year-old diagnosed 7 years ago with a <b>long QT syndrome</b>, could possibly have arrhythmia, but he had something installed to his heart **. Is he eligible?</p> <p>** Possible installation of an Implantable Cardioverter Defibrillator / Cardiac Defibrillator (Source: Heart and Stroke Foundation)</p>	Possibly	In case of doubt, it is necessary to precise the exact type of device that has been implanted.
<p>The client suffered a <b>myocardial infarction</b>. Is he eligible?</p>	Possibly	<p>People who have had a cardiac incident (heart attack, angina, angioplasty, etc.) have not necessarily developed heart failure; furthermore, these clients do not necessarily know that they do have heart failure. <sup>1</sup></p> <p>A good indication that the person may be suffering from heart failure is that after the event he is unable to resume most of the activities she used to practice (including her occupation) after a convalescence of 3 to 6 months.</p>

- c. Cystic fibrosis, Alzheimer’s disease, dementia, Huntington’s chorea, Parkinson’s disease, amyotrophic lateral sclerosis (Lou Gehrig’s disease), muscular dystrophy, myotonic dystrophy, or any form of ataxia?

<p>The client is suffering from <b>multiple sclerosis</b>; no question in the application resembles it. Is multiple sclerosis a form of ataxia? Is the client eligible?</p>	Yes	<p>There are no specific questions about multiple sclerosis. However, the person must be able to answer "No" to question 4 b) of Step 1 (the person is not bedridden or in a wheelchair). This is not a form of ataxia.</p>
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<sup>1</sup> According to the Heart and Stroke Foundation website, 500,000 Canadians are currently suffering from heart failure (1.4% of the population). Heart failure is described as follows: "Heart failure occurs when the pumping action of the heart is no longer strong enough to circulate blood, especially during physical activity and periods of stress. In addition, the heart muscle may not relax properly to allow the blood to return from the lungs to the heart. It may be secondary to the following conditions: malfunction of the heart valves; An infection that causes inflammation of the heart muscle (endocarditis or myocarditis); alcohol or drug abuse; diabetes, obesity, high cholesterol, cardiac muscle diseases of unknown origin; other health problems such as thyroid disease or anemia.

Cardiomyopathy is a disease that affects the heart muscle and causes the heart wall to thicken which reduces its ability to pump blood to the rest of the body.

The client has <b>Duchenne’s dystrophy</b> , is he eligible?	No	Muscular dystrophy and myotonic dystrophy include: Becker, Duchenne, Steinert dystrophy, ocular and oculopharyngeal dystrophy.
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d. Chronic respiratory disease (excluding sleep apnea) which requires the daily administration of oxygen?

The client has <b>oxygen at home</b> , but does not take it continuously, just <b>a few times a day</b> . He can even spend a day without taking any. Is he eligible?	No	
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e. **For individuals less than 18 years old**, type 1 diabetes, cerebral palsy, congenital heart disease, Down’s syndrome or autism spectrum disorder (ASD)?

Does a <b>child</b> with a <b>pervasive developmental disorder</b> qualify?	No	Autism spectrum disorders (ASD) include autism, Asperger’s syndrome and pervasive developmental disorder (PDD).
Does a <b>9-month-old child</b> who has an <b>ASD</b> or <b>VSD</b> defect qualify?	No	Not eligible to Step 1, it is a congenital heart disease.
A <b>4-month-old baby</b> with a <b>hypoplastic left heart</b> and <b>mitral and aortic atresia</b> . Is the child eligible?	No	Not eligible to Step 1, it is a congenital heart disease.
A <b>5-month-old baby</b> with a <b>pulmonary stenosis</b> . Is he admissible?	No	Not eligible to Step 1, it is a congenital heart disease.

**Question 2. Within the last three (3) years, have you been diagnosed or treated for leukemia, lymphoma, malignant tumour or any form of cancer (other than basal cell carcinoma)?**

Does a woman who has had <b>precancerous cells of the cervix</b> qualify?	Yes	CIN 1, 2 and 3 are eligible at all Steps.
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**Question 3. Within the last twelve (12) months:**

- a. Have you been found guilty of a criminal offence (including offences associated with driving under the influence – DUI) or of a criminal offence awaiting trial?
- b. Have you used any hard drugs except as prescribed by a physician or have used methadone prescribed or not by a physician?

**Other than cannabis, marijuana.**

Question 4. Are you presently:

a. Hospitalized or in a nursing facility including a centre or a home for individuals with reduced autonomy?

<p>The client is 54 years old and <b>lives in a residence for the elderly</b> or retired people. She stayed for a long period of time in a foster family following a bout with depression (she is bipolar). On the other hand, she is autonomous and does all her things alone and is not confined to a bed or a wheelchair, she is not losing her autonomy.</p>	<p>No</p>	<p>Despite the explanation, the person lives in a residence for the elderly.</p>
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b. Bedridden or wheelchair bound?

c. Undergoing or waiting for an investigation for diagnostic purposes?

<p>Do you consider the <b>annual tests</b> (blood tests, urine tests, etc.) requested by the family Doctor as testing for diagnostic purposes? If a client must undergo these tests for his annual check-up, is he eligible?</p>	<p>Yes</p>	<p>If it is the usual annual check-up and the client has not consulted due to any particular problem that requires special examinations.</p>
<p>The Doctor wants to check the client's <b>thyroid</b>, can we consider?</p>	<p>Possibly</p>	<p>The answer is no if it is a screening test following symptoms reported by the client. The answer is yes if it is a follow-up of a condition that is already known.</p>
<p>The client had an <b>elevated prolactin</b> level one year ago. A <b>scan</b> was done to make sure everything was normal. Everything was ok and the prolactin returned to a normal level without any medication. She must pass another <b>scan</b> this year for a follow-up. Is the client eligible?</p>	<p>Yes</p>	<p>This is not a test for diagnostic purposes since in this case, the scan was normal; furthermore, the prolactin level was within normal limits. Consider this as a follow-up exam.</p>
<p>The client will be having bariatric surgery. He must have <b>pre-operative tests</b>. Is he eligible?</p>	<p>Yes</p>	<p>Yes, if these tests are indeed pre-operative tests since the condition is already known. Even if the client is postponed for regular insurance coverage, an offer can be made. His weight must not exceed the maximum corresponding to his size on question 5.</p>
<p>The client will be undergoing <b>an investigation in a Sleep Clinic</b>. The Doctor suspects sleep apnea. Is he eligible?</p>	<p>No</p>	<p>The client must undergo tests for diagnostic purposes, he must wait until the investigation is complete and the final diagnosis is known.</p>
<p>A 30- year old client has passed the <b>BRCA 1 and BRCA 2 tests</b>, and is <b>waiting for the results</b>, she has no personal history of breast disorders. Is she eligible?</p>	<p>Yes</p>	<p>Regardless of the results, the genetic testing results cannot be considered.</p>
<p>A 32-year old client discovered a lump in her breast 18 months ago, she is followed by <b>mammogram and echos</b> since onset, last exams were done 9 months ago, next exams are scheduled in <b>3 months</b>. Birads 3 confirmed twice, probable diagnosis is a fibroadenoma. Is she eligible?</p>	<p>Yes</p>	<p>Even if it is prudent for Life and CI to postpone to postpone the client until the next mammogram / echo, the client is not waiting for a diagnostic test in the sense that we intend it, she is awaiting for follow-up examination, the diagnosis has already been established.</p>

The client suffers from <b>osteoarthritis</b> , he is waiting for a consultation for a possible surgery. Is he eligible?	Yes	The diagnosis is already known.
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**Question 5. For individuals 15 years of age or older, is your weight greater than the weight corresponding to your height is the following table?**

Refer to the table of question 5, Step 1, of the application F35A – There is no tolerance for height and weight.

**Étape 2 – DEFERRED PLUS: Maximum OF \$200 000 – Permanent (L100) and/or term (T20) protection (as well as T10 and T25 of iAExcellence). Payment upon death is deferred for 2 years.**

**Question 1. For individuals 15 years of age or older, is you weight greater than the weight corresponding to your height in the following table?**

Refer to the table of question 1, Step 2, of the application F35A – There is no tolerance for height and weight.

**Question 2. Within the last five (5) years:**

a. Have you ever had an amputation as a result of a disease?

Is a client who has the <b>Loeys-Dietz syndrome</b> eligible for all stages of the product? Following a newspaper article presenting a person with this orphan disease that can affect 1/5000 people. This person presented severe and sudden bleeding for which he was operated urgently. Following surgical complications, he had to have his right leg <b>amputated</b> .	No	The amputation results from an illness. Only eligible for Step 1, if his mobility allows the client to move around without the help of a wheelchair. The only acceptable forms of amputations are those resulting from an accident.
The client has had a total <b>mastectomy</b> for cancer several years ago. Is she eligible?	Yes	By definition amputation is to remove a limb or a part of a limb (upper or lower) during a surgery. Mastectomy or ablation of an organ is not considered amputation. Must be able to answer no to question 2 of Step 1 and /or to question 1 of Step 3

b. Have you been treated for a chronic kidney disease or a chronic liver disease (including cirrhosis, fibrosis, hepatitis C or any other types of chronic hepatitis)?

The client had <b>hepatitis B</b> several years ago, he is cured, but he is still a carrier. Is he eligible?	Yes	The client who has had a single episode of hepatitis B is acceptable unless he has developed chronic hepatitis. Therefore, the healthy hepatitis B carrier is acceptable.
The client is followed for <b>polycystic kidneys</b> . Is he eligible to Step 2?	No	It is a chronic kidney disease.

The client has had <b>kidney stones</b> . Is he eligible?	Yes	In most of the cases. In some rare cases where the kidney stones may have caused a chronic kidney disease (permanent deterioration of the kidney function) the client should answer yes to the question.
The client suffers from a <b>Medullary cystic disease</b> . Is he eligible?	No	It is a chronic kidney disease.

c. Have you received an organ transplant or a bone marrow transplant or were you advised to do so due to your condition?

The client had a <b>kidney transplant</b> 8 years ago and is always followed on a yearly basis. Is he eligible?	Possibly	If the condition for which he received the transplant has been resolved by the transplant, he can answer “No” to this question.
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d. Have you been treated for drug or alcohol use, joined a support group or been advised to reduce your consumption or to receive treatment for it?

Does it matter if it's the client's mother who told him/her to drink less?	Possibly	This is an example of the kind of reflection that the mother of a 16 years old teenager could make if he/she enters the house and is highly intoxicated. If it is the mother of an adult in his thirties who has just lost job because he drinks too much, the prospect is different. On the other hand, some people who drink very little or not at all can have a reduced tolerance when it concerns one of their loved ones. These opinions are often even more pronounced when it concerns drug use. Usually people who have been advised by their Doctor, employer or spouse to <b>reduce their consumption or to stop using alcohol or drugs</b> have either health problems related to their consumption or behavioral problems that is detrimental to their work or family life.
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**Question 3. Within the last three (3) years:**

- a. With regards to heart attack, angina or heart valve disease:
  1. Have you been diagnosed and/or been treated with anticoagulants? <sup>2</sup>
  2. Have you undergone a surgery (bypass, angioplasty or insertion of a stent) or are you awaiting such surgery?
  
- b. With regards to cerebrovascular disease (stroke), transient ischemic attack (TIA) or vascular disease of the arm and/or legs (excluding varicose veins and superficial phlebitis):
  1. Have you been diagnosed and/or been treated with anticoagulants? <sup>2</sup>
  2. Have you had or are you awaiting surgery?

<sup>2</sup> The most frequently prescribed anticoagulants are: Coumadin, Plavix, Warfarin, Clopidogrel, Heparine – An anticoagulant is a medication used to prevent or delay blood clotting by allowing the blood to fluidize and prevent the formation of blood clots. Aspirin is not considered an anticoagulant

The client <b>suffered a heart attack 10 years ago</b> , he sees his Doctor once a year, and has a prescription for Nitroglycerin; is he considered insurable since he only has one annual preventive exam? He has never had any problems since.	Yes	Provided that he can answer no to question a) I and II.
The client suffered a <b>heart attack 17 years ago</b> ; he takes Metoprolol, Ramipril, Aspirin and statins for cholesterol. Is he eligible?	Yes	Provided that he can answer no to question a) I and II.
The client suffered a <b>CVA (stroke) three years ago</b> , he sees his Doctor once a year to avoid a future heart attack. Is he eligible?	Yes	Provided that he can answer no to question b) I and II.
The client must have an <b>aortic stent procedure</b> in the coming weeks. Is he eligible?	No	
The client had a <b>carotid surgery</b> a year ago. Is he eligible?	No	
The client is seen every 6 months in rheumatology for a <b>periarteritis nodosa</b> , she is taking Plaquenil, her condition is well controlled. Is she eligible?	No	This is a severe form of vasculitis that affects the arteries and veins (peripheral vascular disease)

**Question 4. Within the last twelve (12) months:**

- a. With regards to depression or any mental health disorder:
  1. Have you been hospitalized?
  2. Has your medication been changed (addition or replacement of a medication <sup>3</sup>, increase or decrease of dosage)?

My client's son started taking Ritalin a few months ago for an <b>attention deficit disorder with hyperactivity</b> . Is he eligible?	Yes	ADD and ADHD are excluded from this question.
The client consulted his Doctor last week; he is <b>depressed</b> and started taking antidepressants. Is he eligible?	Yes	If the Doctor has not prescribed antidepressants in progressively increasing doses.
Have you ceased your medication without being advised by your Doctor to do so? The client suffered a <b>depression</b> last year, when he last saw his doctor 3 months ago; he was advised that he could stop his medication completely. Is he eligible?	Yes	Although it is unlikely that the Doctor suggested stopping completely his medication without reducing the dose gradually, it can be assumed that the antidepressant dose was minimal.

<sup>3</sup> The replacement of a drug of origin with a generic drug by the pharmacist is acceptable.

- b. Have you undergone a surgery for an aneurysm or are you awaiting such surgery?
- c. If you have diabetes, has your medication changed (addition or replacement of a medication, increase or decrease of dosage)?

The client <b>has changed insulin</b> because there is a new type of insulin available in the market, but he takes the same doses and it is the same concentration. Is he eligible?	No	This should be considered as "drug replacement". In this particular case, it is interesting to question ourselves as to the reasons for replacing a medication simply because there is a new version on the market. What is the explanation as to why the Doctor replaced the medication, <u>particularly insulin</u> , was it only because there is a new kind on the market?
The client took insulin due to <b>gestational diabetes</b> , the diabetes ended after childbirth. She is no longer taking insulin. Is she eligible?	Yes	
The client takes an <b>insulin pump</b> that continually adjusts the dosage according to the client's insulin needs. Is he eligible?	Yes	This is not a change in dosage, but the dosage is pre-adjusted according to the client's usual insulin needs. Insulin therapy involves adjusting the insulin dosage in response to the blood glucose results. Some insulins have an action level of 6 hours, others up to 30 hours. Some may be injected once a day; others may be injected before every meal, etc. It may be difficult to answer this question, but when the Doctor <b>changes the type of insulin or suggests to increase or decrease the dosages, or to add or remove an injection</b> , the client should answer "Yes" to the question.
The client is an adult; he suffers from <b>diabetes type 1</b> . Is he eligible?	Yes	If there has been no change in his medication in the past year.
The client used to take <b>Metformin</b> , he is now taking Janumet. Is she eligible?	No	Janumet is a combination of Metformin and Januvia, this is a change of medication.
The client takes <b>insulin but adjusts his dosage on occasion</b> according to his meals and exercises.. Is he eligible?	Yes	This is a regular adjustment, not a new prescription by his doctor.

**Étape 3 - IMMEDIATE PLUS: Maximum of \$300 000 - Permanent (L100) and/or term (T20) protection (as well as T10 and T25 of iAExcellence). Payment upon death is immediate.**

Question 1. **Within the last five (5) years**, have you had or been treated for leukemia, lymphoma, malignant tumour of any form of cancer (other than basal cell carcinoma) ?

Refer to question 2 of Step 1, only the duration is different.

Question 2. **Within the last twelve (12) months**, has your weight decreased by 10% or more (excluding after a diet or child birth) ?

**Question 3. Within the next two (2) years:**

- a. Will you be required to travel to high risk regions or regions of conflict or war?
- b. Do you intend to reside outside Canada or the USA for at least six (6) months?

<p><b>The question of "residency" is ambiguous.</b> If the client originally comes from China and goes back to China for a year or a year and a half, what does that mean? They are Canadian citizens ... snowbirds from Quebec who go to Florida for more than 6 months? Reside means what exactly?</p>	<p>Yes and no</p>	<p>Regardless of the term that is being used, whether residing, visiting, staying or living ..., the intention to leave Canada or the United States for more than 6 months makes the person ineligible for Step 3 whether the person is a Canadian citizen by birth or adoption. As for the snowbirds going to Florida, they are in the United States, therefore they are eligible, and they must not leave Canada for more than 180 days in order to retain some of their privileges as Canadian citizens.</p>
<p>The client is planning a two-month stay in Europe next summer, but will also be spending 4-5 months (between December and March) in the Dominican Republic. He stays there 4-5 months every winter. Is he eligible?</p>	<p>Yes</p>	<p>The question refers to a stay of 6 consecutive months.</p>

**Question 4. Family history:** Has a member of your immediate family (father, mother, brother or sister) been diagnosed with any of the following conditions :

- a. Huntington's disease or polycystic kidney disease before age 60?
- b. **For individuals less than 3 years of age**, cystic fibrosis?

<p>The client was <b>adopted</b> and doesn't know anyone from his biological family. Is he eligible?</p>	<p>Yes</p>	<p>Adopted persons are eligible for the Access Life product.</p>
<p>The client's <b>half-brother</b> had a diagnosis of Huntington's Chorea last year. His father died of this disease a long time ago. The client has the same mother as his half-brother but does not have the same biological father. Is he eligible?</p>	<p>Yes</p>	<p>Family history of half-siblings is not considered.</p>

**General Questions**

**Smoker/Non-smoker rates**

<p>Is shisha or hookah considered to be nicotine?</p>	<p>Yes</p>	<p>Same rules as for regular life insurance. However, since June 20th, 2016, a marijuana user who does not consume tobacco products is considered as a non-smoker.</p>
<p>Does the rule for cigars is the same as regular life</p>	<p>Yes</p>	<p>12 large cigars/year are accepted.</p>
<p>Could the electronic cigarette be accepted if there is no nicotine in the product used?</p>	<p>No</p>	<p>No tolerance for electronic cigarette.</p>



Is a person who is being treated for Crohn's disease or ulcerative colitis eligible?	Yes	There are no questions regarding Crohn's disease or ulcerative colitis in the questionnaire.
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Inflammatory bowel disease

Can someone being treated for <b>Crohn's</b> disease or <b>ulcerative colitis</b> qualify?	Yes	There are no questions about Crohn's disease on the questionnaire, nor about ulcerative colitis.
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