



How to engage MedExtra and these services

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Hours of Operation: Monday to Friday, 8am to 8pm EST



Access to the medical concierge services benefit is provided on a non-contractual basis and does not form part of any critical illness insurance contract such as the Empire Life CI Protect Plus and Children Critical Illness Rider contracts. The availability of the medical concierge services benefit is not guaranteed and is determined by Empire Life. The medical concierge services benefit is subject to eligibility requirements and limitations, as determined by Empire Life. Empire Life may at its sole discretion change or cancel such services at any time without prior notice. The medical concierge services benefit is provided by a third party service provider (currently MedExtra Inc.). Representations about the medical concierge services are those of MedExtra Inc. and not Empire Life. Empire Life assumes no responsibility and shall not be liable for: (i) any medical concierge service provided (ii) any expenses incurred by you in relation to such services, (iii) any treatment received in relation to such services, and/or (iv) any acts or omissions of the third party service providers. Some incidental fees related to medical concierge services may have to be assumed by you.

The Empire Life Insurance Company

259 King Street East,
Kingston, ON K7L 3A8

The Empire Life Insurance Company (Empire Life) offers individual and group life and health insurance, investment and retirement products. Our mission is to make it simple, fast and easy for Canadians to build wealth, generate income, and get the insurance and group benefits coverage they need.

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INTRODUCING OUR MEDICAL CONCIERGE SERVICES BENEFIT



A non-contractual remote medical opinion and physician concierge service benefit offered at no additional cost with your Empire Life CI Protect Plus® and Children Critical Illness Rider contracts.



It's about living...

There are hundreds of different conditions, thousands of possible diagnoses, and different doctors may suggest different treatments. At the time of a medical crisis, Empire Life CI Protect Plus & Children Critical Illness Rider can provide more than just the critical illness insurance benefit. Being diagnosed with a critical illness is devastating. During this difficult time, Empire Life offers their medical concierge services benefit through MedExtra Inc. which can help:

- get the right diagnosis the first time
- answer questions & provide high level information about your condition
- find the right physician to treat the condition
- determine the right care provider for specific conditions
- monitor treatment progress

Even if the doctor only suspects you may have a covered condition, access to our medical concierge service benefit is available at no additional cost.

MedExtra is a physician-lead Canadian organization which has been helping people to resolve their health problems and can help clients get the care needed to overcome gaps in Canadian healthcare today. Three medical concierge services available through MedExtra include Rule-Out Critical Illness, Remote Second Opinion and Critical Illness Care Management.

Information at the right time...



Rule-Out Critical Illness

Critical illnesses can take weeks, even months to diagnose. The waiting for appointments, specialists and tests can be the most difficult period for individuals and families to suffer through, waiting to know more. Rule-Out Critical Illness provides support, information and guidance to accelerate the definitive diagnosis of a covered condition. These pre-diagnosis services may include:

- + Identify testing required to arrive at a diagnosis
- + Coordinate with treating physician to obtain requisition for necessary testing
- + Arrange diagnosis testing
- + Obtain and discuss results with client
- + Create a Medical Action Plan
- + Arrange any available advanced testing[†] for diagnosis and staging
- + Provide ongoing psycho-social and emotional support throughout the entire process

[†] In some cases, private options may be available and can be accessed at the discretion of the user. Any fees for private services not covered by provincial health plans are not covered under the policy, and are the responsibility of the user. Please verify with your health plan to verify what may be covered or reimbursed.



Remote Second Opinion

Once a diagnosis is made, many questions and uncertainty can arise. Most Canadians do not want to go through the trouble of finding a different physician or travel to another country to start the whole process all over again. MedExtra's Remote Second Opinion allows each case to be thoroughly reviewed by top specialists in Canada, at US Centres of Excellence or Worldwide to confirm diagnosis and to suggest the most up-to-date treatment plan or alternate treatments. MedExtra's team works closely with each client and their medical team, as the client wishes. The review may include:

- + Review of imaging studies by independent radiologist
- + Retest pathology
- + File review at top Canadian or U.S. institutions
- + For highly specialized cases — work with world eminent specialists
- + Provide report to the patient and their treating physician, at the client's discretion



Critical Illness Care Management

Knowing that there is support throughout the entire process from diagnosis to treatment is invaluable. Having high level professional assistance underpinned by robust administrative support gives that priceless peace-of-mind to help throughout the treatment and recovery period. These services which provide support throughout the different stages of a critical illness may include:

- + Ongoing psycho-social support
- + Assistance and healthcare navigation
- + Crafting of additional questions for the client's treating physicians
- + Liaison with treating physicians and other medical professionals throughout treatment, recovery and follow up