<u>COVID19 – FAQ (Frequently Asked Questions)</u>

Resuming Paramedical Services June 10 2020

Q. How will service from the paramedical companies be resumed?

A. All PENDING orders (paramedical examination, vital signs, blood and urine tests) will be handled by the paramedical company without agent intervention.

PENDING orders will be processed in priority of oldest to newest.

NEW business orders can be placed through the same procedures used pre-COVID-19. Delays are to be expected as paramedical companies are resuming services on a gradual basis and are dealing with a significant backlog.

When services resumed in mid-June, paramedical companies advised that they expect to have the backlog (from all Insurers) to be indiscriminately resolved by mid August.

Q. Is it 'business as usual' for the paramedical providers like Dynacare and ExamOne?

A. See above for placement of orders.

Refer to Websites for each company's protocol as each outlines the health and safety measures that have been put in place and any recommendations your clients are being asked to follow as services gradually resume.

Q. Are there any expected delays with the Lab services?

A. NO - Currently the lab is performing per usual without any delays. The lab also has additional capacity to accommodate the expected increase as paramedical services gradually resume.

Q. What should my client and I expect if an order is/was placed with Dynacare?

A. Dynacare currently provides their services at specific locations, home appointments are not yet available. We encourage you to go to the Dynacare website (www.dynacare.ca/specialpages/promotions/paramedicalresumption.aspx) to obtain the most up-to-date information as this is an evolving situation.

Q. What should my client and I expect if an order is/was placed with ExamOne?

A. Exam One provides their services at a set time in clients home. We encourage you to go to the ExamOne website https://www.examone.ca/examone-response-to-coronavirus-disease-2019-covid-19) to obtain details and the most up-to-date information as this is an evolving situation.

Q. What should my client and I expect if an order is/was placed with Medifast?

A. Medifast provides their services at a set time in clients home. We encourage you to go to the Medifast website (https://www.medifast.ca/ContactUs.aspx) to obtain details and the most up-to-date information as this is an evolving situation.

Q. What kind of safety precautions can clients expect from the health care professionals?

A. Each professional will follow their company protocol which follows the public health safety requirements set forth by the federal and provincial government. The service provider will also inform your client in advance of any requirements or procedures they need to follow at the time appointment is made. For specifics please refer to company website. For specifics please refer to the paramedical company's website.

- Q. If I have a PENDING order that has not been handled from several months ago, what should I do to assure that the order is processed?
- **A.** All PENDING orders (paramedical examination, vital signs, blood and urine tests) will be handled by the paramedical company without agent intervention.

PENDING orders will be processed in priority of oldest to newest.

- Q. What if my clients contract was issued for a lower face amount because paramedical companies were not available and now my client wants to proceed with the full coverage they initially requested? How will this request be handled?
- A. The initial order placed was closed both at iA and at paramedical company. In most cases the contract was issued at a lower face amount. Any additional coverage at this point should be sent through as per usual and any required evidence be ordered (per usual). As always iA offers to manage the ordering of evidence if the agent prefers.
- Q. May I switch a pending order from one service provider to another and what is the impact?
- **A.** There are 2 options:
 - 1) **AGENT ORDERS**: agent may cancel the order with one provider and re-order with another preferred provider. This will be treated as a new order AND client **will lose their place in priority queue** for their appointment.
 - 2) iA ORDERS: agent must contact the underwriting department to request order be changed to another provider. The agent must provide the policy number and provider that they would now like order to be placed with. Again, this will be treated as a new order AND client will lose their place in priority queue for their appointment.
- Q. If I just submitted a NEW order on a new application, will the order be handled immediately?
 A. Service providers will be dealing with backlog first, then moving on to New Business.
- Q. Will I be able to choose the service provider of my choice for NEW business submitted through EVO/AGO?
- **A. YES -** nothing is changed. We always encourage you to let IA place the order.
- TIP: Using the Tele-Phone Interview + Vitals / Fluids instead of Paramedical Exam + Fluids is ALWAYS easier AND quicker to expedite your client's case.