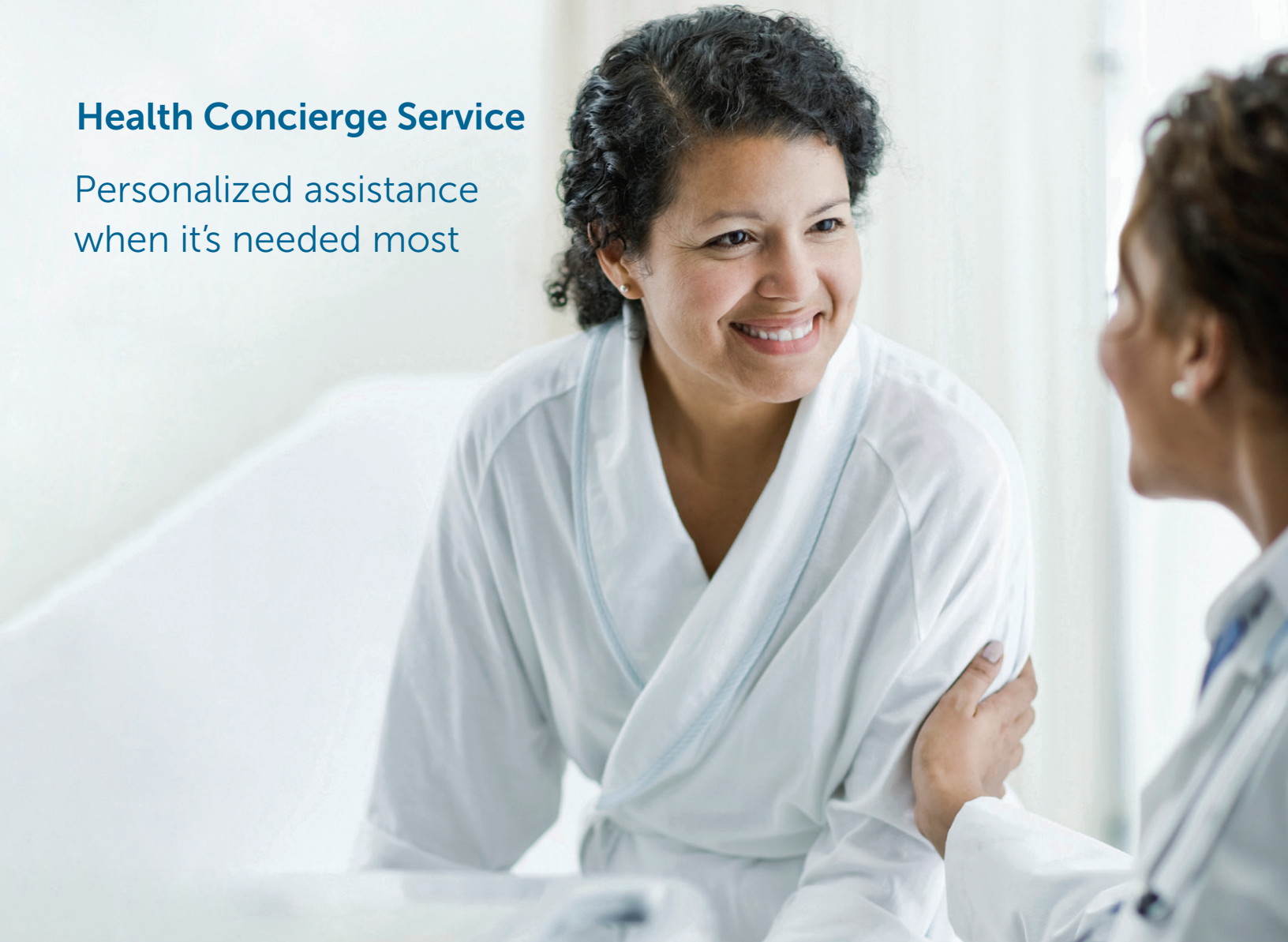


GROUP CRITICAL ILLNESS INSURANCE

Health Concierge Service

Personalized assistance
when it's needed most





A CRITICAL ILLNESS CAN BE DEVASTATING

Being told you have a serious illness can be more than a little frightening. It's natural for employees to look for someone to talk to at such a time. Someone who can:

- Explain what's happening and what it means
- Provide high level information that is personalized to their specific case
- Help them navigate our sometimes complicated healthcare system and avoid wasting time
- Accompany them throughout their journey
- Help them manage their stress so they can stay focused on their priorities

In short, they need a compassionate, expert guide.

THE HEALTH CONCIERGE SERVICE CAN HELP

The perfect complement to your critical illness benefit

Empire Life is delighted to provide you and your employees with this innovative service. It's designed as a complement to your Group critical illness benefit, and is available to all employees and their family members who are covered by one of the Empire Life Group critical illness products.

The Health Concierge Service delivers medical, tactical, and emotional support— before, during and after diagnosis. It supplements the care delivered by employees' medical teams and helps:

- Accelerate the diagnosis of their health condition
- Promote the best treatment and follow up
- Help ensure a smooth return-to-work
- Provide clarity, continuity of care, and emotional support

MEDEXTRA SIX AREAS OF FOCUS



A critical illness can take weeks—even months—to diagnose. Waiting for appointments with specialists, for testing, and for test results can be stressful for employees and their families. The MedExtra team provides support, personalized case specific information and guidance to help get to a diagnosis faster. They can check to make sure the right tests have been ordered, work with employees’ treating physicians to obtain test requisitions, arrange a wide range of tests including remote second opinions, then review test results with employees and their families.

Once a diagnosis is made, employees’ personal health information related to their illness is thoroughly reviewed by top specialists at one of the medical centres of excellence in Canada or the United States. This review is designed to confirm (or challenge) the diagnosis and help the medical team arrive at the most up-to-date treatment.

From the first signs something is wrong through to diagnosis, treatment and beyond, the Health Concierge Service delivers exceptional value through its unique Care Management protocol. A dedicated Care Manager will guide each employee every step of the way and provide personalized, organized, attentive, empathetic care. It’s much more than a medical second opinion service.

THE MEDEXTRA DIFFERENCE

This innovative company was founded in 2003 by Dr. Jeffrey Brock, a practising Canadian physician with over 30 years of medical experience.

The MedExtra Health Concierge Service is a made-in-Canada solution designed to supplement the Canadian healthcare system. It bridges the gap between what your employees want and need in the way of care, when critically ill, and what our healthcare system is currently structured to provide.

Empire Life chose MedExtra as our service partner because of their:

- Intense commitment to customer service and quality
- Innovative spirit
- Depth and breadth of experience
- Reputation for transparency

We’d love to tell you more. Speak to your advisor to learn more about how the Health Concierge Service can help your employees — and your business.

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be known for simplicity, being easy to do business with and having a personal touch.

¹ *The Globe and Mail Report on Business*, June 2014, based on revenue

² As at May 19, 2015

Access to Health Concierge Service is provided on a non-contractual basis. As with other services provided by a third party and not by Empire Life, our provision of the Health Concierge Service is subject to the service provider's capacity to offer such services and/or the continuance of an agreement between Empire Life and a service provider. Empire Life reserves the right to cancel the Health Concierge Service at any time without prior notice.

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