

ELiTE U.S. Healthcare™

Product Summary



IDC financial

Plan Overview

ELITE U.S. Healthcare™ Insurance provides timely access to healthcare services in the event of an illness or injury. Individuals and their dependents may apply for coverage. The minimum age is 60 days, while the maximum is 74 years for coverage.

Lifetime maximum

Each insured is covered up to \$5,000,000 USD for surgical or diagnostic procedure or treatment.

Rapid second opinion

An independent second opinion diagnosis and treatment plan is available from following initial diagnosis or medical recommendation(s). Not subject to deductible.

Surgical, diagnostic procedures and treatment

When pre-authorized, the policy will pay hospital costs for:

- Private room charges
- Physicians and surgeons
- Nursing charges
- Operating room charges
- Charges for drugs prescribed in and taken home from the hospital
- Diagnostics
- Medical appliances
- Any other medically necessary costs required by the hospital for inpatient hospital services, outpatient hospital services or in an Intensive Care Unit

Deductibles

Each policy is subject to a deductible selected by the insured of \$5,000 or \$10,000 USD per insured, per policy period.

Transportation

Business class airfare covered at 100% when pre-authorized. Alternative transportation arrangements are also possible and are described in the policy.

Meals and accommodation

\$250 USD per person per day, to a maximum of \$2,500 per person per occurrence when pre-authorized.

Travel companion

An insured person is permitted one family member or friend to serve as travel companion, where a medical practitioner has certified that the insured person is incapable of travelling without assistance.

Medical underwriting and exclusions

Pre-existing medical conditions may not be covered by ELITE U.S. Healthcare™. Because the plan is medically underwritten, certain risk factors may result in additional and specific exclusions of conditions that have been known to result from them. Some risk factors may simply result in an additional premium for the added risk.

Your decision making partner

ELITE U.S. Healthcare™ Insurance provides access to a network of American and Canadian healthcare facilities including hospitals and clinics with a proven reputation in the treatment of serious medical conditions. We have chosen these facilities on the basis of national rankings, medical specialties, and access to international services. A client may receive up to three recommendations prior to making a treatment decision.

While this network will meet all medical needs, we are also open to client preferences. Should a client prefer a different medical facility, we will make the necessary arrangements (within benefit limitations) to access the preferred facility. We will provide two alternative options for comparison so that an informed decision can be made.

ELITE U.S. Healthcare™ Insurance Services

- Medical record review
- Concierge services
- Cost containment
- Medical referral
- Repatriation
- Claims administration
- Case management
- Direct billing
- Coordination of benefits
- Travel assistance

Keeping you informed

To ensure the best possible outcome, contacting Global Excel prior to treatment is required so we can facilitate the process effectively and efficiently. Claimants contact us once a medical evaluation has been made; the client may already be on a waiting list for treatment. ELITE U.S. Healthcare™ provides case management which is most effective when Global Excel is involved from the outset of any treatment decisions.

We will remain at the client's side every step of the way. Our staff will provide the support that the client and treating physician require to make decisions and will be available to address any

concerns or questions. We appreciate the complexity of these life decisions and will support you in a difficult time.

Clients and family will be guided through the experience and kept updated from the time we receive the first call, through the decision-making process and treatment, until they return home.

Worldwide medical assistance

Assistance services for ELITE U.S. Healthcare™ are provided by Global Excel, a full service medical assistance company providing multilingual assistance 24/7.

Case management is provided by a multidisciplinary team of case coordinators, registered nurses and on-site physicians.

Frequently asked questions

What is ELITE U.S. Healthcare™ Insurance?

It is a unique healthcare product that combines fast access to the best information, timely treatment at the finest medical facilities and insurance funding in the event of an illness or injury.

Who is etfs?

etfs (Expert Travel Financial Security Inc.) is a leading provider of niche insurance products and services in Canada. **etfs** covers more than 3 million policyholders.

Who is Global Excel?

Global Excel is the worldwide, 24/7 medical assistance component of **etfs**. This team of private healthcare experts will evaluate, establish and manage care on your behalf. They make direct billing arrangements with providers for your care.

Who is Royal & SunAlliance?

They are **etfs'** underwriters and are part of the Royal & Sun Alliance Insurance Group plc. Dating back to 1710, the Group provides a comprehensive range of personal and commercial insurance and financial services to customers worldwide.

What is a Case Coordinator?

Your case coordinator will navigate and support you throughout the entire process. They will manage all the contacts and details on your behalf and relay pertinent information on a timely basis to you and your family.

What services can I expect in my time of need?

When a case file is opened, we begin the process of obtaining an independent second opinion if required, followed by an evaluation of your needs to determine the best options for a specific course of action. Once these have been considered and a decision made, Global Excel will make arrangements for timely care and service.

When can I make a claim?

Once the family physician has provided an initial diagnosis of the medical condition or a specialist referral, you should contact Global Excel immediately for consultation. We will initiate the claims process without delay.

Is my premium subject to change?

Rates will be adjusted every year according to your age and the rate schedule in effect at the time of renewal.

How do I apply for coverage?

Please visit **www.idcfinancial.com** or call us toll-free 1-877-PICK-IDC (742-5432)

Am I covered for pre-existing conditions?

Pre-existing conditions may be deemed a covered benefit, depending on the specifics of the case. Full disclosure at the time of application determines whether or not we can offer coverage. Pre-existing medical conditions coverage will also have an effect on premium rates.

ELITE U.S. Healthcare™

Underwritten by:



Administered by:



Represented by:



Call us toll-free 1-877-PICK-IDC (742-5432)

ELITE U.S. Healthcare™, developed by illnessPROTECTION.com™, is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Global Excel Management Inc.

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