



Best Doctors®  
CANADA INSURANCE SERVICES INC

Global Medical  
**Care™ Insurance**

Best Doctors Canada Insurance Services  
A member of Now Health International



## Global Medical Care<sup>™</sup> Insurance



### **WHAT IS GLOBAL MEDICAL CARE<sup>™</sup>?**

Best Doctors Global Medical Care is a unique and comprehensive health insurance policy that gives you immediate access to the best medical care (leading hospitals, cutting edge treatments and drugs, and top physicians) anywhere in the world, allowing you to follow your desired healthcare path. Standard benefits include 100% coverage for hospitalization (room and physician fees), surgery and outpatient surgery, emergency room services, diagnostic services, and cancer treatment. Also standard are: maternity care, transplants, air ambulance, physical therapy and rehabilitation, and other healthcare costs including prescription drugs and medical equipment. You can choose an annual deductible of \$250 up to \$20,000. After the deductible, all medical expenses are paid at 100%.



### **WHO CAN APPLY TO GLOBAL MEDICAL CARE<sup>™</sup>?**

Global Medical Care is available to employers and individuals that seek to complement their provincial health coverage, EHC or Critical Illness plans with personal medical support, immediate empowerment, global access and total peace of mind. As a medical insurance plan, Global Medical Care is not taxable to you and you may be eligible to deduct premiums paid as a health expense.



### **OTHER ADVANTAGES OF GLOBAL MEDICAL CARE<sup>™</sup>?**

Timely access to care has become a greater challenge for Canadians. Lengthy wait times for diagnostic tests can delay confirmation of a diagnosis. Once the test results are available it can take months to see a specialist and have surgery, if needed. The combined period from initial diagnosis to treatment can exceed 26 weeks in some cases.

Besides long delays to be referred, seen and treated by a specialist, gaps can exist in medical coverage, such as when a medical treatment, surgery or prescription drug has been approved in another country (e.g. the United States), but are not yet available in Canada.

With Global Medical Care<sup>™</sup>, members can avoid many of these challenges and have immediate access to the most advanced medical treatment. Members can choose to travel anywhere in the world for treatment (no referral from a Canadian physician is required). You can get timely treatment for orthopedic surgery, hip and knee replacement surgery, cardiac conditions etc. If you choose to leave Canada for treatment, Best Doctors Insurance will work with you and a Canadian medical team to facilitate continuation of care once you return home. And if you choose to receive treatment in Canada, our dedicated clinical team will support you in getting medical appointments and the right tests, finding the right specialist, obtaining the right treatment and coordinating all your care.

## Benefits to Individuals and Families:

- \$5,000,000 per member in lifetime coverage.
- Access to diagnostics (MRI, CT scans, other) usually in less than a week.
- Prescription drug coverage (including 100% coverage during hospitalization).
- Immediate access to the best treatment facilities across the world.
- Personalized support by Best Doctors Registered Nurses, ensuring you receive the medical information and guidance you need to move forward with confidence.
- Access to Best Doctors' unique services including **InterConsultation®**, **Concierge™** (a VIP service which helps you coordinate hotel bookings, travel arrangements, medical appointments and translation services) and **Elite Navigator™** (allows you access to a personal physician advocate who will help you interpret diagnosis examinations, and medical checkup results).

## Benefits to Employers:

- Tailor made insurance plan to fit your needs and your budget
- Improve employee attraction, satisfaction and retention
- Lower absenteeism rates
- Positively impact short- and long-term disability costs
- Decrease employee concerns, anxieties and other productivity pressures
- Reduce the risks of misdiagnosis, incorrect treatment plans, unwarranted surgery, poorly managed chronic conditions, and unnecessary drugs, doctor's visits and hospital stays
- Integrate easily with your other HR benefits for even greater value

## WHAT IS BEST DOCTORS INSURANCE?

**Best Doctors Insurance is the leading private insurance company specializing in international private health insurance in Canada, Latin America and the Caribbean.**

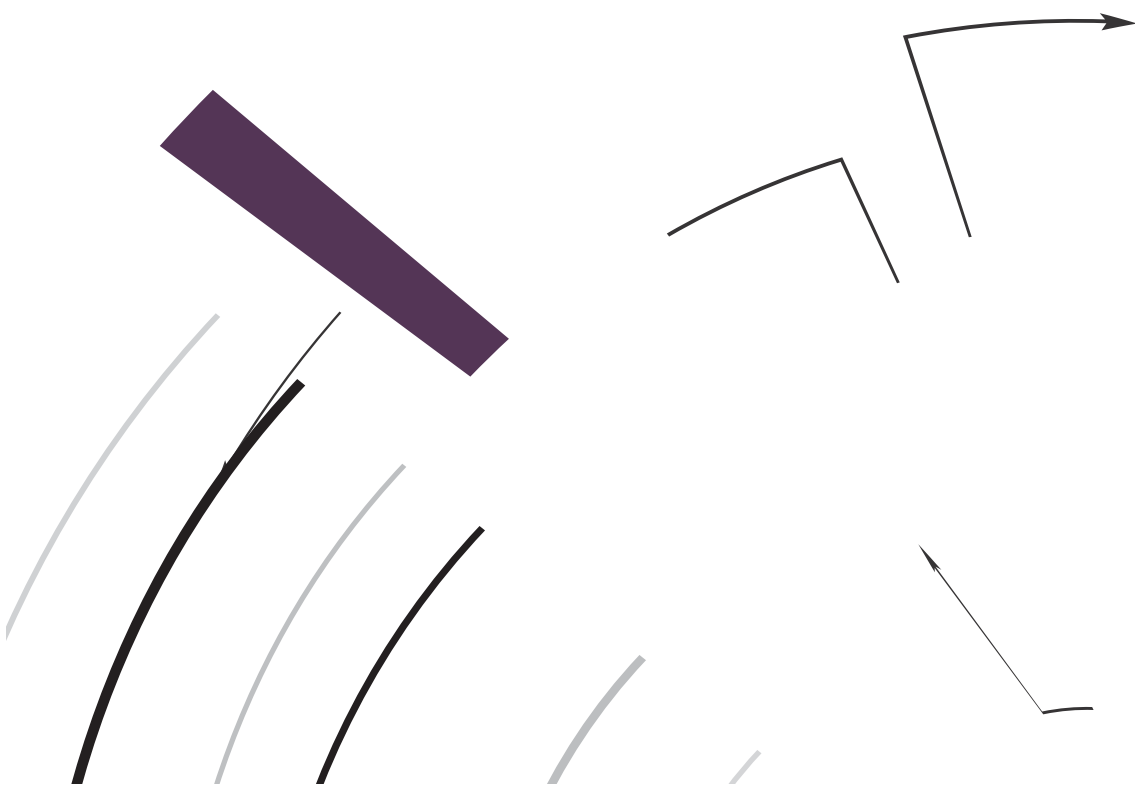
At Best Doctors Insurance we have a clear vision: to help our members connect with the very best healthcare, with access to the best quality hospitals and specialized centres around the world.

Best Doctors Insurance helps you:

- Better understand your medical condition
- Find a specialist within or outside of Canada
- Access MRI and CT scans in less than a week (at selected independent private imaging clinics located in Canada and abroad)
- Confirm a diagnosis or treatment plan through an expert review of your medical records
- Receive the most suitable treatment and the best medical attention, anytime, anywhere

## Did You Know?

- Workforce costs associated with absence due to illness are, on average, two to three times higher than costs for medical or drug claims.
- In 2016, the average wait time for Canadians seeking medically necessary surgery was over 20 weeks
- Waits for surgeries and medical treatments in 2015 cost Canadians \$3.5 billion in lost income and productivity.



**To learn more about**  
Global Medical Care, please contact:

**WEALTHinsurance.com<sup>®</sup>**  
Family. Business. Legacy.

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