



Dear valued partner,

As a result of our annual review, Blue Flex® (Flex Plan, Express Plan, SME Plan and Association Program) will be subject to a rate adjustment effective **September 1, 2023**, to reflect rising health care costs, claims experience and inflation. Please note that there will be no rate change to in-force Tangible policies.

Please see the table below for a breakdown by benefit. The increase will be reflected on the renewal date of your clients' policies

BLUE FLEX
Flex Plan, Express Plan, SME Plan and Association Program*

Rate Increase
(Applicable to in-force policies)

| | |
|---|----|
| Extended Health Benefit with or without drug coverage | 5% |
| Dental Care | |
| Accidental Fracture | |
| Medical Expenses due to Accident | |
| Hospital Allowance and Hospital Allowance Express | |
| Home Health Care | |
| Travel Insurance | |

Rate Increase
(Applicable to policies issued before June 1, 2016)

BLUE FLEX
Flex Plan, Express Plan, SME Plan and Association Program*

| | |
|---|------|
| Disability including Regular Occupation and Premium Refund (65) | 7.5% |
| Overhead Expenses (Flex Plan only) | |

*Also applies to new sales of the Association Program, available only until December 31, 2023

Helpful tool

To assist you with helping your clients understand the above rate increases, please refer to the Summary of monthly renewals report.

You can view the above report through your [secured access](#) to Advisor Resources. It will be available every 10th of the month for renewals in the coming months. We suggest checking it regularly to obtain the list of clients affected by the rate adjustment.

If you have any questions, please contact [Info-Partners](#) / [1-800-361-2358](tel:1-800-361-2358) (option 2, then option 1).

Thank you for your continued support.

Joanne Parent

Regional Vice-President, Business Development, Health Insurance Quebec

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