

Daily living assistance — because patients need help in many forms

When Rick was recovering from heart surgery, he was relieved to have the help he needed to get his life back on track.



At age 48, Rick followed what he thought was a healthy lifestyle, making good food choices and exercising regularly. However, despite wanting to drop a pack a day cigarette habit, stress at work always impeded his best efforts to quit.

Because of his desire to ensure his family was protected, Rick chose to purchase the RBC Insurance® Critical Illness Recovery Plan™ policy as it provides benefits beyond financial help with its *daily living assistance* program.

After a busy workday, Rick decided to burn off some stress at the gym. He began to feel chest pain and was

rushed to the hospital where an EKG confirmed he was having a heart attack. He underwent triple bypass surgery the next day.

Fortunately, the lump sum benefit Rick received from his Critical Illness Recovery Plan policy gave him the freedom to take time to recuperate, but he knew he would also need ongoing support.

With one simple call, Rick contacted the *daily living assistance* program. He and his wife were introduced to a consultant, Susan, who would be there for him and his family to help guide them throughout his treatment and recovery.

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How *daily living assistance* services helped Rick and his family cope

Learning which medical expenses are covered

Susan, his consultant, provided them with information about what Rick would be eligible for in his province, and called Rick's private health care plan provider to determine which medical expenses they would cover. She also informed him about alternative treatments or therapies he might want to consider.

Meeting with a financial consultant

Because Rick was the only wage earner in the family, Rick and his wife needed to budget carefully while he recovered from his heart attack. They asked Susan to set up a meeting with a financial consultant who could provide financial advice. With the help of a financial consultant, they were able to put into place a plan on how to cover expenses using his insurance benefits.

Understanding different approaches to quitting smoking

It was important that Rick got the support he needed to quit smoking. His consultant helped by finding out if his extended health benefits covered a smoking cessation program and then by researching different programs in Rick's community. Susan also researched information on a variety of treatments and their scientific results, helping Rick decide which treatment option he felt most comfortable with.

Preventing a second heart attack with healthy living

Rick knew that a high percentage of heart attack victims are more likely to have a second heart attack and wanted to know what he could do to reduce the risk. Susan helped Rick look at his other lifestyle habits, such as alcohol consumption or medications, that could have side effects on his heart. She also looked at his stress level, at home and work, and his family history of heart disease. She coached him on speaking to his cardiologist about his concerns and put him in touch with several organizations that could help him.

Making a smooth transition back to work

Rick did not want to revert back to the fast-paced, high-stress lifestyle that contributed to his heart attack, so his consultant coached him on how to approach his manager and HR about his concerns. As a result, Rick was able to slowly return to a regular schedule, working a few days a week at the beginning and then moving into full-time hours. They also discussed the importance of managing his stress by not working overtime too often and working toward reasonable deadlines. By following these suggestions, Rick enjoyed a smooth transition back to work and full-time hours.

This case is based on an actual claims experience; however the name of the claimant has been changed.

To learn more about our Critical Illness Recovery Plan policy, call your insurance advisor today or visit www.rbcinsurance.com.



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