



SSQ'S ONLINE SERVICES

Like most dentists, your schedule is already quite full. So why not take advantage of the online services offered by SSQ, the insurer responsible for the ACDQ's group insurance plan?

The ACCESS | Plan Members website: Easy. Quick. Convenient.

SSQ's secure ACCESS | Plan Members website is a portal that makes it easy to manage your group insurance file. There are many benefits. In fact, this site has several different functions that you can use to:

- submit your medical expense claim forms on line
- consult your group insurance booklet on line
- obtain proof of travel insurance for you and your dependents
- print your SSQ insurance card and personalized forms
- update your address and dependents
- access your medical expense and prescription drug claims history

SSQ's Mobile Services app: a smart service that is free of charge!

Do you have an iPhone or an Android smartphone? Download SSQ's Mobile Services app for free. Then you will be able to do the following: submit a claim, consult the history of your recent payments, obtain an electronic version of your SSQ insurance card and contact its customer service.

To use the app:

1. Register for the secure ACCESS | Plan Members website, electronic claim statements and direct

- deposit.
2. Download the app by typing ssq.ca/mobile in your smartphone's Web browser.
 3. Install the app. Enter your user code and your password for ACCESS | Plan Members.

Reimbursed in 48 hours!

When you use SSQ's online services to submit your medical expense claim, you will be reimbursed in 48 hours! Please note that you must first sign up for direct deposit to receive this service. To do so, go to the ACCESS | Plan Members website:

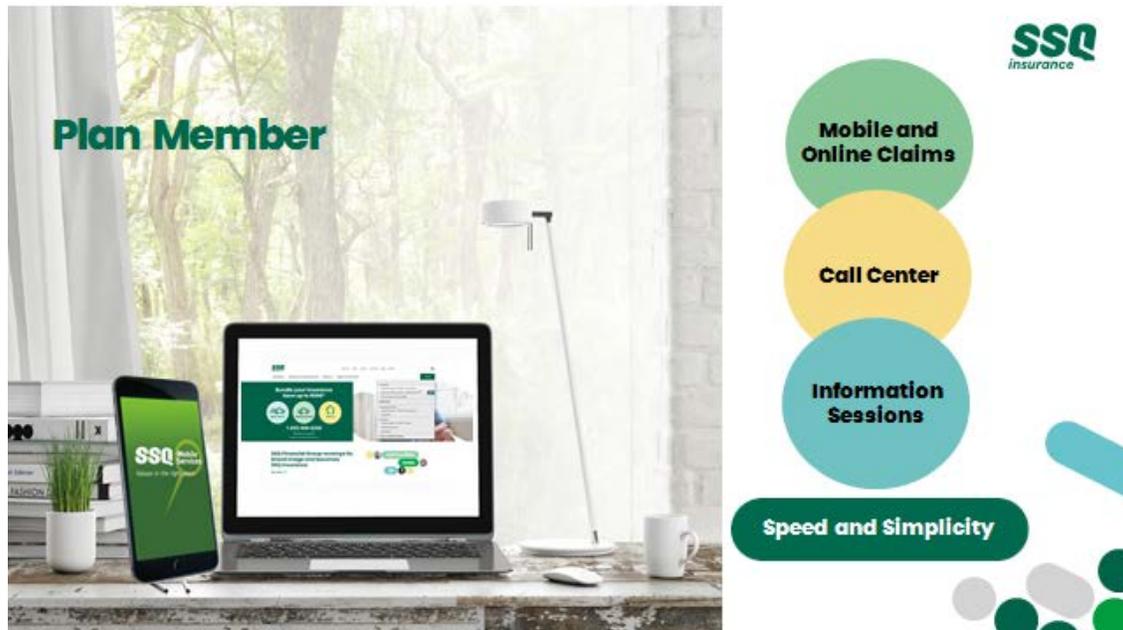
- Click on "Preferences" in the menu at the top
- Select the "Registration for Direct Deposit" option.
- Follow the instructions to register. Have a personal cheque in hand so that you can provide the requested banking information.

Sogedent and SSQ: a partnership to your advantage

You can always count on Sogedent's team to give you advice or refer you to tried and tested tools that will help you securely manage your affairs. Quickly access your file, receive e-mail confirmations for your reimbursements, find out immediately what is covered and get reimbursed, all thanks to SSQ's online services; these are just some of the many beneficial services you can enjoy!

Register now on the ACCESS | Plan Members website at:

<https://ssq.ca/individuals/insurance/group-insurance/how-to-sign-up-for-access-plan-members>



BROKER PROFILE

Every other month, we will introduce one of our brokers to you so that you can get to know the extraordinary and dedicated men and women that make up Sogedent's team. This month, it is our pleasure to introduce Christine Edwards.

Christine has been a Disability Management Supervisor for Group



Personal Insurance and an Advisor in Group Insurance Plans at Sogedent since September 2017.

Q: Disability management is a constantly changing field. Over the years, what has changed the most?

A: "The substantial increase in psychological disorders and diseases is what has changed the most. The good news is, however, that the market has also kept in step with that change; there are now more occupational therapy services, and information and prevention tools like portals that cater specifically to insureds."

Q: What is the most gratifying aspect of your job?

A: "Insureds who become disabled are concerned about managing their new medical condition. Plus, after they stop working, they have to cope with the financial insecurity and stress brought on by administrative red tape.

My objective as a disability management supervisor is to be proactive: I listen to their needs, consider their medical condition, offer personalized assistance in managing their disability and closely monitor the process while protecting their privacy. Whenever insureds tell me they feel confident and supported by my assistance to the point that they are able to focus on improving their condition, it pleases me to no end. I feel like I have done my job."

Q: What is the main challenge in managing disability?

A: "Disabled insureds' limited access to health care is still a huge challenge."

Q: Which qualities or skills do you think advisors in group insurance plans need to have?

A: "I think that advisors in group insurance plans need to listen continuously to their clients so that they know what their needs are. They need to know how to effectively interact and proactively search for solutions. When it comes to the advisory aspect, advisors need to make sure that there is continuous and positive communication between the various stakeholders."

Q: Could you briefly explain to our readers what your role is as a disability management supervisor?

A: "My role is multi-faceted, because I am involved in different spheres; a disability period is a very upsetting situation for insureds. My primary role is to explain the administrative procedures to them; I help them through the process. Oftentimes, insureds are drained. They want to know how things work. I also provide them with the forms, explain the processing periods, and answer their questions. My secondary role is to be an intermediary between insureds and insurers. Insurers may ask questions about disability claims, request additional medical information, and conduct telephone interviews with insureds. Insureds can find all of this very unsettling. That is why I

take the time to explain the reason for the various steps. I closely monitor interactions between insurers and insureds.

My third role is to be a good listener when insureds need to “vent” sometimes. Especially when there are processing delays for different reasons. Between the insureds' health condition, their disrupted daily routine and the forms, they can feel varying degrees of frustration. I make sure that I listen to them and build a relationship of trust with them. It isn't rare for insureds to confide very personal things to me. I always make it a point of honour to keep these conversations confidential.

My fourth role is to make sure that I effectively cover the financial aspects with insureds. From an economic point of view, disability periods can put a dent in budgets. Plus, insureds want to understand why their insurer sometimes asks them for their tax returns from previous years. When that happens, I make sure that I carefully explain to them how the requested information will be used. Their financial reality is also an important aspect of the situation. Insureds want to know how much the payments will be.

In conclusion, you could say that I make sure that everything is properly supervised, according to best practices. I look after our clients' well-being.”

Q: What recreational activities or projects do you enjoy in your personal life?

A: “I go downhill skiing and snowshoeing, walk and ride my bike. The most important thing to me is to stay active. I like to learn and broaden my horizons in both sports and cultural activities. Time spent with friends and family is also extremely important to me. Basically, you could say that I always choose activities that suit my character. I'm a happy, motivated person who likes to have fun, laugh and make friends. At work, I strive to be professional and place great value on human relations.”

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- Promotions
- Contests
- And more...

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