VITALLINK®

Medical Concierge Services



It's about living...

There are hundreds of different conditions, thousands of possible diagnoses, and different doctors may suggest different treatments. At a time of medical crisis, Vital Link will give you more than just your benefit money. Being diagnosed with a critical illness is devastating. It seems there is so much that you don't know. Empire Life offers their medical concierge services through MedExtra Inc. to help you:



- ✓ get the right diagnosis the first time
- \checkmark answer your questions about your condition
- \checkmark find the right physician to treat your condition
- \checkmark determine the right care provider for your specific condition
- ✓ monitor your treatment process

Even if your doctor only suspects you have a covered condition, access to our concierge service at no additional cost is still available.

MedExtra is a physician lead Canadian organization which has been helping people to resolve their health problems and help Canadians get the care needed to overcome gaps in Canadian healthcare today. Three services available through MedExtra include Rule-Out Critical Illness, Remote Second Opinion and Critical Illness Care Management.

Information at the right time...

Rule-Out Critical Illness

Critical illnesses can take weeks, even months to diagnose. The waiting for appointments, specialists and tests can be the most difficult period for individuals and families to suffer through, waiting to know more. Rule-Out Critical Illness provides support, information and guidance to accelerate the definitive diagnosis of a covered condition. These pre-diagnosis services may include:

- Identify testing required to arrive at a diagnosis
- Coordinate with treating physician to obtain requisition for necessary testing
- Arrange diagnosis testing
- Obtain and discuss results with client
- Create a Medical Action Plan
- Arrange any available advanced testing[†] for diagnosis and staging
- Provide ongoing psycho-social and emotional support throughout the entire process.

Remote Second Opinion

Once a diagnosis is made, many questions and uncertainty can arise. Most Canadians do not want to go through the trouble of finding a different physician or travel to another country to start the whole process all over again. MedExtra's Remote Second Opinion allows each case to be thoroughly reviewed by top specialists in Canada, at US Centres of Excellence or Worldwide to confirm diagnosis and to suggest the most up to date treatment plan or alternate treatments. MedExtra's team works closely with each client and their medical team, as the client wishes. The review may include:

- Review of imaging studies by independent radiologist
- Retest pathology
- File review at top Canadian or U.S. institutions

It's all about getting it right

- For highly specialized cases work with world eminent specialists
- Provide report to the patient and their treating physician, at the client's discretion

Critical Illness Care Management

Knowing that there is support throughout the entire process from diagnosis to treatment is invaluable. Having high level professional assistance underpinned by robust administrative support gives that priceless piece-of-mind to help throughout the treatment and recovery period. These services which provide support throughout the different stages of a critical illness may include:

- Ongoing psycho-social support
- Assistance and healthcare navigation
- Crafting of additional questions for the client's treating physicians
- Liaison with treating physicians and other medical professionals throughout treatment, recovery and follow up
- Assistance with your health insurance carrier and Health Canada should you require non-formulary medications
- Booking of appointment and liaison with specialists locally, across Canada or abroad

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 the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

¹ Source: Office of the Superintendent of Financial Institutions (OSFI), based on general and segregated fund assets ² As at June 22, 2011

[†] In some cases, private options may be available and can be accessed at the discretion of the user. Any fees for private services not covered by provincial health plans are not covered under this policy, and are the responsibility of the user. Please verify with your health plan to verify what may be covered or reimbursed.

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