



Product Guide

The triAccess® Advantage	3
Connecting Health Information, Care and Coverage	3
Information	3
Care	3
Coverage	3
Information by WorldCare®	4
About WorldCare, the information provider	4
WorldCare Second Opinion Report	4
Obtaining a WorldCare Second Opinion	4
Care by Global Excel Management Inc.®	5
About Global Excel, the care provider	5
Global Excel’s Case Management Team	5
Global Excel’s Services	5
Coverage by RSA	6
About RSA, the coverage provider	6
triAccess Priority Healthcare Policy - Coverage Summary	6
Qualifying for the triAccess Priority Healthcare Policy	6
Claims Process - How triAccess Works	7
STEP 1 - Preliminary Medical Recommendation	7
STEP 2 - Starting the Claims Process	7
STEP 3 - Optional Second Opinion	7
STEP 4 - Pre-Certification by Global Excel	7
STEP 5 - Care Coordination	7
STEP 6 - Financial Benefits	7
STEP 7 - Results	7
STEP 8 - Follow-Up	7
Sample Costs in U.S. Dollars for Surgery and Related Care	8
Medi-Select Advantage® Emergency Medical Travel Insurance for triAccess (Optional)	9

Connecting Health Information, Care and Coverage

With triAccess, Canadians facing serious or potentially serious illness can achieve the optimal medical outcome with the financial coverage needed to connect them to top-quality second opinions by world-class institutions and the best healthcare in leading centres of excellence. This is the triAccess advantage.

triAccess makes all this possible through a highly cooperative process between:

- WorldCare International, Inc. (WorldCare®), the *information* provider,
- Global Excel Management Inc. (Global Excel), the personalized *care* provider, and
- Royal & Sun Alliance Insurance Company of Canada (RSA), the *coverage* provider.

Information

WorldCare Second Opinion

When a triAccess insured receives a diagnosis or treatment recommendation, reassurance can be theirs through an optional WorldCare Second Opinion; a thorough review of the insured's medical records and diagnostics and a written Second Opinion report confirming the diagnosis, providing treatment recommendations and more, by one or more of the institutions in The WorldCare Consortium™.

Care

Personalized Care by Global Excel

When an insured's Canadian Physician or WorldCare recommends a specialist visit, diagnostic test, treatment, or surgery, which is not available within 14 days in Canada, Global Excel will coordinate rapid access to the recommended care in the United States or anywhere in the world.

Coverage

The Priority Healthcare Policy by RSA

All Information and Care services pre-approved and coordinated by Global Excel are covered by the Priority Healthcare Policy, including the cost of specialist visits, diagnostic testing, treatment, surgery, hospital charges, travel and accommodation, and even emergency travel coverage when an insured is travelling to receive care under triAccess.



triAccess is for Canadian citizens and landed immigrants who are between the ages of 60 days and 74 years old, have their permanent principal residence in Canada and are covered under the government health insurance plan in their province or territory of residence.

Services provided under triAccess must be pre-approved and coordinated by Global Excel (1-800-566-1860).

The WorldCare Second Opinion benefit under triAccess is an optional service provided by WorldCare and coordinated by Global Excel. The WorldCare Second Opinion service provides highly customized and personalized reports from specialists and subspecialists practicing at the world-class institutions that make up The WorldCare Consortium™.

About WorldCare, the information provider

WorldCare is a pioneer and leader in second medical opinions. They coordinate the review of the insured's medical records and deliver a written Second Opinion report from one or more of the hospitals that make up The WorldCare Consortium™, including:

The WorldCare Consortium™



WorldCare Second Opinion Report

The WorldCare Second Opinion package provides a detailed report of the findings, diagnosis and/or medical recommendations for next steps. WorldCare starts with a commitment to finding answers as quickly as possible, striving to provide a complete medical review within days of receiving the insured's complete medical records. The Second Opinion package is available electronically, and includes:

- A comprehensive written report - including details of the specialists' findings and diagnosis
- Educational material
- Suggestions for next steps
- A list of local and online support groups
- Reference websites
- A complete package of the insured's medical records
- Background and qualifications of the physicians rendering the second opinion.

The WorldCare Second Opinion builds on the first opinion and gives the insured the confidence needed to make the best decisions possible under the best circumstances possible.

Obtaining a WorldCare Second Opinion

To initiate a WorldCare Second Opinion, contact Global Excel at 1-800-566-1860.



About Global Excel, the care provider

Global Excel is an independent, privately held, full service Assistance and Claims Management Company appointed by RSA to provide medical assistance, claims services and administrative services under triAccess. Headquartered in Sherbrooke, Quebec, Global Excel is a service organization with a long history of administering major medical insurance products designed to specifically address the needs of those receiving medical care away from home.

Global Excel's Case Management Team

Global Excel's Case Management team consists of experienced and professional Case Coordinators, Nurse Case Managers, Physicians and a full-time Medical Director. This unified team coordinates treatment options consistent with the triAccess Priority Healthcare policy to ensure the best medical course of action for each individual case.

Global Excel Services

With triAccess, Global Excel's world-class case management team gives insureds access to prioritized care when they need it. Global Excel is available to coordinate Second Opinions through WorldCare and, when medical services aren't available in the Canadian healthcare system within the 14 days following a recommendation from a Canadian Physician or WorldCare, Global Excel's personalized case management team:

- gathers the insured's medical records,
- identifies world renowned medical facilities with special expertise regarding the insured's illness,
- arranges access and payment to the selected medical facilities, and
- provides multilingual service for the care of the insured's illness to assist with medical appointments, travel, lodging arrangements, pre-admission arrangements, claims payments and coordination of the insured's inquiries.

To contact Global Excel, call 1-800-566-1860.



Under the triAccess Priority Healthcare Policy, underwritten by RSA, when recommended access to specialist consultations, diagnostic procedures, surgery or treatment is unavailable within 14 days in Canada, the policy covers the cost of rapid access to these services in the United States and around the world*. Global Excel must pre-approve and coordinate access to all services covered under the policy.

To contact Global Excel, call 1-800-566-1860.

About RSA, the coverage provider

RSA is among Canada's top three Property & Casualty insurers, with over 4,200 employees in regional offices and branches from coast to coast. As part of the globally established RSA Group plc, RSA Canada enjoys the strength and stability that comes with a three-century-long heritage and the ability to do business in more than 140 countries.

triAccess Priority Healthcare Policy - Coverage Summary

Overall Lifetime Coverage

- Up to \$3,000,000 USD

Health Services

- WorldCare Referrals
- Specialist Consultations
- Treatment Facility Referrals

Surgery, Diagnostic Procedure or Treatment

- Diagnostic Services
- Private Room charges
- Charges for Physicians and Surgeons
- Nursing charges
- Operating Room charges
- Prescription Drugs
- Medical Appliances
- In-patient services
- Out-patient services
- ICU Charges

Transportation Services

- Business Class Airfare for the insured, and for an accompanying person when medically necessary
- Ground Ambulance or Air Ambulance
- Alternative Personal Transportation or other Ground Transportation Services

Meals and Accommodation for the insured and an accompanying person during treatment

- Up to \$250 USD per day for meals and accommodations (to a maximum of \$2,500) for the insured, as well as for an accompanying person when medically necessary

Emergency Travel Coverage

- Full-featured emergency travel insurance coverage included for the insured when travelling to receive care under triAccess outside their province or territory of residence

Premiums

- Premiums, expressed in Canadian dollars, are level for 3 years for new applicants and annually adjusted thereafter according to the age of the insured (*See Table of Rates*)

Deductibles

- \$2,500, \$5,000, \$7,500 or \$10,000 USD per occurrence of sickness or injury

Qualifying for the triAccess Priority Healthcare Policy

Applicants are individually medically underwritten for the triAccess Priority Healthcare Policy, and pre-existing conditions may be excluded from coverage. In some cases, an applicant's medical history will make them ineligible for standard premium rates or result in triAccess not being available when applied for.



* The Priority Healthcare Policy's benefits and features are subject to terms, conditions, limitations and exclusions in the contract, including a 24/24 pre-existing conditions clause. For more information and complete details of coverage, please refer to the policy. In addition, experimental 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.

STEP 1 - Preliminary Medical Recommendation

An insured has received a preliminary medical recommendation from a Canadian physician or from WorldCare and has to wait 15 or more days for a specialist consultation, surgery, treatment or a diagnostic procedure in Canada.

STEP 2 - Starting the Claims Process

The insured starts the claims process by calling Global Excel (1-800-566-1860) to provide the details of the medical recommendation. Global Excel must be notified immediately, and in no case later than 30 consecutive days from the date the insured becomes aware of a medical recommendation. A case coordinator and a case manager are assigned. The case coordinator is the insured's key contact, and will help the insured through the process of accessing care and coverage.

STEP 3 - Optional Second Opinion

If the insured wants a written second medical opinion regarding the diagnosis or treatment recommendation, Global Excel will help the insured access the Second Opinion services of WorldCare. Global Excel will work closely with the insured's physician and WorldCare to collect all necessary medical information regarding the illness in question. WorldCare will strive to provide the insured with a WorldCare Second Opinion within 5 business days of receiving the complete medical record and reviewing primary diagnostic studies.

STEP 4 - Pre-Certification by Global Excel

If the insured wants to access care under triAccess, Global Excel will contact the Canadian physician who provided the initial medical recommendation to obtain the insured's medical records in order to determine if the recommended treatment, diagnostic test or specialist consultation is covered and to provide pre-approval.

STEP 5 - Care Coordination

Once Global Excel has determined that medical services are covered under the policy, the case coordinator will discuss all of the options available with the insured. The case coordinator will help locate the most suitable specialist, treating physician and/or facility to meet the insured's needs. Once the insured has decided on the best course of treatment, all medical appointments will be arranged by the case coordinator. Travel and accommodation arrangements will be made for the insured and an accompanying person when necessary. The insured's medical records will be sent to the treating facility prior to the appointment.

STEP 6 - Financial Benefits

Global Excel will arrange for direct payment to any treating physicians and/or facilities up front. Travel costs will be prepaid and the insured will be reimbursed for out of pocket accommodation, meals and alternative travel expenses. (For all of these payments, the deductible will be applied against the expenses or charged back after treatment. In the case of an employer-paid deductible, Global Excel will reimburse the insured for covered expenses and charge the employer the deductible.)

STEP 7 - Results

The treating physician will review the results of treatment with the insured's Canadian physician and together they will develop a follow-up plan.

STEP 8 - Follow-Up

The case coordinator will ensure that the insured's Canadian physician receives all the treatment records and results. If follow-up appointments are required at the treating facility, the case coordinator will make all the arrangements including travel and accommodations. Additional local follow-up care will be arranged if needed.



Sample Costs in U.S. Dollars for Surgery and Related Care

Procedure	Cost
Cardiac Valve and other Major Cardiothoracic Procedures	\$705,000
Craniotomy (non-trauma related)	\$635,000
Coronary Bypass with cardiac catheterization	\$854,000
Rectal Resection with complications	\$237,000
Total Mastectomy for Malignancy with complications	\$138,000
Prostatectomy with complications	\$166,000
Lymphoma and Leukemia with major operating room procedures	\$244,000
Angioplasty	\$474,000
Major joint and limb reattachment procedures of lower extremity	\$308,000
Chemotherapy with acute leukemia as secondary diagnosis	\$534,000
Pancreas, liver and shunt procedures with complications	\$407,000

Source: Global Excel Management Inc. (2018)

The above costs have been provided to Global Excel by a single U.S. medical treatment facility, for reference purposes only, and represent the total estimated billed amounts for the treatments indicated through that facility. Costs for such medical treatments will vary depending on a number of factors, including but not limited to the treatment facility, medical treatment plan, severity of the medical condition, etc.

Medi-Select Advantage®

- 60-Day Multi-Trip Annual Plan covering emergency medical expenses with worldwide assistance 24/7 when an insured travels outside their province or territory of residence.
- Up to \$5,000,000 CAD in coverage
- \$200 U.S. Deductible
- A new policy will be automatically issued each year, as long as the insured remains eligible, at the premium and with the policy terms in effect on the date the new policy is issued.

Eligibility Criteria:

In addition to the eligibility criteria of the triAccess Priority Healthcare Policy, the applicant must also meet the following criteria to be eligible for Medi-Select Advantage Emergency Medical Travel Insurance for triAccess:

- Be insured under a triAccess Priority Healthcare Policy
- Not be travelling against the advice of a physician or have been diagnosed with a terminal illness or metastatic cancer
- Not have a kidney disease requiring dialysis
- Not have been prescribed or used home oxygen during the 12 months prior to the departure date
- Never have been diagnosed with AIDS or HIV

* Rates shown apply only for Medi-Select Advantage Emergency Medical Travel Insurance.

Effective December 18, 2014 (Updated April 2019)

© 2014 RSA Travel Insurance Inc. All rights reserved. RSA, RSA & Design and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by RSA Travel Insurance Inc. RSA Travel Insurance Inc. is a part of the RSA group of companies and its products are offered and underwritten by Royal & Sun Alliance Insurance Company of Canada. The products in this marketing material are underwritten by Royal & Sun Alliance Insurance Company of Canada.

® The Medi-Select Advantage logo is a registered trademark of RSA Travel Insurance Inc.

® "Global Excel" and the Global Excel logo are registered trademarks of Global Excel Management Inc.

® WorldCare is a trademark of WorldCare, Inc., used under license.