

Best Doctors service

When you need to be absolutely sure



RBC Insurance®



Making medical care easier to manage

You want a cost-effective benefit package for your company that will help attract and retain the best employees. That's why RBC Insurance® is constantly looking for new ways to enhance existing offerings and create solutions that go well beyond the basics.

As part of this ongoing effort, we've teamed up with Best Doctors®, Inc., a world leader in connecting people with the best medical care. This means that you can offer your employees and their eligible spouse and dependents[†] immediate access to a unique combination of medical information, expertise and insight if you or your physician suspect any covered illness or injury or an unresolved medical condition.

Best Doctors is just one of the many value-added services included with your RBC Insurance Group Long Term Disability Income Protection plan. It is designed to empower individuals with knowledge and information to help them make the right health care choices, the first time.

[†] children under the age of 26



Managing medical care can be difficult when coping with an illness or injury. With the Best Doctors service, the individual does not have to go it alone. Best Doctors can help navigate through the hurdles of finding the best medical care.

Suite of services

For any of the following services, the individual has access to a Best Doctors member advocate — a registered nurse — who is responsible for liaising with physicians regarding their case. The member advocate keeps the individual informed of the progress of their case and offers guidance and support during their time of need.

The Best Doctors suite of services includes: **InterConsultation™**, **FindBestDoc™**, **FindBestCare®**, and **Best Doctors 360°™**.

InterConsultation service

Expert medical evaluation that gives the findings and recommendations of world-class specialists.

The *InterConsultation service* includes a comprehensive review of an individual's medical files to help identify or confirm a diagnosis and determine effective treatment. This timely and detailed turnaround of results can help reduce the possibility of serious complications resulting from a misdiagnosis.

FindBestDoc global database of physicians

A customized search for the best doctors based on peer review — including specialized Canadian physicians.

Once an individual has decided on the appropriate treatment, the *FindBestDoc service* can offer a customized search of the top specialized medical experts in and outside of Canada who meet their specific needs. A member advocate can help individuals understand their options and determine the best care provider for their specific condition.

FindBestCare preferred provider network

A comprehensive service that identifies and arranges access to top medical experts and treatment centres worldwide.

While Best Doctors strives to work within the Canadian healthcare system, they will access hospital and doctor discounts if out of country care is necessary. They will also ensure vital information is sent to the medical specialists involved and will continually monitor your treatment process to help ensure your medical priorities are met.

If you travel away from home to receive treatment, Best Doctors can assist with reservations and accommodations. This can help reduce the stress of receiving the care you need while away from home.

Best Doctors 360° service

A customized tool to help you navigate the healthcare system.

This unique program was designed to help you navigate the Canadian healthcare system by providing information that is individually tailored to meet your needs. Best Doctors 360° service provides the resources needed to offer one-on-one support, customized advice and guidance, personally delivered to you.

Note: The Best Doctors service is available at no additional cost; however, all costs associated with medical treatment, travel and lodging are the responsibility of the employee, spouse or dependent.

Unlimited access

While insured under your Group Long Term Disability Income Protection plan through RBC Insurance, employees, their eligible spouse and dependents will have unlimited access to the Best Doctors service if you or your physician suspect any of the following covered illnesses and injuries or an unresolved medical condition — whether or not the employee ever files a claim:

- › AIDS
- › Alzheimer's Disease
- › Benign Brain Tumour
- › Blindness
- › Cancer
- › Cardiovascular Conditions
- › Coma
- › Deafness
- › Kidney Failure
- › Loss of Speech
- › Major Organ Transplant
- › Motor Neuron Disease (ALS, Lou Gehrig's)
- › Multiple Sclerosis
- › Paralysis
- › Parkinson's Disease
- › Severe Burns
- › Stroke
- › Trauma

To learn more about the ways Best Doctors can help your employees, their eligible spouse and dependents manage their medical care, contact your insurance representative. For more information about RBC Insurance, visit www.rbcinsurance.com/canada.



Testimonial

“I would like to take this opportunity to thank Best Doctors so much for the time and work on my complex medical condition. I know it has not been an easy one to diagnose, as my condition is all but common.

I appreciate your recommendations and suggestions, and I will carefully look at and study the options. The past six months or so have been emotionally stressful on myself, as well as my family. It is extremely difficult here in Canada to obtain access to world renowned specialists as you have provided. I understand that my condition is complex and I cannot begin to express how grateful I am for your assistance. Not only am I, myself, extremely appreciative, my mother is overwhelmed by your consideration and helpfulness.”

— D.V. (Canada)

Who is Best Doctors?

Best Doctors connects seriously ill Canadians and their treating physicians with world renowned specialists to confirm the right diagnosis and right treatment plan, without the member having to leave home. Using its global database of 50,000 peer-nominated top specialists, Best Doctors provides access to the best medical knowledge to millions of people around the world when faced with a serious illness. Best Doctors operates in 30 countries and covers 10 million lives, 4 million in Canada alone.

About RBC Insurance

RBC Insurance, through its operating entities, including RBC Life Insurance Company, provides a wide range of life, health, travel, home, auto and reinsurance products as well as creditor and business insurance services to more than five million North American clients. As a leading provider of individual living benefits and life insurance products in Canada, RBC Insurance offers a comprehensive portfolio of individual and group life and health insurance solutions, including term and universal life insurance, group benefits, disability critical illness, and long term care insurance as well as segregated funds. These products are distributed through more than 17,000 independent brokers affiliated with producer groups, financial planning firms and stock brokerage firms, as well as through direct sales and a network of career sales representatives. For more information, please visit www.rbcinsurance.com.



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