

# Priority Healthcare Insurance



Priority Healthcare Insurance is a specialized insurance product for those who want rapid access to the **highest quality** medical care in the unfortunate event of a health issue, for up to \$2,000,000 USD lifetime coverage.

When you urgently need access to healthcare and you face a wait-time in Canada, Priority Healthcare Insurance offers unparalleled assistance, rapid access to the best medical attention and comprehensive protection. Priority Healthcare Insurance is there to ensure that you get the high quality medical attention that you deserve – and fast.

- Provides expedited access to doctors, critical diagnostic tests, and specialized diagnostic equipment that can often otherwise come with long delays.
- Covers the complete set of all medical services relating to your health issue, from specialist consultation right to the completion of your treatment. A case coordinator guides you through all processes.
- Provides coverage in the event of an emergency occurring while you are travelling to receive care under the policy.
- Available to Canadian residents up to 74 years old; infants must be at least 60 days old to qualify.

## MEDICAL ASSISTANCE

24/7 full medical assistance services come from RSA's long-term partner, Global Excel Management Inc., whose experienced, professional team will take care of virtually everything. They'll arrange and monitor treatment, and provide support for you and your family. Global Excel provides access to its proprietary US network of top-quality hospitals which includes those ranked in the top 10% of American hospitals nationwide.

Global Excel's network covers a full range of specialties including heart & heart surgery, cancer, digestive disorders, ear-nose & throat, endocrinology, gynecology, neurology, ophthalmology, orthopedics, pediatrics, respiratory and urology. Case management is provided by a multidisciplinary team of case coordinators, registered nurses and on-site physicians.



## FLEXIBILITY TO MEET YOUR NEEDS

### DIAMOND PLAN

This plan provides expedited access **to any medical facility of your choice**, including the decision to choose treatment from the exceptional healthcare facilities from within Global Excel's network. Necessary arrangements will be pre-arranged in advance by Global Excel to secure your access to the preferred facility (within benefit limitations).

### GOLD PLAN

This plan provides expedited access to **Global Excel's network of Canadian and American healthcare facilities**, including hospitals and clinics with a reputation in the treatment of serious medical conditions. Necessary arrangements will be pre-arranged in advance by Global Excel to secure your access to an In-Network facility.

## BENEFITS

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### LIFETIME MAXIMUM

Coverage is up to \$2,000,000 USD per person for specialist consultations, surgical or diagnostic procedures or treatment, and emergency medical travel benefits.

### SPECIALIST REFERRAL AND CONSULTATION

You receive timely access to specialists.

### SECOND OPINIONS

Independent written second opinion diagnosis and treatment plan evaluations are available following the initial diagnosis or medical recommendation(s).

### TRANSPORTATION

Economy class airfare covered at 100% when pre-authorized. Alternative transportation arrangements are also available — please see the policy for more details.

### MEALS AND ACCOMMODATION

Up to \$250 USD per day, to a maximum of \$2,500 per occurrence, when pre-authorized.

### TRAVEL COMPANION

Coverage is included for one family member or friend to serve as your travel companion.

### VIP CONCIERGE SERVICES

- Medical record review
- Cost containment
- Medical referral
- Repatriation
- Claims administration
- Case management
- Direct billing
- Coordination of benefits
- Travel assistance

### SURGICAL OR DIAGNOSTIC PROCEDURES AND TREATMENT

When pre-authorized, the policy will pay for:

- A private room
- Physicians and surgeons charges
- Nursing care
- Operating room charges
- Drugs prescribed in and taken home from the hospital
- Diagnostics
- Medical appliances
- Any other eligible inpatient and outpatient hospital services and Intensive Care Unit services


### EMERGENCY MEDICAL TRAVEL BENEFITS

Coverage in case of an emergency occurring while travelling outside your province or territory of residence to receive care under the policy.

When pre-authorized, the policy will pay for:

- A semi-private room
- Physician fees
- Diagnostics
- Prescription drugs (30-day supply)
- Ambulance services
- Medical appliances
- Private nurse
- Emergency air transportation
- Qualified medical attendant
- Transportation to bedside
- Return of accompanying person
- Treatment of dental accidents
- Emergency relief of dental pain
- Out-of-pocket expenses
- Vehicle return
- Preparation and return of remains
- Hospital Allowance





# Access benefits quickly and easily with Priority Healthcare Insurance

## STEP 1.

### OBTAIN A RECOMMENDATION FROM A CANADIAN PHYSICIAN

An insured individual may trigger Priority Healthcare Insurance benefits whenever their physician recommends a diagnostic test, treatment or specialist consultation and you have been placed on a wait list in Canada of 15 or more days to access the recommended service. **You do not actually have to wait 15 days to access benefits through Priority Healthcare Insurance.**

## STEP 2.

### CONTACT GLOBAL EXCEL

Simply contact Global Excel, the service provider. The process will then be facilitated for you effectively and efficiently.

## STEP 3.

### RECEIVE PEACE OF MIND FROM GLOBAL EXCEL

Global Excel will remain at your side every step of the way. Informed staff will provide the support that you and your treating physician require to make decisions and are available to address any concerns or questions.

You and your family will be guided through the healthcare process, and the claim expenses will be submitted to Global Excel directly from the medical facility so you don't need to be involved. Your assigned case coordinator will support you from the time we receive your call through the decision-making process and treatment.

**PLEASE NOTE that experimental treatment or treatment not recognized and/or approved by Health Canada Food and Drugs Act, U.S. Food and Drug Administration (FDA), American/Canadian Medical Association, or the National Institute for Health, is not covered.**

This document is intended for promotional purposes and is not an insurance policy. It contains some information about coverage offered by Royal & Sun Alliance Insurance Company of Canada but it does not list all of the conditions and exclusions that apply to the described coverage. The actual wording of the policy governs all situations.

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