

---

**triAccess<sup>®</sup>**



## The Media

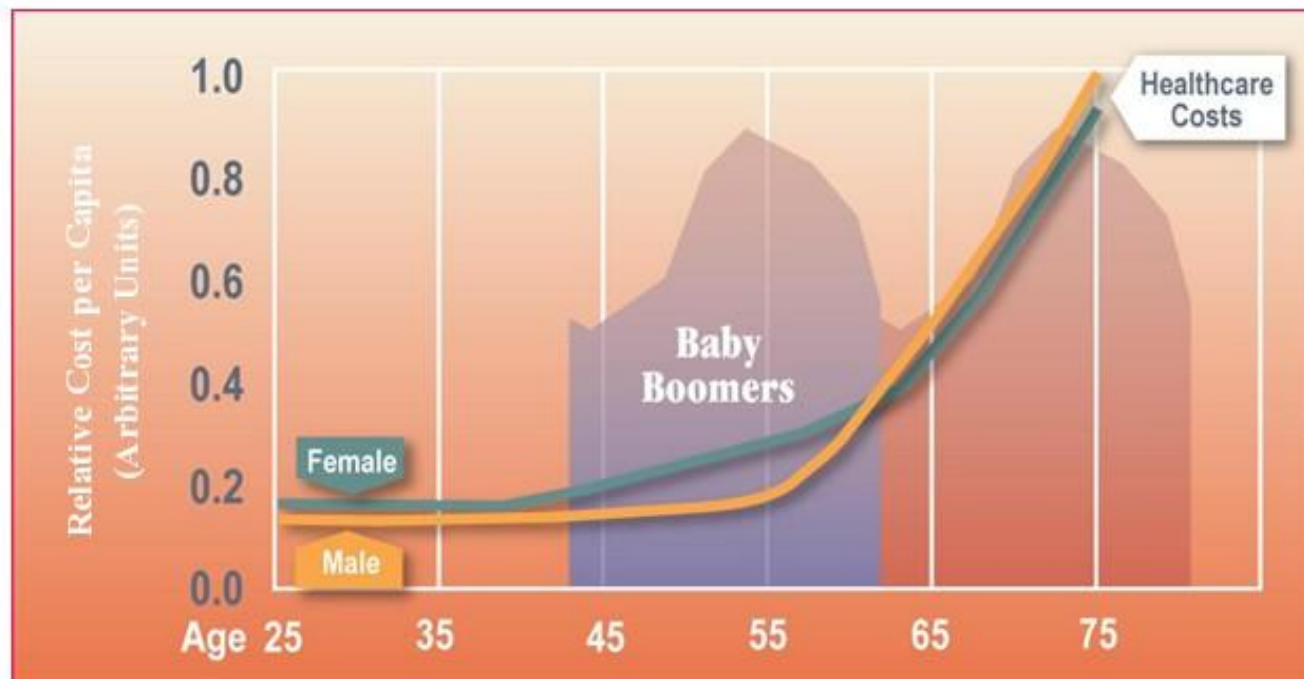
The Canadian media frequently reports on problems with the Canadian Healthcare system.



## Healthcare Costs on the Rise

- ▶ Healthcare costs rise substantially as we age.
- ▶ At age 55 there is a dramatic increase in the utilization of the healthcare system.
- ▶ The leading edge of the Baby Boomers are now turning 62.

▶ Source: Task Force on Healthcare Financing, Canadian Institute of Actuaries



## Standard Costs in U.S. Dollars for Surgery and First Year of Care

Craniotomy (non-trauma related)	\$225,000
Heart Transplant	\$892,000
Cardiac Valve and other Major Cardiothoracic Procedures	\$358,000
Coronary Bypass with PTCA	\$235,000
Coronary Bypass with cardiac catheterization	\$320,000
Rectal Resection with complications	\$170,000
Total Mastectomy for Malignancy with complications	\$60,000
Kidney Transplant	\$212,000
Prostatectomy with complications	\$85,000
Kidney and Urinary Tract Neoplasms with complications	\$77,000
Lymphoma and Leukemia with major operating room procedures	\$178,000
Angioplasty	\$195,000
Bone Marrow Transplant	\$377,000
Liver Transplant	\$850,000
Major joint and limb reattachment procedures of lower extremity	\$110,000
Chemotherapy with acute leukemia as secondary diagnosis	\$66,000
Pancreas, liver and shunt procedures with complications	\$262,000
Lung Transplant	\$647,000

▶ Examples of the cost of treatment in U.S. dollars for surgery and first year of care

▶ Source: Global Excel Management

## GP Referral to Treatment

- ▶ Canada's aging population has increased the demand for healthcare.
- ▶ Demand for new procedures has also increased pressure on the healthcare system.
- ▶ Total waiting time between referral from a general practitioner to treatment, averaged across 12 specialties, rose from 9.3 weeks in 1993 to 18.3 weeks in 2007.



▶ Source: 2007 Fraser Institute Critical Issues Bulletin, Waiting Your Turn Hospital Waiting Lists in Canada

## The triAccess® Advantage

Today, gaining access to the best medical information, care and the necessary funding for treatment in the United States is possible and surprisingly affordable.

To help you, triAccess is designed with these three key components in mind:

- ▶ Access to care - through the coordination of services by Global Excel™,
- ▶ Access to information - through rapid WorldCare® second opinions and services,

- ▶ Access to funding - through coverage for the medical expenses associated with a covered serious illness via the Priority Healthcare Insurance policy.



## Access to Care with Global Excel™

With triAccess®, if you are diagnosed with a serious illness and require surgery, a diagnostic procedure or treatment, you will receive the personalized care you need through Global Excel's world class medical claims specialists, medical professionals and case management team.

Global Excel's personalized case management service arranges for any necessary second opinions, and when claims are pre-approved:

- ▶ Identifies top medical physicians with special expertise regarding your illness
- ▶ Arranges access to medical centres of excellence outside of Canada
- ▶ Arranges all travel and accommodations required to receive treatment and
- ▶ Provides multilingual service for the care of your illness to assist with medical appointments, preadmission arrangements and coordination of your inquiries 24 hours a day, 7 days a week.



## Access to Information with WorldCare®

WorldCare is a pioneer and leader in the field of global e-health services and solutions, delivering highly specialized electronic medical second opinions from the best medical centers in North America.

Coordinated through Global Excel™, WorldCare offers:

### WorldCare Virtual Visit

- ▶ With its proprietary digitizing processes and technology, WorldCare's Virtual Visit takes the distance out of long-distance second opinions.

### Five Star Turnaround

- ▶ WorldCare strives to deliver a complete medical picture in a comprehensive WorldCare Team Second Opinion within 5 business days.

### WorldCare Team Second Opinion

- ▶ A WorldCare Team Second Opinion delivers state-of-the-art information and advice in a comprehensive report that includes a summary of the details of the medical condition, additional sources for more information and

specific recommendations for treatment to help achieve the optimal outcome.

- ▶ WorldCare Team Second Opinion services are available when recommended by Global Excel, or at your request when you are diagnosed with a serious illness.



## Access to Funding

### Plan Features

- ▶ triAccess® provides a \$3,000,000 USD lifetime maximum benefit for care anywhere in the United States. The Priority Healthcare Insurance policy covers Diagnostic Services, Surgery and other medically necessary treatment including in-patient, out-patient and intensive care unit services, when Global Excel™ pre-approves and arranges care in the United States.

*Complete details are available in the policy wording.*

### Deductibles

- ▶ The insured can choose between deductibles of \$2,500, \$5,000, \$7,500 and \$10,000 USD.

### Transportation

- ▶ Benefits are included to cover Ground ambulance, alternative personal transportation such as driving, and business class airfare to the location of procedures, treatment or surgery.

### Meals and Accommodation

- ▶ Up to \$250 USD per day (maximum \$2,500 USD) of expenses are covered for meals and accommodation while seeking care.

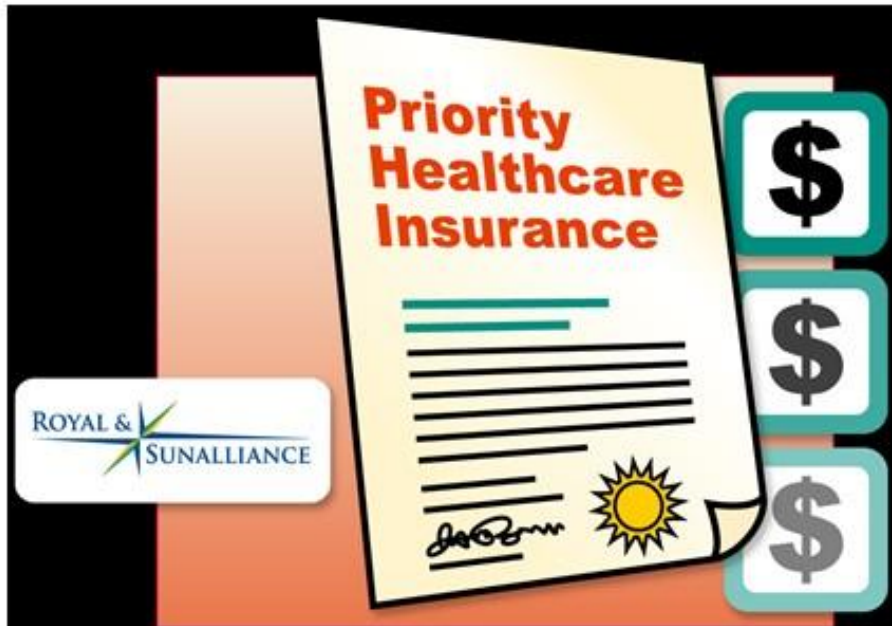
### Accompaniment

- ▶ The insured is permitted one travel companion who is also entitled to the transportation, meals and accommodation benefits, when a doctor certifies that the insured shouldn't travel alone.

### Emergency Travel Insurance Rider

- ▶ The insured can also add an emergency travel insurance rider to the plan. The rider is an annual, multi-trip, emergency excess hospital and medical expense rider covering an extensive list of hospital and medical charges with numerous additional features along with assistance around the world, day or night

*All applicants are individually medically underwritten and pre-existing conditions will be excluded from coverage.*



## Some Important Notes

---

This presentation discusses many elements concerning **triAccess®**. This presentation is based on standard insurability and is intended for general information purposes only. The presentation is intended for marketing purposes only and does not constitute 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 desired coverage. The actual wording of the policy governs all situations.

Premiums paid for Priority Healthcare Insurance may qualify as a medical expense for tax purposes. Please see a professional tax planner for an understanding of your own specific situation. All benefits received by individuals under **triAccess** are not subject to tax.

This presentation includes examples that are based on the facts and assumptions noted.

---

