



PRIORITY CARE

WHAT IS PRIORITY CARE?

Priority Care is an insurance vehicle for accessing, in the event of a serious medical condition, timely treatment or a second medical opinion within the private healthcare industry anywhere in the world.

WHY PRIORITY CARE?

Currently, when a family doctor in Canada diagnosis a potential problem and refers a patient to a specialist, they will likely wait from 6.7 to 12.6 weeks before getting in to see the specialist. After seeing the specialist it may be a further 7.1 to 23 weeks before they receive any treatment.

With Priority Care, once the family doctor has made an initial diagnosis or a referral to a specialist, the patient has access to a team of private healthcare experts who will evaluate their needs and determine their best options. Once the patient has considered the options and made a decision, arrangements for timely care and service will be made on their behalf.

ADVANTAGES OF PRIORITY CARE (PC)

- PC provides peace of mind for the insured and their family and for their employer.
- For an employer, PC ensures key employees struck by illness or injury are returned to full capabilities as quickly as possible. In the event a key employee will be unable to return to full capabilities, that diagnosis will be known sooner allowing appropriate business decisions to be made on a more timely basis.
- PC delivers good value when premiums are compared to personal out-of-pocket costs that can be incurred for private healthcare services.
- PC provides employers with additional flexibility in the approach they take to compensate key employees.

SAMPLE PER ANNUM RATES FOR PRIORITY CARE (\$Cdn)

Age	Male	Female
40	\$1,433	\$1,873
50	\$2,595	\$2,612
60	\$6,125	\$4,659

*Non-smoker

*\$US1,500 deductible

Priority Care Services (see product brochure for details)

- Medical case management
- Optional independent second opinion diagnosis review
- Treatment plan advice
- Access to centres of excellence (as chosen by the patient) such as Johns Hopkins, Cleveland Clinic, UCLA Medical Centre
- Transportation, accommodation and meals
- Family accompaniment including single-parent arrangements
- Extensive concierge services
- Repatriation and preparation of remains

Benefits Summary

All benefits expressed in U.S. dollars.

Overall Lifetime Maximum	\$2,000,000	Surgical, diagnostic procedure of treatment
Inpatient Hospital Confinement	100%*	To a maximum of 180 days
Outpatient Hospital Confinement	100%*	
Health Services	100%*	
Transportation Services	100%*	
Meals, Accommodation & Leisure	\$250/day	To a maximum of \$2,500 per occurrence
Family Accompaniment	100%*	One immediate family member
Repatriation of Remains	\$10,000	

* 100% refund for reasonable and customary costs (as defined by the Policy) incurred by an insured person, per claim.

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What's the Catch?

- Program is medically underwritten when the initial policy is issued in order to identify pre-existing conditions. Pre-existing conditions may or may not be covered and, if covered, will effect premium.
- The plan is not intended to cover routine diagnostics. A \$1,500 USD deductible addresses this.
- The premium is not fixed. Rates will increase based on age, health care inflation and pool results .Age banded rates offered at policy renewal are not impacted by an individual's claims experience.