

Viator Priority Care™

/Health Insurance

Product Summary



TRAVEL & HEALTHCARE SOLUTIONS

Plan Overview

Viator Priority Care™ Health Insurance provides timely access to healthcare services in the event of a medical crisis. Individuals purchase this product in anticipation of future illness or injury. Both individuals and their dependents may apply for coverage. The minimum age is 60 days, while the maximum is 74 years for coverage.

Lifetime maximum

Each insured is covered up to \$2,000,000 USD for surgical or diagnostic procedure or treatment.

Second opinions

Independent second opinion diagnosis and treatment plan evaluations are available to the insured person following initial diagnosis or medical recommendation(s).

Surgical, diagnostic procedures and treatment

When pre-authorized, the policy will pay hospital costs for:

- Private room charges
- Physicians and surgeons
- Nursing charges
- Operating room charges
- Charges for drugs prescribed in and taken home from the hospital
- Diagnostics
- Medical appliances
- Any other medically necessary costs required by the hospital for inpatient hospital services, outpatient hospital services or in an Intensive Care Unit

Your decision making partner

Viator Priority Care™ Health Insurance provides access to a network of American and Canadian healthcare facilities including hospitals and clinics with a proven reputation in the treatment of serious medical conditions. We have chosen these facilities on the basis of national rankings, medical specialties, and access to international services. A client may receive up to three recommendations prior to making a treatment decision.

Deductibles

Each policy is subject to a deductible selected by the insured of \$1,500, \$2,500, \$5,000 or \$10,000 USD per insured, per policy period.

Transportation

Economy class airfare covered at 100% when pre-authorized. Alternative transportation arrangements are also possible and are described in the policy.

Meals and accommodation

\$250 USD per day, to a maximum of \$2,500 per occurrence when pre-authorized.

Travel companion

An insured person is permitted one family member or friend to serve as travel companion. For single parents travelling with a minor, coverage is provided for a second companion as guardian to the minor child during treatment.

Medical underwriting and exclusions

Pre-existing medical conditions are not covered by Viator Priority Care™. Because the plan is medically underwritten, certain risk factors may result in additional and specific exclusions of conditions that have been known to result from them. Some risk factors may simply result in an additional premium for the added risk.



While this network will meet all medical needs, we are also open to client preferences. Should a client prefer a different medical facility, we will make the necessary arrangements (within benefit limitations) to access the preferred facility. We will provide two alternative options for comparison so that an informed decision can be made.

Viator Priority Care™ Services

- Medical record review
- Concierge services
- Cost containment
- Medical referral
- Repatriation
- Claims administration
- Case management
- Direct billing
- Coordination of benefits
- Travel assistance

Keeping you informed

To ensure the highest quality results, contacting Global Excel, our in-house service provider, prior to treatment is required so we can facilitate the process effectively and efficiently. Claimants contact us once a medical evaluation has been made; the client may already be on a waiting list for treatment. Viator Priority Care™ provides case management which is most effective when Global Excel is involved from the outset of any treatment decisions.

We will remain at the client's side every step of the way. Our staff will provide the support that the client and treating physician

require to make decisions and will be available to address any concerns or questions. We appreciate the complexity of these life decisions and will support you in a difficult time.

Clients and family will be guided through the experience and kept updated from the time we receive the first call, through the decision-making process and treatment, until they return home.

Worldwide medical assistance

Viator products use our in-house assistance services from Global Excel, a full service medical assistance company providing multilingual assistance 24/7.

Case management is provided by a multidisciplinary team of case coordinators, registered nurses and on-site physicians.

Frequently asked questions

What is Viator Priority Care™ Health Insurance?

It is a vehicle for accessing timely treatment within the private healthcare industry, anywhere in North America.

Who is Global Excel?

Global Excel is the worldwide medical assistance component of **etfs**. Access to 24-hour in-house assistance is a true competitive advantage.

Who is Royal & SunAlliance?

They are **etfs**'s underwriters and are part of the Royal & Sun Alliance Insurance Group plc. Dating back to 1710, the Group provides a comprehensive range of personal and commercial insurance and financial services to customers worldwide.

Who are Viator's Managed Care staff?

This team of experts in the field of private healthcare works closely with Global Excel's case coordinators. They evaluate and establish Viator's network of healthcare facilities and access care on your behalf. They will make direct billing arrangements with providers so that we are invoiced for your care.

What is a Case Coordinator?

Your case coordinator guides and supports you throughout the entire claims process. He or she will manage all the contacts and details on your behalf and relay pertinent information to you or your family when available.

What services can I expect in my time of need?

When a case file is opened, we begin the process of obtaining an independent second opinion if required, followed by an evaluation of your needs to determine the best options for a specific course of action. Once these have been considered and a decision made, Global Excel will make arrangements for timely care and service.

When can I make a claim?

Once the family physician has provided an initial diagnosis of the medical condition or a specialist referral, you may contact Global Excel immediately for consultation. We will initiate the claims process without delay.

Is my premium subject to change?

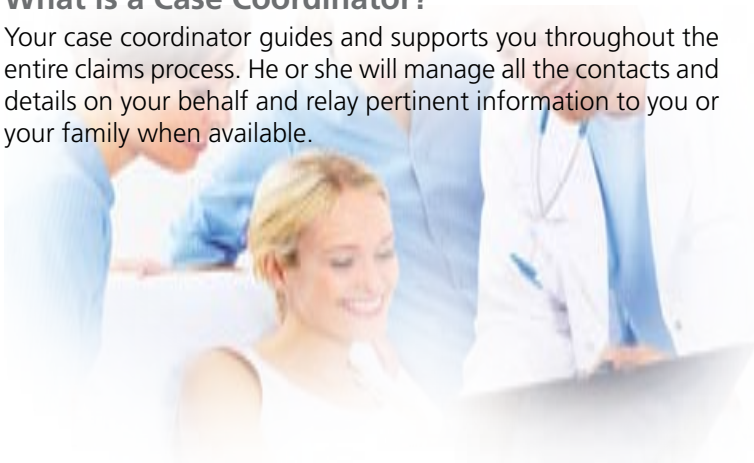
Final underwritten rates are guaranteed for three years. Thereafter, rates will be adjusted every year according to your age and the rate schedule in effect at the time of renewal. As healthcare costs rise with the advent of new drugs and technologies, an increase in premiums may result.

How do I apply for coverage?

Upon request, **etfs** will forward a full package of details and simplified forms. This can be done through a broker, directly with our Customer Contact Centre, or with one of our regional offices.

Am I covered for pre-existing conditions?

Pre-existing conditions may be deemed a covered benefit, depending on the specifics of the case. Full disclosure at the time of application determines whether or not we can offer coverage. Pre-existing medical conditions coverage will also have an effect on premium rates.





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Viator Priority Care™ Health Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

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