

# Enrollment Procedures during COVID-19

## Important Update

Due to COVID-19, Victor has shifted very quickly to a workforce that is primarily working remotely. As an essential service, we do have some staff in the office monitoring our mail and processing MROO insurance applications that come to us by post. We would like to remind you; however, that there are other ways that you can enroll that you might find easier and more efficient, such as by email or online:

- You can visit our V+ portal at [www.mrooinsurance.ca](http://www.mrooinsurance.ca) and enroll online. There are several plans that MROO offers: health, dental, travel, life and convalescent care. You will see complete plan details and the online enrollment process is both quick and easy. If you have trouble navigating online you can call us at Victor: 1-800-363-7861 or email us at [mroo@victorinsurance.com](mailto:mroo@victorinsurance.com). You could even ask your children or grandchildren to help if that works better!
- Another option is to send us your paper application by email. Just scan your application and send it to us with your VOID cheque or PAD application by email it to Victor [mroo@victorinsurance.com](mailto:mroo@victorinsurance.com) for processing. (Tip: You can use an app such as Evernote Scannable to scan documents using your phone.)

## Acceptance:

- You must be between age 50 and 75 (up to 76) to enroll in the health, dental and annual travel plans and 80 (up to 81) to enroll in the life or convalescent care plans.
- **Guaranteed acceptance:** your application for health insurance or health & dental insurance will be accepted if you are enrolling within 90 days of having health insurance under any other plan.
- **Medical Underwriting required:** if you have not had health care benefits for more than 90 days we will send your application to Manulife for approval. Your application may or may not be approved depending on the medical underwriting review and results. We will let you know if your application is not accepted.
- Victor will contact new policyholders and provide you with information about your policy, your drug card (health care plan), and your travel wallet card (annual travel plan) as soon as your application has been processed. This will take approximately 5 working days.

Thank you for supporting the MROO retiree benefit program. Your health is important to us at Victor.

