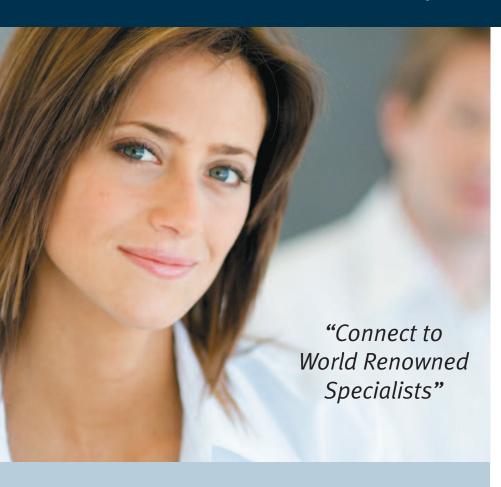


The MedAssistance Program

- Services provided by Best Doctors®



"Patients receive the proper diagnosis and treatment... only about 55% of the time."

New England Journal of Medicine, 2003

"36.9% of Canadians with serious illnesses were judged to have highly preventable adverse events that arose from health care management."

Canadian Medical Association Journal, May 25, 2004



Best Doctors connects seriously ill Canadians and their treating physicians with world renowned specialists to confirm the right diagnosis and right treatment options, without them having to leave home.

The Best Doctors, Inc. global network of 50,000 peer-nominated specialists provides access to the best medical knowledge to millions of people around the world when they are faced with a serious medical condition.

Best Doctors helps Canadians get the best care and medical information, right from the start, resulting in reduced complications, faster recoveries and better outcomes.

Over the past 20 years, Best Doctors has changed a diagnosis 22% of the time and modified 61% of treatment plans.

With the MedAssistance Program, you have access to Best Doctors services for you and your family, at no additional cost.

National Bank Life Insurance Company reserves the right to change without notice service providers for the MedAssistance Program.

Please keep this brochure in a safe place for information on accessing Best Doctors when you need it.

How to Access **Best Doctors**®

- **1.** Call the MedAssistance Program provided by Best Doctors toll-free at 1-877-419-BEST (2378).
- **2.** Make sure you have your *NovaHealth*, *Critical Illness Insurance* policy number handy.
- 3. A Best Doctors representative will be pleased to assist you.

1-877-419-BEST (2378)

24 hours a day, 7 days a week





The MedAssistance Program

- Services provided by Best Doctors®

Your **NovaHealth, Critical Illness Insurance** coverage includes access to world renowned specialists to confirm your diagnosis and treatment through Best Doctors.

BEST DOCTORS SERVICES INCLUDE:

InterConsultation™ — An in-depth review of your medical files by the Best Doctors, Inc. network of world renowned specialists to confirm the right diagnosis and right treatment options.

When you contact Best Doctors, a Member Advocate, a Registered Nurse, will be assigned to your case. The Member Advocate will gather all of your medical records, including diagnostic tests and pathology, and will send the files to a team of Harvard trained physicians. The team completes a review of your files, retests pathology and forwards their review to the appropriate specialist from the Best Doctors, Inc. global network.

The specialist selected from the Best Doctors, Inc. network will provide you and your physician with a written report which confirms or modifies your diagnosis, recommends treatment options and answers your specific questions.

With a fast and detailed turnaround of results, the InterConsultation process can reduce potentially serious complications that can result from a misdiagnosis and help your treating physician determine the proper course of action.

FindBestDoc™ – A customized search of the Best Doctors, Inc. global network of 50,000 expert specialists to find the specialist best suited to your medical needs.

While Best Doctors aim is twofold, to keep people at home and working with their treating physician, if you choose to seek treatment out of your geographic area, Best Doctors will assist you with arranging referrals¹, appointments and accommodations.

FindBestCare® – While Best Doctors strives to work within the Canadian healthcare system, they will access hospital and doctor discounts if out-of-country care is necessary and will ensure vital information is sent to the medical specialists involved. Your treatment will be monitored to make sure you are receiving the care you need. This can help reduce the stress of being away from home.

Expenses associated with medical treatment, travel and lodging, relating to the FindBestDoc and FindBestCare services are the responsibility of the individual.

WHEN YOU NEED TO BE ABSOLUTELY SURE, CALL BEST DOCTORS

Best of all, the MedAssistance Program provided by Best Doctors covers a broad range of serious illnesses, including heart attack, cancer, stroke, coronary artery bypass surgery, multiple sclerosis, kidney failure, major organ transplant (surgery or waiting list), paralysis, Alzheimer's Disease, loss of speech, deafness, severe burns, blindness, coma, Parkinson's Disease, motor neuron disease, loss of limbs, benign brain tumour, occupational HIV infection, heart valve replacement, loss of independence, aortic surgery, bacterial meningitis and aplastic anaemia.

Family Benefit

Your family members too are eligible for the same services from Best Doctors that are available to you under the **MedAssistance Program**.

Who is eligible for the Family Benefit?

- Your spouse
- Your dependent children (under 21 years of age)

For more information, call the MedAssistance Program provided by Best Doctors toll free at 1-877-419-BEST (2378)

¹ Access to a Canadian specialist requires a referral from the individual's treating physician.

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