



INSURANCE

Products and Services

Group Insurance

**A complete range
of flexible, affordable
products designed
for employee health
and well-being.**



Employee happiness is a
company's success.

The range of products offered
by UV Insurance takes the worry
out of health and offers financial
security that covers dental care,
illness, accidents, disability or death.

Product Range

Basic life insurance

Optional life insurance

Life insurance for dependants

Accidental death or dismemberment insurance

Accidental death or dismemberment insurance for dependants

Short-term disability insurance

Traditional Plan
Plan integrated to employment insurance
Supplemental unemployment benefits

Long-term disability insurance

2 or 5-year term
Up to age 60 or 65

Health insurance

Drug insurance

Visual care insurance

Travel insurance, assistance and trip cancellation

Dental care insurance

UV Health+ Program

Standard plan
Enhanced plan
Employee and Family Assistance Program (EFAP)

Critical illness insurance

UV (4 illnesses)
UV+ (19 illnesses)

Critical illness insurance for dependants

Optional critical illness insurance

(The client must be covered under the Basic critical illness plan in order to be eligible for the Optional critical illness plan.)

Health spending account

Traditional plan
Insured plan

Cost-plus agreement

Modular plan

Critical Illness Insurance

	Basic (members)	Optional (members)	Basic (dependants)
Enrolment	Mandatory	Optional	Mandatory
Plan offered	UV (4 illnesses) - minimum 5 members UV+ (19 illnesses) - minimum 10 members	According to the basic plan	Spouse: 4 illnesses Children: 7 illnesses
Eligibility	The member must be under age 65		
Coverage offered	Based on salary (increments of \$1,000) or fixed amount (increments of \$5,000) Minimum: \$5,000 Maximum: \$250,000		Spouse: fixed amount (increments of \$1,000) and 50% per child Minimum: \$2,000 Maximum: \$25,000
Non evidence maximum	Available	Evidence of insurability to be provided	Available
Grandfather clause	Available		
Pre-existing conditions	Yes (type 24/24)		
Waiver of premium	Available as an option		
Multiples indemnities	Included		
Conversion privilege	Available		
Termination	70 th birthday or retirement if earlier		

	Members		Dependants
Illness/Type of coverage	UV	UV+	
Cancer	●	●	Spouse/Children
Coronary artery bypass surgery	●	●	Spouse
Heart attack	●	●	Spouse
Stroke	●	●	Spouse
Multiple sclerosis		●	
Paralysis		●	
Parkinson's disease		●	
Muscular dystrophy		●	
Alzheimer's disease		●	
Motor neuron disease		●	
Occupational HIV Infection		●	
Blindness		●	Children
Kidney failure		●	
Transplant of a vital organ or failure of a vital organ on waiting list		●	
Severe burns		●	Children
Coma		●	
Deafness		●	Children
Loss of speech		●	
Permanent long-term care		●	
Severe brain damage, Down syndrome, severe intellectual disability			Children

Plans with Cost Control, Health Spending Account (HSA), and Cost-Plus

	Traditional HSA	HSA Insured	Cost-Plus
Eligible employees	Employee class		Specific individuals
Credit deposits	Annually or monthly	Annually	
Reimbursement	100% without deductible		
Financing	Employer	Employer/ Employee	Employer
Definition of dependents	Extended	According to the contract	Extended
Eligible expenses	Reimbursement of deductible/co-insurance and eligible fees under the Income Tax Act		
Taxable benefits	Year-end adjustment	Predetermined	Year-end adjustment
Reference year	Calendar year or specific date	Calendar year	
Billing	Separate monthly	Monthly rates	Separate when claims are paid
Carryover of unused credits and carryover of expenses	Available	Not available	

Modular Plan

- ▶ Available for groups of 20 members or more.
- ▶ Possibility of 2 or 3 health, drug and dental modules.
- ▶ Greater flexibility according to employees' needs, age, salary or position.
- ▶ Increase employee retention by providing them with more choices about their personal coverage.
- ▶ The member chooses a module for a minimum period of 24 months.
- ▶ Module changes are allowed at the time of the renewal or within 30 days of a life event (e.g., birth, marriage, divorce, death, loss of spouse's job, etc.).

Your file at your
fingertips!



Insurance
certificate



Brochure



Claims



UV Health+ Program Standard Plan

Offered in partnership with Maple
7 days a week | 7 a.m. to midnight

Included
in all our group
insurance plans*

For more information
uvinsurance.ca/uvhealth-plus

For members and their family

Standard Plan

Included in all
plans

4 virtual consultations
or access to mental
health therapists
per year



Virtual assistance
with a care
coordinator



Personalized selection
of articles and videos on
wellness and health

Enhanced Plan

Upgrade plan

6 annual consultations
per certificate in
mental health
**Unlimited
telemedicine access**

* Certain conditions apply

Complement the plan

EFAP

Employee and family
assistance program

In partnership with

maple



Inkblot

25 hours of accompaniment per year per family member.

Individual
therapy

Health care
support

Unlimited legal and
financial advice

Life transition
support

Couple's
therapy

Professional
support

Immediate support in
a crisis, at any time

Wellness
space



Since 1889, we have been offering flexible and personalized group insurance, life insurance and investment products.

Based in Drummondville, our human-scale mutual company has its sights set high. We are proud to have the support of a solid network of independent advisors to serve the Canadian market.

We enjoy a good reputation built over time based on our financial strength and our high-quality customer service.

At UV Insurance, we're stronger together.

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