



DUPUIS LANGEN
FINANCIAL MANAGEMENT

Medical Access Insurance



What is it?

Medical Access Insurance (MAI) Canada's first 'Wait List Insurance', is the affordable alternative to waiting in the public system. With MAI coverage, you get the treatment you need in weeks instead of months or years.

Benefits

As a policyholder, if you have an appointment to see a Specialist or for diagnostics or surgery more than 45 days from the date of your doctor's notification, MAI will expedite your diagnosis and treatment in the United States or Canada, when services are available.

You can select a doctor and/or hospital from a list provided by MAI and they will schedule appointments, coordinate the required surgery or diagnostic procedure and make any travel arrangements if necessary. Imagine your peace of mind in knowing that you will receive the timely, premium health care you deserve, provided by the leading physicians in their field using the finest state-of-the-art facilities.

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
- Choice of physician from a roster of nationally & internationally known specialists
- Approved travel expenses are covered including approved companion travel expenses
- Free second opinion for covered conditions

If your medical situation is not covered by Medical Access Insurance, your policy provides you with access to OneWorld Assist for treatment. OneWorld Assist will source a medical centre of excellence, in the US, most appropriate for your condition and course of treatment. They will book your surgery as well as pre and post-operative visits, make travel arrangements and book accommodations for you and your traveling companions.

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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What is covered?

Over 135 Conditions, & over 500 Diagnostic Treatments including over 20 MRI & CT Scans... and over 25 Endoscopic Exams for the Early Detection of Cancer.

The table below contains a list of some of the conditions covered by MAI:

Complex Major Operations: (heart, arteries, joints and back)	
<i>Please note: full hip and knee replacements and major spine surgery require the policy to be continuous force and effect for 24 consecutive months.</i>	
Name	Brief Explanation
Heart bypass	Coronary artery bypass graft
Heart valve repairs	Surgery to improve the efficiency of heart valves
Hip replacement	Removal and replacement of a hip joint or part of a hip joint
Knee replacement	Removal and replacement of a knee joint or part of a knee joint
Elbow replacement	Removal or replacement of humerus or part of humerus
Other bone replacement	Removal or replacement of other bone or part of other bone
Other joint replacement	Removal and replacement of other joint, or part of other joint
Slipped disc	Surgical repair of slipped and ruptured discs
Balloon heart operation	Coronary artery repair
Major Operations: (gall bladder and major surgery on reproductive/urological organs)	
Name	Brief Explanation
Gall bladder and stones	Open operations on gall bladder
Prolapsed womb	Repair of prolapse
Hysterectomy	Open operations on uterus
Prostatectomy	Open operations on prostate
Intermediate Operations: (eyes, veins, all scope operations)	
Name	Brief Explanation
Cataracts	Cloudy vision
Prostate surgery	Surgical investigation of prostate gland

Hernia	Surgical treatment of bulges in the abdomen or groin
Haemorrhoidectomy	Surgical removal of piles
Gall bladder and gall stones	Removal of gall bladder/gall stones
Heart investigation	Investigation of heart vessels
Varicose veins	Repair of swollen leg veins *Policy excludes sclerotherapy
Circumcision	Circumcision for health reasons
Hysteroscopy	Minor operations on the womb
Minor Operations: (trapped nerves, ENT)	
Name	Brief Explanation
Glue ear	Fairly sudden hearing loss (mainly in children)
Blocked nose	Breathing difficulties caused by the bone structure of the nose
Sinusitis	Inflammation of the sinuses
Adenoidectomy	Removal of adenoids
Tonsillectomy	Removal of tonsils
Other Procedures, Mainly Investigations: (All scope investigations, CR of heart, D&C, minor vascular procedures)	
Name	Brief Explanation
Stomach endoscopy	Investigation of stomach disorders
Haemorrhoidectomy	Removal of haemorrhoids
Heart scan	Contrast x-ray
Bladder endoscopy	Investigation of bladder disorders
D&C (limited)	Dilatation and curettage of the womb
Examination of the womb	Investigation of the disorders of the female reproductive organs
Peritoneal endoscopy	Examination of peritoneal cavity
Arthroscopic examination	Investigation of the knee joint
Back pain relief	Injection to the spine to relieve severe pain
Scans:	
Name	Brief Explanation
MRI	A form of body scan
CT scan	A form of body scan
Myelograms	Contrasting x-ray of the spine

For more information please contact:

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