



Best Doctors®

CANADA INSURANCE SERVICES INC

# GLOBAL MEDICAL CARE™

## SUMMARY OF BENEFITS

Corporate Plan



Coverholder at

**LLOYD'S**

# GLOBAL MEDICAL CARE™

Global Medical Care Corporate Plan provides health care coverage that enables you to access care anywhere in the world. The maximum benefit amounts included in your policy once annual deductible has been met are indicated below.

## Benefit

## Coverage

Maximum Benefit	<ul style="list-style-type: none"><li>● Choice of \$1 million, \$2 million or \$5 million per person, per policy year</li><li>● \$500,000 per person over the age of 70, per policy year</li></ul>
Deductible	<ul style="list-style-type: none"><li>● 7 Choices - \$250, \$500, \$1,000, \$2,500, \$5,000, \$10,000 or \$20,000</li></ul>
Renewal	<ul style="list-style-type: none"><li>● Annual</li></ul>
Coverage	<ul style="list-style-type: none"><li>● Worldwide</li></ul>
Standard Room (semi-private)	<ul style="list-style-type: none"><li>● 100% with no limit on the number of days.</li></ul>
Intensive Care Unit/Life Support	<ul style="list-style-type: none"><li>● Maximum of \$5,000 per day (room and board) up to a maximum of 90 days.</li></ul>
Outpatient Surgery	<ul style="list-style-type: none"><li>● 100%</li></ul>
Emergency Room	<ul style="list-style-type: none"><li>● 100%</li></ul>
Diagnostic Services	<ul style="list-style-type: none"><li>● 100%</li></ul>
Cancer Treatment	<ul style="list-style-type: none"><li>● 100%</li></ul>
Dialysis	<ul style="list-style-type: none"><li>● 100%</li></ul>
Maternity Benefit	<ul style="list-style-type: none"><li>● After the deductible, Best Doctors Canada Insurance Services 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.</li><li>● Maternity coverage has a 12-month waiting period from the date the policy was issued.</li><li>● Dependent daughters are not eligible for maternity coverage.</li></ul>
Inclusion of Newborn	<ul style="list-style-type: none"><li>● Automatically covered as a dependent if born to a mother with maternity benefits.</li></ul>
Transplants	<ul style="list-style-type: none"><li>● \$1,000,000 lifetime maximum and \$20,000 for living donor.</li></ul>
Physical Therapy and Rehabilitation	<ul style="list-style-type: none"><li>● \$5,000 per person per year</li></ul>
Durable Medical Equipment	<ul style="list-style-type: none"><li>● Maximum of \$5,000 per person.</li></ul>
Prescription/Life Sustaining Drugs	<ul style="list-style-type: none"><li>● Outpatient: \$5,000 per person per year.</li><li>● Inpatient: unlimited</li></ul>
Air Ambulance	<ul style="list-style-type: none"><li>● Maximum of \$45,000 per person.</li></ul>
Ground Ambulance	<ul style="list-style-type: none"><li>● 100%</li></ul>
Repatriation of Mortal Remains	<ul style="list-style-type: none"><li>● Maximum \$25,000 in the event of death during a covered hospitalization outside the country of residence.</li></ul>
Congenital Conditions	<ul style="list-style-type: none"><li>● \$150,000 per lifetime if manifested before age 18.</li><li>● \$1,000,000 per lifetime if manifested after age 18.</li></ul>

All benefits are in Canadian Dollars per person, per policy year, unless indicated otherwise. Covered medical expenses are subject to being usual, reasonable and customary. Pre-existing 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 pre-existing conditions that are not specifically excluded from the policy.

The insurance policy is underwritten by certain underwriters at Lloyd's. Lloyd's is authorized under the Financial Services and Markets Act 2000 (UK). Lloyd's underwriters are authorized under the Insurance Companies Act (Canada). For the purpose of the Insurance Companies Act (Canada), the policy is issued in the course of Lloyd's Underwriters' Insurance business in Canada. Best Doctors Canada Insurance Services is a Lloyd's Coverholder. Complete definitions and limitations are found in the Master Policy.  
**BestDoctorsInsurance.ca**

# GLOBAL MEDICAL CARE™

## Corporate Plan Summary of Benefits

### Optional Riders



#### Annual Executive Medical Assessment Rider

This rider offers 100% coverage for an extensive medical assessment for member and spouse at preferred clinics. Service must be pre-approved by Best Doctors Canada Insurance. Choose among four deductible options:(\*) \$0, \$250, \$500, \$750

(\*)An additional \$1,000 deductible will apply to use Prota Clinic, Manitoba.



#### Travel Rider

When receiving medical treatment more than 320 km from home, this rider offers up to \$5,000 a year to pay for transportation to and from point of service and accommodations while receiving treatment.



#### Enhanced Outpatient Drugs Rider

This rider increases coverage up to \$45,000 a year for outpatient prescription drugs.



#### Lower Diagnostic Deductible Rider

Separate \$250 deductible for diagnostic tests. Available for plans with deductible \$500 and up.



#### Conversion Rider

Conversion to an Individual Plan is available for eligible employee, spouse, and dependent children who have been covered for two years or more on a continuous basis from the date first eligible (without any interruption in benefit coverage).



#### Zero Waiting Period for Pre-Existing Conditions Rider

Exclusive rider for groups of 50+ employees, that covers pre-existing conditions from day one. The benefit is conditional upon two medical questions on a separate form completed by all employees.

### Unique Services



When facing the uncertainty of a tough medical condition, trying to find information can be just as stressful as dealing with the diagnosis itself.

With your Global Medical Care Corporate Plan, you have access to Teladoc Medical Experts Services, which can help you better understand your medical condition and treatment options:



#### Expert Medical Opinion

Review an existing diagnosis and treatment with a world-renowned expert to confirm or recommend a change of treatment.



#### Personal Health Navigator

Get a variety of information that's specific to your condition from registered healthcare professionals, including articles and community resources that can assist your medical needs.



#### Elite Diagnostic Imaging Service

Receive an MRI or CT scan within a matter of days of your doctor's appointment so you can move forward with treatment and care sooner. (Elite Diagnostic Imaging Service availability is based on the member's location in Canada).



#### Find a Doctor

Provides a list of local in-person experts that meet your specific medical needs.



#### Care Finder

Helps you locate specialists or facilities outside of Canada for your treatment/condition needs.

Teladoc Medical Experts is a value-added service included with the purchase of health insurance plans from Best Doctors Canada Insurance. Teladoc Medical Experts isn't included as part of the policy; therefore, its availability cannot be guaranteed. This service may be withdrawn or modified at any time without notice.

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For more information on Teladoc Medical Experts, call 1.877.419.2378 or visit [www.Teladoc.ca/medical-experts](http://www.Teladoc.ca/medical-experts).

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

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

### 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](mailto:precert@bestdoctorsinsurance.com)

### CLAIMS SUBMISSION & REIMBURSEMENT

Send your claim form and receipts to:  
[claimscanada@bestdoctorsinsurance.com](mailto:claimscanada@bestdoctorsinsurance.com)

Be certain you're making  
the right medical decision.

For sales inquiries, please contact:

**Phone:** 1.855.667.4028

**Email:** [canada@bestdoctorsinsurance.com](mailto:canada@bestdoctorsinsurance.com)

**BestDoctorsInsurance.ca**

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