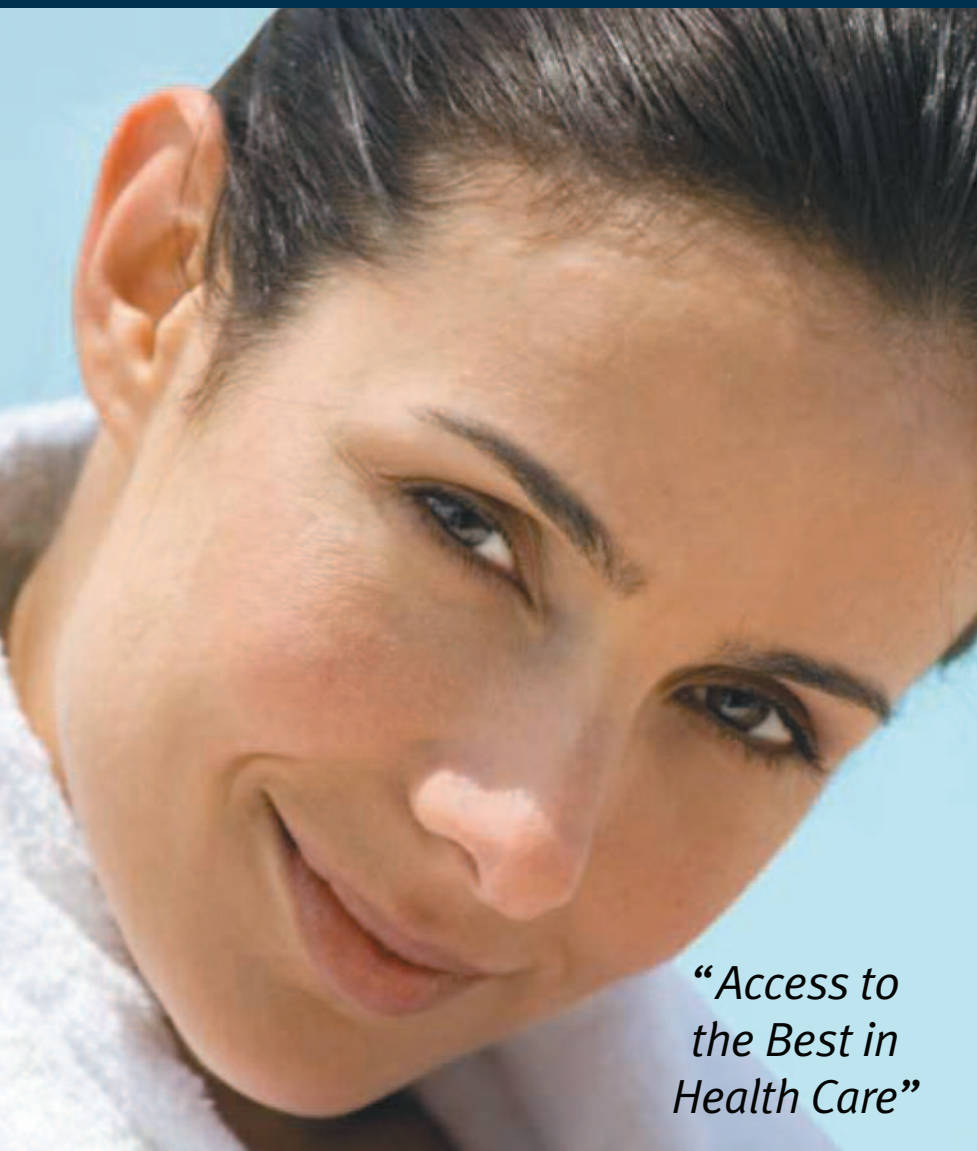


The MedAssistance Program – Services provided by Best Doctors



*“Access to
the Best in
Health Care”*

“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 makes a critical difference by providing expert diagnosis and effective treatment recommendations to you and your doctors.

Best Doctors® is the world leader in connecting people with the best medical care. Only Best Doctors offers a global network of 50,000 world renowned medical experts who have been nominated as ‘best’ by their peers.

By providing Canadians and their doctors access to the best medical expertise in the world, Best Doctors helps ensure the right diagnosis and treatment decisions are made, giving patients the best chance for recovery.

The MedAssistance Program service is available at no additional cost to you. However, you are responsible for all costs associated with medical treatment, travel and lodging if you have need of the FindBestDoc™ or FindBestCare™ program.

See back for details in the FindBestDoc™ and FindBestCare™ sections.

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®

1-888-362-8677

*24 hours a day,
7 days a week.*

1. Call the MedAssistance Program toll-free at 1-888-362-8677.
2. Make sure you have your Hospitalization Plus Insurance policy number handy.
3. A Best Doctors representative will be pleased to assist you.



MedAssistance Program

Your **Hospitalization Plus Insurance** coverage includes valuable, world-class medical expertise and assistance for you and your family.

InterConsultation™

A Best Doctors registered nurse assigned to your case gathers your medical files and forwards them to a team of Harvard-associated physicians. The team completes an exhaustive review of your files, including redoing any pathology, and forwards their findings to the best physician in the world who specializes in your particular medical condition.

A written report to you and your physician from the Best Doctors specialist(s) will confirm or modify the diagnosis, make recommendations on treatment plans and answer your specific questions, resulting in an improved health outcome for you.

- Best Doctors changed diagnosis 22 % of the time.
- Best Doctors modified treatment plans 61 % of the time.

FindBestDoc™ and FindBestCare™

While Best Doctors aim is twofold, to keep people at home and working with their attending physicians, you may require or request treatment elsewhere using our FindBestDoc™ service. If you choose to seek treatment outside of your geographic territory, your dedicated nurse at Best Doctors will find a specialist and medical institution qualified to meet those specific medical needs.

If travel away from home to receive treatment is required, your Best Doctors nurse advocate will arrange referrals* to world renowned specialists, medical appointments, reservations and accommodations. Where applicable, FindBestCare™ accesses related hospital and doctor discounts if out-of-country care is necessary.

Best Doctors makes sure vital information is distributed to the medical specialists involved, and treatment is continually monitored to ensure you get the care you need. This can help reduce the stress of being away from home.

Expenses relating to the FindBestDoc™ and FindBestCare™ services, such as medical care, travel and accommodations are the responsibility of the patient and may be partially funded by provincial health plans if the institution is within the patient's province or within Canada.

WHEN YOU NEED TO BE ABSOLUTELY SURE, CALL BEST DOCTORS

Best of all, the **MedAssistance Program 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 health advice and assistance 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)

Only one Family Benefit can be exercised every three years.

For more information, call the MedAssistance Program toll-free at 1-888-362-8677.



Insurer: National Bank Life Insurance Company
National Bank Insurance is a brand used by National Bank of Canada and some of its subsidiaries

* Subject to the availability of the specialist. Canadian specialist referrals are required to go through the patient's treating physician.

