

Updated as of 10/20/2020 10:17 AM							
Dynacare - Stay up-to-date with estimated resumption dates and feed facility locations specific to your region	<a href="https://www.dynacare.ca/speciabpages/pro-motions/paramedical-resumption.aspx">https://www.dynacare.ca/speciabpages/pro-motions/paramedical-resumption.aspx</a>						
ExamOne - Stay up-to-date with information on resumption of services in your region	<a href="http://www.examone.com/examone-response-to-coronavirus-disease-2019-covid-19/">http://www.examone.com/examone-response-to-coronavirus-disease-2019-covid-19/</a>						
Carrier	Tele Interview Ordering	TIA	Link to Temporary Age & Amount Information	Life (with tele-interview)	CI	DI	Resuming Paramedical Services
Assumption	Not Applicable	30 Days for Golden Protection & No Medical 90 Days on Term & Permanent	<a href="https://www.assumption.ca/en/vitalinfo/Temporary-measures-COVID-19">https://www.assumption.ca/en/vitalinfo/Temporary-measures-COVID-19</a>	1) Ages 0-17 - Maximum \$1,000,000 2) Ages 18-45 - Maximum \$499,999 3) Ages 46-65 - Maximum \$249,999 4) Ages 66-69 - Maximum \$50,000 5) Ages 70+ case by case basis	N/A	N/A	Services available through ExamOne for both in home or feed facility locations, or through Dynacare. Please refer to the Dynacare link at the top of this page for details of services available and provincial rollout schedule.
BMO	MGA/Broker to order Tele	90 Days	<a href="http://view.e-news.bmo.com/?app=5d111deba827f9e4c510c4e1ff6cc7b1ee5dc70ca3ab95696915ef6bccbfaf24f8424691454d8ec3a710a1014000546147be0702a689116a2101c7f739c3c4496a7ce5d9657a641a9560a7e23a180">http://view.e-news.bmo.com/?app=5d111deba827f9e4c510c4e1ff6cc7b1ee5dc70ca3ab95696915ef6bccbfaf24f8424691454d8ec3a710a1014000546147be0702a689116a2101c7f739c3c4496a7ce5d9657a641a9560a7e23a180</a>	1) Ages 18-50 - Maximum \$1,000,000 2) Ages 51-60 - Maximum \$300,000 3) Ages 61+ will continue to follow our published age & amount requirements	N/A	N/A	BMO Insurance is resuming paramedical testing with Dynacare and ExamOne. Please refer to the Dynacare link at the top of this chart for information on the provincial rollout schedule and feed facility locations. ExamOne did not suspend paramedical testing and BMO Insurance has confirmed with ExamOne that appointments for BMO Insurance clients can resume effective immediately.
Canada Life	Carrier will order	For all Life, CI & DI applications signed on or before June 30th the temporary or conditional insurance period will be extended from 90 days to 120 days from the date the application is signed	<a href="https://report2.canadalife.com/public/stater/groups/public/documents/S1_302073.pdf">https://report2.canadalife.com/public/stater/groups/public/documents/S1_302073.pdf</a>	<b>For applications received on or before March 10, 2020:</b> 1) Ages 18-40 - Maximum \$2,000,000 2) Ages 41-60 - Maximum \$1,000,000 3) Ages 70 and over up to the product maximum age for \$500,000 or less of coverage  <b>For applications received March 11, 2020 and onward:</b> 1) Ages 18-40 - Maximum \$2,000,000 2) Ages 41-60 - Maximum \$1,000,000 3) Ages 51-65 - Maximum \$500,000 4) Ages 56-64 - Maximum \$100,000 5) Ages 65+ - Maximum \$30,000  <b>Relaxed evidence requirements for ages 18 to 40 CI applications are now permanent. The changes to underwriting requirements for life, DI and CI for ages 41+ will continue temporarily, without a set end date.</b> <b>- Random urine sampling has resumed for various ages and amounts.</b>  Effective 4/30/2020, a COVID-19 (Coronavirus) Exposure Questionnaire Form HCVD0420EN must be completed when the proposed insured is age 50 or over AND applying for Simplified Elite, Preferred or Express Elite plans. Link to forms for CPP: <a href="https://www.cpp.ca/advisors/advisor-support-reference-material/forms/">https://www.cpp.ca/advisors/advisor-support-reference-material/forms/</a>	For CI applications pending and going forward: 1) Ages 18-40 - Maximum \$250,000 2) Ages 41-60 - Maximum \$100,000 3) Ages 51+ - Maximum \$50,000  <b>Relaxed evidence requirements for ages 18 to 40 for \$250,000 and ages 41 to 60 for \$100,000 or less are now permanent. The changes to underwriting requirements for life, DI and CI for ages 41+ will continue temporarily, without a set end date.</b> <b>- Random urine sampling has resumed for various ages and amounts.</b>	For DI applications the following relaxed rules are now permanent: 1) Ages 40 & Under - Maximum \$8,000 MB 2) Ages 41+ - Maximum \$250 MB  <b>Note:</b> For ages 18 to 40, we'll determine medical evidence requirements only on the base monthly income benefit (MB) amount applied for. Canada Life will not add 25% of the future insurability option (FIO) amount back into the base coverage amount for evidence calculation purposes.  <b>Relaxed evidence requirements for ages 18 to 40 CI applications are now permanent. The changes to underwriting requirements for life, DI and CI for ages 41+ will continue temporarily, without a set end date.</b> <b>- Random urine sampling has resumed for various ages and amounts.</b>	Services are now available through ExamOne for both in home or feed facility locations, or through Dynacare. Please refer to the Dynacare link at the top of this page for details of services available and provincial rollout schedule. If it takes time to get through the backlog of pending cases so far the time being, we'll continue to underwrite using the relaxed evidence requirements outlined in How to process business during COVID-19 frequently asked questions. <a href="https://reports2.canadalife.com/public/stater/groups/public/documents/S1_302096.pdf">https://reports2.canadalife.com/public/stater/groups/public/documents/S1_302096.pdf</a>
CPP	Not Applicable	Not Applicable	No Change At This Time	Effective 4/30/2020, a COVID-19 (Coronavirus) Exposure Questionnaire Form HCVD0420EN must be completed when the proposed insured is age 50 or over AND applying for Simplified Elite, Preferred or Express Elite plans. Link to forms for CPP: <a href="https://www.cpp.ca/advisors/advisor-support-reference-material/forms/">https://www.cpp.ca/advisors/advisor-support-reference-material/forms/</a>	Ages 18-65 - Term 75 up to \$50,000 Ages 18-65 Term 20 up to \$50,000 Ages 18-65 Cardiac & Cancer Term 75 up to \$50,000 per event Ages 18-65 Cardiac CR Cancer Term 20 up to \$100,000 Ages 18-65 Cardiac CR Cancer Term 75 up to \$100,000	N/A	Services available through ExamOne for both in home or feed facility locations, or through Dynacare. Please refer to the Dynacare link at the top of this page for details of services available and provincial rollout schedule.
Desjardins	MGA/Broker to order Tele	90 Days	<a href="https://www.web.desjardinsassurance.com/content/mga/houvelles/Pages/m-requis-hes-covid-19-20mars2020.aspx">https://www.web.desjardinsassurance.com/content/mga/houvelles/Pages/m-requis-hes-covid-19-20mars2020.aspx</a>	To be completed when the proposed insured is age 50 or over AND applying for Simplified Elite, Preferred or Express Elite plans	Temporary change to remote sales limits: \$50,000 Insurance Amount <b>Non Medical Maximums:</b> Up to Age 17 - \$500,000 Ages 18 to 40 - \$250,000 Ages 41 to 50 - \$100,000 Ages 51 and over - \$50,000	Temporary change to remote sales limits - \$5,000 Monthly Benefit <b>Non Medical Maximums Solo Loan &amp; Disability Insurance</b> Ages 18 to 45 - \$3,999 month Ages 46 and over - \$2,000 month <b>Non Medical Maximums Essential Disability Insurance</b> All - \$3,000 month	Desjardins has set a deadline of July 31, 2020 11:59 pm to submit a request for reassessment on cases that were affected by Covid 19. Please see all details at the following link: <a href="https://www.web.desjardinsassurance.com/content/mga/houvelles/Pages/31-juliet-ete-limite-demander-reexamen-disease-le-covid-19.aspx">https://www.web.desjardinsassurance.com/content/mga/houvelles/Pages/31-juliet-ete-limite-demander-reexamen-disease-le-covid-19.aspx</a>
Empire	Carrier will order	90 Days	<a href="https://info.empire.ca/no-fluid/non-medical-limit-increase-to-1-million-for-individual-life-products">https://info.empire.ca/no-fluid/non-medical-limit-increase-to-1-million-for-individual-life-products</a>	1) Ages 18-50 - Maximum \$1,000,000 2) Ages 51-60 - Maximum \$300,000 3) Ages 61+ within the non-med limits Amounts outside of these guidelines may be considered depending on age and medical history, with a current APS which includes a recent medical exam	Effective May 11 the limit for No Fluid/No Medical is as follows: Ages 18-40 up to \$250,000 Ages 41-50 up to \$99,999 Ages 51+ Standard UW requirements apply For all applications in the mill received prior to May 11, 2020, that required routine age and amount requirements, such as paramedicals, vitals and fluids – those requirements may be waived for cases that fall within the guidelines noted above and will be assessed on an individual basis	N/A	Empire Life has now resumed paramedical collections with Dynacare and ExamOne. Please consult the chart at the following link for the resumption of services in your area: <a href="https://www.empire.ca/advisor/support/underwriting/resuming-paramedicals.htm#medium-term-life-insurance">https://www.empire.ca/advisor/support/underwriting/resuming-paramedicals.htm#medium-term-life-insurance</a> WWTp3pGLU2C7T66CKRBTN7H9BHS4ScXcDpcEauQPMMyPhyHzHuQdpdySDJhpXZOS9VBMLqG6_aXXHxUmLUDF4HLSPK3ST1QA3U8_hem=28um_conlePz36um_sourcenet_email8nCatTrackingID6983235-T5AT-4DT5-9T5C-03CA5S6917737C4144ae-a08-407d-0393-806048aac6fa
Equitable	Carrier will order	90 Days	<a href="https://advisor.equitable.ca/advisors/rch/vitalfluid-insurance/coronavirus-links">https://advisor.equitable.ca/advisors/rch/vitalfluid-insurance/coronavirus-links</a>	Temporary changes to evidence of insurability requirements introduced due to COVID-19 have been extended to October 31, 2020 and will not be reflected in the software updates released on September 11. 1) Ages 50-60 - Maximum \$1,000,000 - Declaration of Insurability 2) Ages 61+ up to and including \$50 - \$1,000,000 3) Ages 51-65 - up to and including \$300,000 4) Ages 66-70 - up to and including \$100,000	Effective June 16, 2020 there are no medical requirements for issue ages: • Up to and including age 40, on amounts up to and including \$250,000* for critical illness insurance. • From ages 41 to 50, on amounts up to and including \$100,000* for critical illness insurance. Please note that this is a temporary change and includes pending cases.	N/A	Face-to-face insurance testing paramedical services, including the collection of vitals & fluids, are resuming shortly. Dynacare and ExamOne have been monitoring the public health standards and have established standards they will operate under to protect the health of both the applicant and health professionals. In-person paramedical services by Equitable Life cases will begin opening gradually. We have worked closely with our service providers, the CLHA & provincial governments and believe it is prudent to begin re-opening services in the provinces that have a lower incidence of COVID-19. For more information click the following link: <a href="https://equitable.ca/life-manage/contacttrack?utm_source=5459111f5a8d933e10a2b702684a1aa4ea3aa33a&amp;e=182474b73b">https://equitable.ca/life-manage/contacttrack?utm_source=5459111f5a8d933e10a2b702684a1aa4ea3aa33a&amp;e=182474b73b</a>
Foresters	Carrier will order	90 Days	<a href="https://www.foresters.com/">https://www.foresters.com/</a>	Standard class now goes up to Table 2 (150%) and a paramedical exam and lab work are no longer required* for term life insurance.* Non-Par Whole Life* and Advantage Plus* for ages 16 to 45 and coverage up to \$500,000.	No Change At This Time	N/A	
Humania	Carrier will order	90 Days	<a href="https://www.humania.ca/en_CA/representatives">https://www.humania.ca/en_CA/representatives</a>	No Change At This Time	No Change At This Time	N/A	
IAG & iAExcellence	MGA/Broker to order Tele	90 Days	<a href="https://covid-advisor.ia.ca/life-insurance-underwriting-lia-sa8ing">https://covid-advisor.ia.ca/life-insurance-underwriting-lia-sa8ing</a>	Medical requirements (blood profile and vital signs) for life insurance face amounts of \$30,000 to \$500,00 for clients 51 to 55 inclusively are being temporarily suspended. 1) 15-50 - Maximum \$1,000,000 - Declaration of Insurability 2) 51 to 55 - Maximum \$500,000 - Telephone Interview Only 3) 56 to 60 - Maximum \$300,000 - Telephone Interview Only	No Change At This Time	No Change At This Time	Now allowing fluid collection through Dynacare, ExamOne and Medifast:  The priority will be offered to clients with pending medical orders (since March). Every pending case will automatically be taken over by the providers, without the need for Hub or the Advisor to intervene. Note the availability of service offered by the paramedical providers may vary. Some will offer in home appointments and some will only offer at specific locations, please refer to the Dynacare link at the top of this chart.
iwri	Carrier will order	90 Days	<a href="https://iwri.ca/files/LP2027.pdf">https://iwri.ca/files/LP2027.pdf</a>	1) Ages 0-16 - Maximum \$999,999 2) Ages 17-40 - Maximum \$150,000 3) Ages 41-45 - Maximum \$500,000 4) Ages 46-55 - Maximum \$250,000	1) Ages 0-45 - Maximum \$250,000 2) Ages 46-50 - Maximum \$99,999	N/A	
La Capitale	Carrier will order	90 Days	<a href="https://www.lacapitale.com/en/broker-a-advisors">https://www.lacapitale.com/en/broker-a-advisors</a>	No Change At This Time	No Change At This Time	No Change At This Time	
Manu	Carrier will order	90 Days	<a href="https://www.manulife.ca/advisors/insurance/insurance/keeping-insurance-applications-and-contacts-moving-despite-covid-19.html">https://www.manulife.ca/advisors/insurance/insurance/keeping-insurance-applications-and-contacts-moving-despite-covid-19.html</a>	1) Ages 18-50 - Maximum \$2,000,000 2) Ages 51-60 - Maximum \$1,000,000 Healthstyle 3 only, non-smokers only	18-50 - Maximum \$100,000	1) Ages 18-40 - Maximum \$8,000 monthly benefit 2) Ages 41-50 - Maximum \$2,500 monthly benefit	For large cases, \$5 million and more where an application has been received by Manulife, Dynacare can arrange the collection at a private or executive clinic. Dynacare will also facilitate this process for you and your client once Dynacare gets approvals from Manulife.  If you prefer that Manulife work with Dynacare on these special arrangements, just let us know.  Paramedical services that were put on hold are now being prioritized for current pending cases. Manulife is reviewing their pending cases based on the above schedule and prioritizing based on term renewals for existing customers and elite advisors first, then by date received. They are also cancelling cases that they were able to find other ways to proceed with the business and paramedical services are therefore no longer required.  If the case was closed due to pending paramedical services, please contact your Account Manager if you'd like to reopen the case.
RBC	Carrier will order	90 Days	<a href="https://www.rbcinsurance.com/salesresourcecentre/pdf/groups-benefits/communications/covid19-update-to-rb-fluid-message-Insurance-FINAL-rev-Apr-6.pdf">https://www.rbcinsurance.com/salesresourcecentre/pdf/groups-benefits/communications/covid19-update-to-rb-fluid-message-Insurance-FINAL-rev-Apr-6.pdf</a>	1) Ages 18-50 - Increased to a Maximum \$2,000,000 and can be applied retroactively to applications submitted from March 24th. Note Preferred & Optimum classes are not currently available. 2) Ages 51-55 - Maximum \$499,999 3) Ages 56-60 - Maximum \$300,000 4) Ages 61+ - up to and including \$99,999 For as long as the temporary limits are in place you can submit an application for up to \$50,000 with a special quote from RBC. Contact actuarialservices@rbc.com <b>UPDATE ON THE TELE INTERVIEW PROCESS:</b> to eliminate the need for clients to wait for a tele interview appointment, RBC now offers the option of you collecting the information directly from the client in place of a tele-interview by completing an Application for Insurance Part 2 form. Form can be downloaded from the Sales Resource Centre or at this link: <a href="https://www.rbcinsurance.com/salesresourcecentre/pdf/truab-product/forms/insurance-application-part-2-en.pdf">https://www.rbcinsurance.com/salesresourcecentre/pdf/truab-product/forms/insurance-application-part-2-en.pdf</a>	1) Ages 18-40 - Maximum \$249,999 2) Ages 41-50 - Maximum \$100,000 3) Ages 51-55 - Maximum \$25,000 <b>UPDATE ON THE TELE INTERVIEW PROCESS:</b> to eliminate the need for clients to wait for a tele interview appointment, RBC now offers the option of you collecting the information directly from the client in place of a tele-interview by completing an Application for Insurance Part 2 form. Form can be downloaded from the Sales Resource Centre or at this link: <a href="https://www.rbcinsurance.com/salesresourcecentre/pdf/truab-product/forms/insurance-application-part-2-en.pdf">https://www.rbcinsurance.com/salesresourcecentre/pdf/truab-product/forms/insurance-application-part-2-en.pdf</a>	1) Ages 18-50 - Maximum \$8,000 2) Ages 51-55 - Maximum \$2,500 <b>UPDATE ON THE TELE INTERVIEW PROCESS:</b> to eliminate the need for clients to wait for a tele interview appointment, RBC now offers the option of you collecting the information directly from the client in place of a tele-interview by completing an Application for Insurance Part 2 form. Form can be downloaded from the Sales Resource Centre or at this link: <a href="https://www.rbcinsurance.com/salesresourcecentre/pdf/truab-product/forms/insurance-application-part-2-en.pdf">https://www.rbcinsurance.com/salesresourcecentre/pdf/truab-product/forms/insurance-application-part-2-en.pdf</a>	With the recent announcement that Dynacare and ExamOne have developed a plan for a safe return of specimen and vital collections, RBC will follow their lead and offer fluid and vital collection in provinces where they have re-opened. For the following clients:  1) Clients whose policy falls outside of our current no fluids limits stated above 2) Clients who fall within our no fluids threshold but due to other risk factors or medical impairments have been identified as cases that will require fluids <b>For pending applications,</b> RBC will take care of ordering the necessary specimens and will prioritize pending orders by date before new orders/applications. RBC will start with the vendor where the order was originally placed but if your client is not comfortable with the option provided, the vendor will notify you. You can elect to put a new order in with an alternate vendor if the client still wishes to proceed with their insurance application Please refer to the following link for further details: <a href="https://www.rbcinsurance.com/salesresourcecentre/pdf/truab-product/communications/covid19-fluid-collection-update-061120-en.pdf">https://www.rbcinsurance.com/salesresourcecentre/pdf/truab-product/communications/covid19-fluid-collection-update-061120-en.pdf</a>
SSQ	Carrier will order	90 Days	<a href="https://ssq.ca/en/coronavirus/faq/s">https://ssq.ca/en/coronavirus/faq/s</a>	<b>Temporary limits will end on Sept 30, 2020. Please see the link below to the new Underwriting Requirements Chart.</b> Ages 18-50 - Maximum \$1,000,000 Ages 51-60 - Maximum \$249,999 Ages 61-70 - Maximum \$99,999 Note, no preferred risk for ages 18 to 50 Link to New Underwriting Chart as of Sept 30, 2020 <a href="https://eq.ca/en/media/7476/download?att_id=2065861&amp;att_k=NHQM3YnK&amp;att_k_r=UMgh&amp;att_q=63736485727520000">https://eq.ca/en/media/7476/download?att_id=2065861&amp;att_k=NHQM3YnK&amp;att_k_r=UMgh&amp;att_q=63736485727520000</a>	The relaxed measures for the critical illness insurance products implemented dur	N/A	
Sun Life	Carrier will order	120 Days	<a href="http://www.pages03.net/dm/reductionsDP_FPA2/https://sun-life-business-moving.html">http://www.pages03.net/dm/reductionsDP_FPA2/https://sun-life-business-moving.html</a>	Age 18-40 - Maximum \$2,000,000 Age 41-60 - Maximum \$1,000,000 Age 51-60 - Maximum \$500,000 You may now change some Client applications to a lower face amount so they can be considered for non-medical underwriting to help your Clients get covered faster. Reducing the face amount may move the applications through the underwriting process without waiting for blood and lab work.  This change applies to cases nearing the expiry of the temporary insurance certificate. In cases that have the option of a lower face amount, we'll contact you to discuss options for your Client.	Cases being assessed on a case by case basis, Sun will order any requirements needed	N/A	Sun's approach for each case will be: 1. Process the case using their temporary underwriting guidelines. 2. ExamOne's "mobile appointments" 3. Labs collections at the Client's personal doctor's offices or private/executive clinics Obtain labs through Dynacare feed facility. Sun Life will reach out directly to Dynacare and ExamOne to arrange the appointment or deliver the kit to the appropriate location. Only where needed will they prioritize considering the age of the file.  We encourage you to regularly monitor Dynacare's website for opening of new feed location sites in your area and ExamOne's website for up-to-date service information. For more information please go to the Sun FAQ's in the COVID-19 section of the advisor site at the following link: <a href="https://www.sunlife.ca/infact/Latest-updates-rc-COVID-19/">https://www.sunlife.ca/infact/Latest-updates-rc-COVID-19/</a> We frequently Asked Questions?utm_source=CA&utm_medium=DP427443&utm_source=OT&utm_medium=AS&utm_source=1781406651&utm_source=MT&utm_source=VIMQ52
The Edge	Carrier will order	90 Days	<a href="https://www.theedgebenefits.com/">https://www.theedgebenefits.com/</a>	No Change At This Time	No Change At This Time	No Change At This Time	