



DUPUIS LANGEN
FINANCIAL MANAGEMENT

Medical Access Insurance



What is it?

Medical Access Insurance is an excellent addition to an organization's existing benefit program. An employee, who has been placed on a surgical or procedural wait list greater than 45 consecutive days in length, can be sent for diagnosis and treatment, on covered medical conditions, in the United States or Canada immediately.

Benefits

Reduce benefit costs, accelerate medical treatments and cut absenteeism. With Medical Access Insurance, your employees can access best-in-class medical treatment at facilities throughout North America.

With its focus on immediate care for illness and injury, this unique product also helps employers attract and retain employees in a competitive job market.

Why Medical Access Insurance?

Case Study

A 30 year old labourer covered by Medical Access Insurance suffered a degenerative eye disease and required a corneal transplant. Transplant wait time was one to two years and could have resulted in an LTD claim; the employee was already on STD. In addition to LTD payments, estimated cost in lost labour for the organization was \$23,348. With the help of MAI a tissue replacement was found within 7 weeks and the surgery completed. The procedure took place within the Canadian public health system.

The Plan

Medical Access Insurance can be an enhancement to an existing benefit program or written on a stand alone basis for companies or small businesses without a plan.

Coverage Includes:

- Pre and post surgery specialist consultation, diagnosis (i.e. MRI & CT scans) and surgery for over 125 covered conditions and procedures including angioplasty, coronary artery repair, hip and knee replacement and prostate surgery
- No deductible or co-payment
- No medical underwriting, only a short medical questionnaire describing any pre-existing conditions
- Pre-existing conditions covered after policy in effect 24 consecutive months
- Treatment costs paid directly to the service provider

Insurer

This unique group plan was developed by Acure Health and administered by OneWorld Medicare. Medical Access Insurance is underwritten Industrial Alliance Pacific Life Insurance Company.



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Medical Access Insurance PLUS



MAI Plus has all the features of the group MAI plus some added enhancements that can be beneficial for key employees within a corporation. Enhancements include:

OneWorld Assist is available for non-covered conditions for diagnosis & treatment and offers:

- Access to 3500 acute care, trauma, rehabilitation and extended care facilities in the US
- Access to over 400000 primary care physicians and specialists in the US
- Performance data available on the success rate of surgeons and facilities in their various disciplines
- Analysis of equipment at available facilities
- Negotiation of price of service on behalf of client
- Makes payment on behalf of client after thorough review of the billing
- Financing is available for medical care
- Catastrophic In Country Medical Coverage
- Spouse and/or Children are included in coverage
- \$2500 deductible per person per accident or sickness
- \$100000 max reimbursement per accident or sickness
- \$25,000 coverage per calendar year for each of the following:
 - prescription drug costs,
 - private hospital room
 - Private nurse
 - Ambulance services (Incl. Air ambulance)
 - Professional services per practitioner for a chiropractor, osteopath, podiatrist, licensed masseur, speech therapist and licensed psychologist

Up to a maximum of 104 weeks after the date of the accident or sickness

Emergency Out of Province Travel Medical

- Medical Reimbursement Expense Benefit offers some coverage for:
 - Hospital Charges
 - Nursing care

Specialist Consultation

MAI Plus includes non-insured access to some medical specialties, as listed below. Besides travel costs the fee for the consultation is between \$375 and \$900. Consultation can be arranged within 3 weeks and usually shorter. At present most of the participating specialists are located in BC & Alberta. Overtime the participating physicians and number of specialties will increase.

Current Approved Medical Specialties:

- Orthopedics
- Cardiology
- Internal Medicine
- General Surgeon
- Neurology
- Eye, Ear, Nose & Throat
- Ophthalmology
- Urology
- Gynecology
- Spine Team (Collaborative assessment by a neurologist and an orthopedic specialist)
 - Blood Plaxma, Whole Blood, Oxygen
 - X-Rays
 - Artificial Limbs, Eyes or Other Prosthetic Appliances
 - Etc.

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