## How to get our assistance services working for you

### Insurance

The RBC Insurance<sup>®</sup> Critical Illness Recovery Plan<sup>™</sup> policy offers you the financial protection you need and the assistance services that can help you focus on getting well.

The Critical Illness Recovery Plan policy is designed to provide financial protection in the event you're faced with a critical illness or injury. Beyond this financial coverage, your plan also offers valuable assistance services, which provide resources and support to help you through the entire process.

#### These services include:

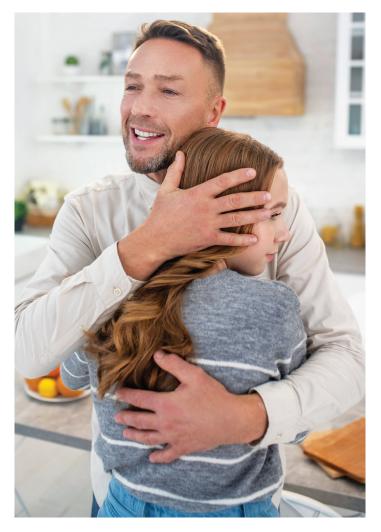
- Teladoc Medical Experts<sup>‡</sup> access to expert medical specialists worldwide
- Medical Confidence<sup>‡</sup> a unique high-touch navigation service that provides timely access, at the time of your claim, to Canadian specialists who offer the shortest possible wait time and the ideal skill set to diagnose and treat your health condition
- Healing the Whole Person support to help you deal with the fear and anxiety associated with a critical illness

These comprehensive services give you the resources and support you need when facing a critical illness, allowing you to fully focus on your recovery.

#### **Teladoc Medical Experts**

As an RBC Insurance critical illness insurance policyholder, you have unlimited access to the finest medical information to confirm your diagnosis and treatment plan, a service offered by Teladoc Medical Experts. Your spouse and dependants now have unlimited access. This service includes the following four services:

- Expert Medical Opinion<sup>‡</sup> diagnosis and treatment
- Find a Doctor<sup>‡</sup> access to Canadian specialists
- Care Finder<sup>‡</sup> international expertise
- Personal Health Navigator<sup>‡</sup> health resources



### To access Teladoc Medical Experts, call the toll-free number at 1-877-419-2378.

- 1. Please have your RBC Insurance critical illness insurance policy number ready.
- 2. You will be connected to a registered nurse (a Member Advocate), who will collect a detailed medical history and determine the optimal Teladoc Medical Experts service for you.
- 3. Member Advocates are responsible for liaising with the doctors who are reviewing your case, keeping you informed of the progress and providing you with support throughout the process.

#### Medical Confidence<sup>‡</sup>

This unique high-touch navigation service provides, at the time of your claim, timely access to Canadian specialists who offer the shortest possible wait time and the ideal skill set to diagnose and treat your health condition. They are fully regulated under the Canadian Health Act, and work in partnership with primary care practitioners while leveraging their proprietary national network of more than 11,000 highly qualified practicing specialists. Medical Confidence services provide:

- Initial medical history and ongoing one-on-one telephone access to a registered nurse
- Access to leading physician specialists suited to assess, diagnose and treat your specific condition
- Reduced wait times and faster access to treatment
- End-to-end support including pre-appointment coaching, first-appointment booking and post-appointment follow-up

#### **Healing the Whole Person**

If you are ever diagnosed with a covered critical illness and your claim is approved, this feature of the RBC Insurance Critical Illness Recovery Plan policy will give you a powerful program of support that can help you manage the stress associated with your illness. Known as "The Healing Journey," the kit will be mailed to your home, and includes:

- The Healing Journey, a book by Dr. Alastair Cunningham
- A series of session tapes that each focus on a different aspect of the journey and include interviews with program participants
- A workbook with a detailed written explanation of all aspects of the program
- Access to The Healing Journey website and chat room

This program has been providing help to patients for over 20 years. Developed by Dr. A.J. Cunningham, in connection with a renowned cancer research and treatment centre, Healing the Whole Person offers emotional and psychological support to enhance your recovery.

#### Supporting you with more than a claim cheque

By offering assistance services at no additional cost, the RBC Insurance Critical Illness Recovery Plan policy provides you with more than a claim cheque. It offers the financial protection you need and the assistance services that can help you focus on getting well.

# For more information about these services, ask your insurance advisor today.



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Expert Medical Opinion, Find a Doctor, Care Finder and Personal Health Navigator are provided by Teladoc Medical Experts.
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