

## Frequently Asked Questions

### Cloud Dx for Critical Illness Insurance Policies

#### Q Who is Cloud DX Inc. and what service do they provide?

**A** Cloud DX is a leading Virtual Care platform. The Canadian company invents, manufactures and distributes medical grade devices to monitor vital signs. Working with Equitable Life's Individual Claims area, Cloud DX will provide digital health care support to eligible critical illness insurance claimants ("Claimants").

Cloud DX is separate from and is not affiliated in any way with Equitable Life.

#### Q Who is eligible for the Cloud DX service?

**A** This service is offered to Claimants age 12 and older who make a Critical Illness full benefit claim that is approved on or after February 12, 2022. This applies to both new and inforce EquiLiving coverages.

#### Q How is the Claimant made aware that they are eligible for Cloud DX?

**A** Once the claim is approved by our Individual Claims area our Claims Team will send a Cloud DX brochure with the claim cheque or if the claim was paid by EFT the Claims Team will send an email of the Cloud DX brochure to the Claimant to notify the Claimant of the service offered.

#### Q If an approved Claimant receives a stuffer with their claim benefit cheque, who do they call to find out more information about Cloud DX?

**A** The Claimant can call Cloud DX to enroll in their service and work with them directly. Their number is **1-888-543-0944** (press 1 for Patient Support).

#### Q Is a Claimant required to use Cloud DX?

**A** No, the Cloud DX service is entirely voluntary and is available at the option of the Claimant. Equitable Life makes no recommendation as to whether a Claimant should use the services of Cloud DX.

#### Q Should a Claimant discuss Cloud DX with their primary health care provider?

**A** Yes, a Claimant should always discuss Cloud DX with their primary health care provider to determine whether Cloud DX is an appropriate service for them to use.

#### Q Will the Cloud DX benefit always be available?

**A** The Cloud DX benefit is non-contractual. Equitable Life reserves the right to change or withdraw the Cloud DX benefit at any time.

#### Q How long will Equitable Life cover the cost of the Cloud DX service on behalf of an approved Claimant?

**A** Equitable Life will pay for the Cloud DX service for an approved Claimant for a period of 6 months. The Claimant can opt to continue with the Cloud DX service after 6 months for a monthly fee.

# Frequently Asked Questions

## Cloud Dx for Critical Illness Insurance Policies

**Q** Who can a Claimant talk to about the devices received from Cloud DX if they are not working?

**A** Call **1-888-543-0944** and press 1 for Patient Support.

**Q** If I have critical illness insurance through a group policy with Equitable Life, do I have access to Cloud DX?

**A** No. Cloud DX is a service being offered on our individual critical illness insurance coverages. These are standalone EquiLiving plans or critical illness insurance riders on our individual whole life, universal life, or term life products.

**Q** If a Claimant received a full critical illness insurance benefit payment on January 28th, 2022, do they have access to Cloud DX?

**A** No. To be eligible for Cloud DX services, Claimants must have been paid a full benefit claim from their EquiLiving coverage on or after February 12th, 2022.

**Q** Can a person who is not an eligible Claimant call Cloud DX to start a subscription?

**A** Cloud DX currently does not offer direct to consumer subscriptions. The only way someone can currently access Cloud DX services in Canada is through a hospital program or through being an eligible claimant under an EquiLiving critical illness insurance coverage.

**Q** If a client calls to ask specific questions about Cloud DX, can I refer them to Cloud DX?

**A** Yes, all Cloud DX questions should be directed to **1-888-543-0944** and press 1 for Patient Support

**Q** What is the Cloud DX monthly fee after the six month period?

**A** We cannot provide you with the monthly fee for Cloud DX after six months. The reason for this is that the monthly fee can vary based on the condition that is being monitored, what services the clients want to keep or not keep and for how long they want to renew the subscription. Rates are also not guaranteed, so the amount of the fee today may not be the same tomorrow. Because of this, neither Cloud DX nor Equitable Life can say what the rate is going to be after 6 months.

**Q** Does Cloud DX replace having to go to regular check-ups with a primary care provider?

**A** No! Cloud DX services should never replace care and advice provided by a primary care provider. Approved Claimants who elect to use Cloud DX can bring up their vital readings on the Cloud DX app to share with their primary care provider at appointments.

**Q** Will Cloud DX call Equitable Life for medical information?

**A** No. Cloud DX will never call Equitable Life for client medical information and Equitable Life will never share client's medical information with Cloud DX. Similarly, Cloud DX will not share medical information with Equitable Life. Cloud DX will call Equitable Life with a claimant's policy number and name to confirm that they are eligible for Cloud DX services before the Connected Health kit is mailed out. Any medical information provided to Cloud DX will be through the client.