

GLOBAL
MEDICAL
CARE[™]

**SUMMARY
OF BENEFITS**

Corporate Plan



Global Medical Care (GMC) provides health care coverage that enables you to access care anywhere in the world. The maximum benefit amounts included in your policy are indicated below.

ITEM/SERVICE	WHAT'S COVERED (once annual deductible has been met)
Maximum Benefit	<ul style="list-style-type: none"> • Choice of \$1 million, \$2 million or \$5 million • Per person, per policy year • Per person over the age of 70 \$500,000.
Deductible - diagnostic services	2 Choices - \$250, Same as all other services.
Deductible - all other services	7 Choices - \$250, \$500, \$1,000, \$2,500, \$5,000, \$10,000 or \$20,000
Renewal	Annual
Coverage	Worldwide
Standard Room (semi-private)	100% with no limit to the number of days.
Intensive Care Unit/Life Support	Maximum of \$5,000 per day (room and board) up to a maximum of 90 days.
Outpatient Surgery	100%
Emergency Room	100%
Diagnostic Services	100%
Cancer Treatment	100%
Dialysis	100%
Maternity Benefit	<ul style="list-style-type: none"> • After the deductible, Best Doctors Canada Insurance Inc. will pay 50% of the next \$100,000 of eligible medical expenses, then 100% to a maximum of \$250,000. Covered maternity expenses include prenatal care, delivery, and postnatal care. • Maternity coverage has a 12-month waiting period from the date the policy was issued. • Dependant daughters are not eligible to receive maternity coverage.
Inclusion of Newborn	Automatically covered as a dependant if born to a mother with maternity benefits.
Transplants	\$1,000,000 lifetime maximum and \$20,000 for living donor.
Physical Therapy and Rehabilitation	Maximum of \$5,000 per person.
Durable Medical Equipment	Maximum of \$5,000 per person.
Prescription/Life Sustaining Drugs	<ul style="list-style-type: none"> • Inpatient: unlimited • Outpatient: maximum of \$45,000
Air Ambulance	Maximum of \$45,000 per person.
Ground Ambulance	100%
Repatriation of Mortal Remains	Maximum of \$5,000 in the event of death during a covered hospitalization outside the country of residence.
Congenital Conditions	<ul style="list-style-type: none"> • \$150,000 per lifetime if manifested before age 18. • \$1,000,000 per lifetime if manifested after age 18.
Unique Services	<ul style="list-style-type: none"> • InterConsultation™: provides you with an in-depth review of your medical files by a Best Doctors specialist to confirm a medical diagnosis and recommend the most promising treatment options. You and your doctor benefit from the insights of top medical experts, with constant guidance and support from a Best Doctors Member Advocate. • Concierge™: provides you with assistance with hotels, travel, medical appointments, and translation services when pursuing care away from home.

OPTIONAL BENEFITS

Travel Expenses	<ul style="list-style-type: none"> When pursuing treatment over 320 kilometres from your home, up to \$5,000 per year may be used to pay for transportation (to/from point of service) and accommodation while receiving medical treatment. (5% load charge)
Conversion Option	<ul style="list-style-type: none"> For employees and eligible spouses who have been covered for two years or more on a continuous basis from the date first eligible (without any interruption in benefit coverage), conversion to an Individual Plan is available (25% load charge)
Separate \$250 Diagnostic Deductible	<ul style="list-style-type: none"> A separate \$250 diagnostic deductible can be added (7% load charge)
Outpatient Drug Benefit	<ul style="list-style-type: none"> Eligible to purchase up to \$45,000 benefit for outpatient drugs. (5% load charge)
24 month Pre-ex Waiver	<ul style="list-style-type: none"> For groups of 50+ employees, the pre-ex can be waived based on 2 medical questions. A separate Pre-Exclusion Waiver Form for corporate groups must be completed by all employees (20% load charge)

IT IS MANDATORY TO CONTACT THE BEST DOCTORS INSURANCE NOTIFICATION CENTRE AS FOLLOWS:

- **ELECTIVE ADMISSIONS/INPATIENT/OUTPATIENT:** Notify Best Doctors Canada Insurance Services at least **7 days prior** to the service date.
- **EMERGENCIES:** Notify Best Doctors Insurance within **48 hours**.

INTERCONSULTATION®

Contact the Best Doctors Insurance Notification Centre any time you wish to take advantage of the InterConsultation® services included in your GMC Plus Policy. These services are available to you at no additional cost when you need them (whether or not you are making a claim), and no deductible will be applied..

NOTIFICATION CENTRE

Canada and the United States (Toll Free):
1.855.396.7188
International (Collect): 1.305.269.2521
Fax: 1.416.775.2480
Email: precert@bestdoctorsinsurance.com

CLAIMS SUBMISSION & REIMBURSEMENT

Send your claim form and receipts to:
claimsinfo@dkcanada.ca

All benefits are in Canadian Dollars (\$CDN) per person, per policy year, unless indicated otherwise. Covered medical expenses are subject to being usual, reasonable and customary. Preexisting conditions are not covered by the policy for twenty-four (24) months from the policy start date. After twenty-four (24) months, the insured will be covered for any preexisting conditions that are not specifically excluded from the policy.

Complete definitions and limitations are found in the Master Policy. Best Doctors Global Medical Care is 100% underwritten by certain underwriters at Lloyd's. For the purpose of the Insurance Companies Act (Canada), this policy was issued in the course of Lloyd's Underwriters' Insurance business in Canada. Best Doctors Canada Insurance Services is a Lloyd's Coverholder. Best Doctors, the Star-In-Cross logo, InterConsultation, Elite Navigator, Best Doctors Member Care Network and Best Doctors Global Medical Care are trademarks or registered trademarks of Best Doctors, Inc. in the United States of America, Canada, and in other nations, and licensed under agreement to Best Doctors Canada Insurance Services Inc. Lloyd's is authorized under the Financial Services and Markets Act 2000 (UK). Lloyd's underwriters are authorized under the Insurance Companies Act (Canada).

Be certain you're making
the right medical decision.

For sales inquiries, please contact:
Phone: 416.364.2929
Toll-free: 866.566.2001
Email: info@WEALTHinsurance.com

www.BestDoctorsInsurance.ca

Coverholder at **LLOYD'S**

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