

GROUP CRITICAL ILLNESS INSURANCE

Health Concierge Service Employee Guide

The support you need...
when you need it most





This guide can help you learn more about the Health Concierge Service and answer some of your questions.

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PURPOSE OF THE HEALTH CONCIERGE SERVICE

Being told you have a serious illness can be more than a little frightening. At such a time, it's natural to want someone to talk to. Someone who can explain what's happening and what it means. Help you navigate our sometimes complicated healthcare system. Avoid wasting time. Walk with you throughout your journey. In short, you need a compassionate, expert guide. The Health Concierge Service can help. It delivers **medical, tactical, and emotional support**— before, during and after a diagnosis.

Delivered by MedExtra Inc., the Health Concierge Service is a made-in-Canada solution designed to bridge the gap between what you want and need when you are seriously ill, and what our healthcare system is currently structured to provide.

THE MANY WAYS THE HEALTH CONCIERGE SERVICE CAN HELP

The Health Concierge Service can add to the care your medical team provides and help:

- Accelerate the diagnosis of your health condition
- Promote the best treatment and follow up
- Ensure a smooth return-to-work
- Provide clarity, continuity of care, and emotional support

Let's look at the six areas of focus, one by one.

Diagnosis

A critical illness can take weeks—even months—to diagnose. Waiting for an appointment with a specialist, waiting for tests and then test results can be stressful.

The Health Concierge Service can help by:

- Checking to make sure the right tests have been ordered
- Working with your treating physician to obtain test requisitions
- Arranging diagnostic tests and advanced testing, including remote second opinions¹
- Gathering and then reviewing test results with you and your family
- Creating a Medical Action Plan that sets out next steps
- Providing you with emotional support

Treatment and follow up

Once you have a diagnosis, MedExtra will consult with highly respected specialists in Canada and the United States to get a picture of what the best treatment for your condition should be. They will then talk to you about your options. They can also talk with your treating physician, if needed. If you decide to take treatment outside your home province, they can arrange this for you. Your MedExtra team will be in touch with you regularly, to follow up on your treatment and monitor your progress.

Return-to-work

If your illness results in your going on disability leave, the Health Concierge Service can help when it comes time to return to work. Your Care Manager can work with your treating physician, your employer and your Empire Life disability claim manager to help make sure that any necessary accommodations or supports are in place, for a successful and sustained return to work.

Clarity

From the moment you first think something may be wrong, through to diagnosis and treatment, you will have lots of questions. Do you have a critical illness? What's the best way to proceed? Where can you get the best medical care? What will you feel like? When will you get better? What are your options? The experienced doctors and nurses who deliver the Health Concierge Service can answer your questions. They will give you information specific to your individual case. They can also act as the go-between, to make sure you and your family understand what your medical/hospital team is seeing and saying.

Continuity of care

In years gone by, a family physician would oversee most of our medical care. Today, it can be different. Medical care has become highly specialized. It's also more transactional. Family doctors and specialists are often very busy. Many Canadians don't even have a family doctor. It can feel like there is no one person keeping track of everything. The Health Concierge Service can do that for you. Your Care Manager will walk with you throughout your journey and be your personal guide. This assistance and support at every step is key—and makes the Health Concierge Service much more than a medical second opinion service.

Emotional support

Being diagnosed with a critical illness can give rise to a range of some pretty intense emotions. Fear, anxiety, anger, depression, remorse are all common and perfectly normal. When you call the Health Concierge Service, you will be assigned a dedicated Care Manager who will act as your personal guide and who will give you personalized, organized, attentive and empathetic care.

¹A second opinion is where you ask a doctor who is not your regular treating physician to review your medical file and tests in order to confirm or challenge your diagnosis. The word, 'remote' in 'remote second opinion' means you do not have to travel to be examined by the consulting doctor. Your test results and tissue (if any was taken) are examined by the consulting doctor.





How does MedExtra work with my doctor?

MedExtra staff work cooperatively with treating physicians. Doctors and other hospital or clinic staff usually welcome their involvement. That's because MedExtra takes the time to gather information, review your file carefully and develop a clear and concise summary. Healthcare staff appreciate this, as it saves them time and makes their job easier.



Can MedExtra help me jump the queue?

No; however, MedExtra gets the right information to the right medical personnel at the right time and, as a result, testing and treatment can often be accelerated. Medical decisions are based on medical information. MedExtra will take the time to carefully review your file, package up all of the right information and make sure it gets to the right doctors at the right time. This helps doctors make the right decision. Here is an example of how it worked for one family.

When 15-month old Samantha suddenly stopped walking, her parents took her immediately to the pediatrician. The doctor examined her, suggested it might be temporary and they should wait to see what happened over the next week or so. Two weeks later, Samantha seemed to be doing worse so her parents took her back to the pediatrician. This time, the doctor referred Samantha to a neurologist for testing. Samantha got an appointment a few weeks later. The neurologist ordered an MRI, which was scheduled for two months later. At this point the parents called MedExtra. The MedExtra doctors gathered and reviewed Samantha's file, wrote up a clear case summary and delivered it to the team at Sick Kids Hospital in Toronto. The head of Neurology at Sick Kids agreed that the MRI should take place sooner. Three days later Samantha had the MRI, which revealed she had a brain tumour. She was taken immediately to the operating room where the doctors were able to completely remove the tumour.

WHO CAN USE THE HEALTH CONCIERGE SERVICE

The Health Concierge Service is available to employees and their dependants who are covered by any one of Empire Life group critical illness benefits.



My employer added critical illness insurance to our benefits plan but only I am covered—not my partner and children. Does the Health Concierge Service cover them, or just me?

The Health Concierge Service covers everyone who is covered by your Empire Life group plan. So, even if your employer added critical illness for employees only, your spouse and/or dependent children can call on the Health Concierge Service if they are covered under your health benefits plan as a whole.



Can my family and I use the Health Concierge Service even if I have used up my critical illness benefit?

Your critical illness benefit may end once you have made a claim and received payment. It all depends on what critical illness product your employer has chosen. But even if this is the case and you have used up your benefit, you can still call on the Health Concierge Service for help.



Do I have to have a claim for critical illness approved before I can call the Health Concierge Service?

No. You are welcome to call at any time—even before your doctor has sent you for tests.

WHEN TO CALL THE HEALTH CONCIERGE SERVICE

Everyone is unique and has their own preferences when it comes to asking for help. You can call the Health Concierge Service:

- The moment you think you may have a critical illness
- Once your doctor has told you that you may have a critical illness and wants to send you for testing
- Once you have your first test results

It's really up to you. You can call the Health Concierge Service 8:00 AM to 8:00 PM eastern, Monday to Friday at (888) 628-5079.

HOW MEDEXTRA PROTECTS YOUR PRIVACY

When you call on the Health Concierge Service for help, you will share a variety of personal health information with MedExtra throughout the course of your illness. MedExtra values the trust you have placed in them and is committed to ensuring your information remains confidential and secure. Protecting your privacy and maintaining confidentiality is a top priority. All of your personal health information is shared via secure document exchange—it is encrypted and never stored on a web server.

The MedExtra Privacy Policy describes how MedExtra uses the personal health information they collect from you, how they protect your information, and the conditions under which they may share it. You can read the MedExtra Privacy Policy at www.medextra.com.



SERVICE DETAILS

Here is a description of services MedExtra can provide when you call the Health Concierge Service.

1. Care Management—for attentive, personalized and compassionate care throughout your illness

MedExtra can:

1. Provide you personalized information about your condition
2. Help you access their medical resource network
3. Set up appointments
4. Help make sure you get the medical care outlined in the Remote Second Opinion
5. Help you navigate the healthcare system and get the right medical care
6. Craft a list of questions for you to ask your doctor, and discuss your case with your treating physician, if required
7. Act as the go-between to for you and your treating physicians/other medical professionals during treatment and recovery
8. Communicate with the author of your Remote Second Opinion, if required
9. Review and explain doctors' reports and results
10. Support you emotionally

2. Rule Out Critical Illness—for a fast and accurate diagnosis

When it looks like something might be wrong, arriving at a clear diagnosis is key. MedExtra will make sure the right tests are ordered at the right time, and provide you with Care Management (described above).

3. First Remote Second Opinion— for a review of your test results and medical file by a board-certified specialist in the United States

You may feel a lot of stress and anxiety in the days and weeks after your doctor tells you that you have a critical illness. The Health Concierge Service can help you feel a little more comfortable by arranging a second opinion that confirms or challenges the first set of test results. MedExtra will explain the results of this review to you and help you understand your medical condition. They will also make sure you have had the right tests.

4. Multi-Disciplinary Remote Second Opinion—to positively confirm your diagnosis

Once you have had all the tests needed to make a proper diagnosis, MedExtra will arrange for a remote second opinion by specialists at a medical centre of excellence. MedExtra works closely with various Canadian and American clinics, including the Mayo Clinic, to provide this service.

5. Hospitalization Care Management—to enhance communication and make sure your questions are answered

When you are in the hospital, it can sometimes be a little hard to get all your questions answered. Perhaps you are asleep when doctors do their rounds. Maybe a family member visits after you have spoken to the doctor and has questions you can't answer. Your Care Manager can act as the go-between to make sure you and your family members get regular and complete updates. They can help explain medical terms and make communication easier.

6. Critical Illness Return to Work—for a safe, successful, sustained return

If your illness results in your going on disability leave, the Health Concierge Service can help when it comes time to return to work. Your Care Manager can work with your treating physician, your employer and your Empire Life disability claim manager to help make sure that any necessary accommodations or supports are in place, for a successful and sustained return to work.

7. Online services—to let you learn about your condition when it's convenient to you

In addition to the personal support that your Care Manager and other Health Concierge Service staff will give by phone, email, and secure live chat, MedExtra also provides an online library with:

- Information sheets with up-to-date and detailed information on all of the health conditions covered under your critical illness insurance benefit
- Information letters on hot topics
- Getting started guides, forms and instructions
- 'How-to' videos and 'what to expect' videos

COVERED CONDITIONS

It is important to note that the Health Concierge Service can help you with more conditions than may be covered under your critical illness benefit. You can find details about your critical illness benefit in your employee booklet. For the purposes of the Health Concierge Service, you can get help with any of the following covered conditions.

For Adults	
<ol style="list-style-type: none"> 1. Aortic surgery 2. Aplastic anemia 3. Bacterial meningitis 4. Benign brain tumour 5. Blindness 6. Cancer (life-threatening) 7. Cardiomyopathy 8. Coma 9. Coronary artery bypass surgery 10. Deafness 11. Dementia, including Alzheimer's disease 12. End-stage liver failure 13. Fulminant viral hepatitis 14. Heart attack 15. Heart valve replacement or repair 16. Kidney failure 	<ol style="list-style-type: none"> 17. Loss of independent existence 18. Loss of limbs 19. Loss of speech 20. Major organ failure (on waiting list) 21. Major organ transplant 22. Motor neuron disease 23. Multiple sclerosis 24. Muscular dystrophy 25. Occupational HIV infection 26. Paralysis 27. Parkinson's disease and specified atypical Parkinsonian disorders 28. Primary pulmonary arterial hypertension 29. Progressive systemic sclerosis (Scleroderma) 30. Severe burns 31. Stroke (Cerebrovascular accident)
<ol style="list-style-type: none"> 1. Coronary angioplasty 2. Ductal breast carcinoma in-situ 3. Early stage chronic lymphocytic leukemia 	<ol style="list-style-type: none"> 4. Early stage malignant melanoma 5. Early stage prostate cancer 6. Early stage thyroid cancer
For Dependent Children	
<ol style="list-style-type: none"> 1. Benign brain tumour 2. Blindness 3. Cancer – life threatening 4. Cerebral palsy 5. Congenital heart 6. Cystic fibrosis 7. Deafness 8. Down's syndrome 	<ol style="list-style-type: none"> 9. Kidney failure 10. Major organ failure, on waiting list 11. Major organ transplant 12. Muscular dystrophy 13. Paralysis 14. Spina bifida cystica 15. Type 1 diabetes mellitus

NONCOVERED CONDITIONS

The Health Concierge Service is a complement to your critical illness benefit. This means it exists first and foremost to support you through an illness caused by one of the conditions listed above. We have, however, arranged for MedExtra to provide you and your eligible dependants with certain services at no charge, even if your condition is not covered by your critical illness benefit. These include:

1. Unlimited access to MedExtra Care Managers for information, assistance and navigation.
2. Unlimited help from a Care Manager to develop a Plan of Action to rule out or diagnose a noncovered condition.

If you would like further help from MedExtra, you may enter into a separate agreement directly with MedExtra for additional services. You can reach the Health Concierge Service 8:00 AM to 8:00 PM eastern, Monday to Friday at the same Empire Life number: (888) 628-5079.

FEES FOR CERTAIN SERVICES

There are no fees charged to you for the Health Concierge Service if you have a critical illness covered condition, with the exception of third party fees for any diagnostic imaging, testing, or medication you may need that are not covered by your provincial health plan or your employee benefits plan. No costs are undertaken on your behalf without a clear cost statement and your approval.

If your health condition is not covered by your critical illness benefit, MedExtra can still provide you with services, and some of these will come at a charge.

The following table summarizes the fee structure.

	Fees	
	You Have a Covered Condition	You Have a Noncovered Condition
Care Management	No charge	No charge
Rule Out Critical Illness	No charge	No charge
Simple Remote Second Opinion	No charge	\$200
Comprehensive Remote Second Opinion	No charge	\$375
Hospitalization Care Management	No charge	Charges will apply
Critical Illness Return to Work	No charge	Not applicable
Online services	No charge	Not applicable
Diagnostic fees, drugs, medical supplies, treatment NOT covered by your provincial health plan or your employee benefits	Charges will apply	Charges will apply



ABOUT MEDEXTRA

Empire Life is pleased to provide you with access to the Health Concierge Service by MedExtra. This innovative company was founded in 2003 by Dr. Jeffrey Brock, a practising Canadian physician with over 30 years of medical experience.

Being told you have a serious illness can be more than a little frightening. At such a time, it's natural to want someone to talk to. Someone who can explain what's happening and what it means. Help you navigate our complicated healthcare system. Avoid wasting time. Walk with you throughout your journey. In short, you need a compassionate, expert guide. And that is MedExtra—delivering medical, tactical, and emotional support— before, during and after a diagnosis.

HOW TO REACH THE HEALTH CONCIERGE SERVICE

You can call the Health Concierge Service
8:00 AM to 8:00 PM eastern, Monday to Friday at (888) 628-5079.

Access to Health Concierge Service is provided on a non-contractual basis. As with other services provided by a third party and not by Empire Life, our provision of the Health Concierge Service is subject to the service provider's capacity to offer such services and/or the continuance of an agreement between Empire Life and a service provider. Empire Life reserves the right to cancel the Health Concierge Service at any time without prior notice.

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be known for simplicity, being easy to do business with and having a personal touch.

¹ *The Globe and Mail Report on Business*, June 2014, based on revenue

² As at May 19, 2015

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