



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 service provider. The Canadian company invents, manufactures and distributes medical grade devices to track vitals. Working with Equitable, 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.

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, an Equitable client care specialist will reach out to remind the claimant of this benefit, and confirm the claimant’s interest in accessing the Cloud DX service. Then, a Cloud DX representative will call the client to onboard and determine which medical devices they’ll need based on their condition. Cloud DX will send the claimant a Connected Health™ kit to track their vital signs throughout their recovery.

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.

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 reserves the right to change or withdraw the Cloud DX benefit at any time.

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

A Equitable 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 charged by Cloud DX at that time.

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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, 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 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 for medical information?

A No. Cloud DX will never call Equitable for client medical information and Equitable will never share client's medical information with Cloud DX. Similarly, Cloud DX will not share medical information with Equitable. Equitable will call Cloud DX and provide the client's name, policy number, phone number, and address so that Cloud DX can reach out to onboard the client and send them a Connected Health kit. Any medical information provided to Cloud DX will be through the client.

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