

ENDORSEMENT TO THE MASTER POLICY

Group Policy Number : **All Inforce Equitable Policies**
Policyholder (Employer) : **All Inforce Equitable Policyholders**
Effective Date of Endorsement : **October 1, 2019**

On the above Effective Date of Endorsement, this Policy is hereby amended as follows:

VI Benefit Provisions	Current Wording	Effective October 1, 2019
Health Provisions Definitions 1 e) Addition inserted after v)		In determining Appropriate Treatment, the Company may also take into consideration evaluation(s) of services, supplies, appliances, products, treatments or drugs by provincial or national public payers or health technology assessment organizations.
VI Benefit Provisions Health Provisions 6. Limitations Revised	(f) An expense may be limited at the discretion of the Company if alternative funding is available through a government or other patient support program. Upon request by the Company, the employee or a dependent of an employee shall provide evidence satisfactory to the Company that such available alternative funding has been pursued by the employee or a dependent of an employee, and a decision regarding such funding has been rendered by the government or patient support program. Until such satisfactory evidence is provided, the expense may not be eligible for coverage under this Policy and no benefit may be paid as determined by the Company.	Effective October 1, 2019 f) An expense may be limited or not payable at the discretion of the Company if alternative funding is available through a government or other patient support program including situations where such funding exists for an alternative appropriate treatment. g) Upon request by the Company, the employee or a dependent of an employee shall provide evidence satisfactory to the Company that available alternative funding through a government or other patient support program has been pursued by the employee or a dependent of an employee, and a decision regarding such funding has been rendered by the government or patient support program. Until such satisfactory evidence is provided, the expense may not be eligible for coverage under this Policy and no benefit may be paid as determined by the Company.

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VI Benefit Provisions	Current Wording	Effective October 1, 2019
Health Provisions 6. Limitations Addition		(j) An expense for a drug may be eligible for certain conditions only if selected lower cost drugs of similar safety and efficacy are used first, as determined by the Company. For certain conditions, this may involve a series of steps whereby eligibility of each list of drugs for a condition is dependent on the previous list of drugs being used first.

Please keep this Endorsement with your Policy Contract and retain any previous Endorsement(s) for your records.

Please note: should your Policy not provide a benefit or not contain a provision that is being amended by this Endorsement, that amendment shall not apply to your Policy.

Booklets will be updated at time of next amendment, if applicable.

Dated at Waterloo, Ontario on August 23, 2019



 Authorized Representative