

**GROUP
INSURANCE**



Medical Second Opinion

The first choice for a second opinion

Few events in life affect us as directly or deeply as a critical illness or condition. The stress and anxiety that such events cause can be overwhelming. It can sometimes be hard to get the necessary medical information to make appropriate choices for one's health. iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) provides Medical Second Opinion services to help you make these important decisions.

With Medical Second Opinion, you benefit from the initial consultation service, which allows you to get a medical second opinion in Canada. When a critical illness or condition is diagnosed, this service allows you to quickly get a second opinion from top specialists affiliated with leading Canadian medical teaching institutions.

What is Medical Second Opinion?

Medical Second Opinion is a network of some of the best doctors in the world and includes specialists from virtually all medical fields. All the specialists in Medical Second Opinion are affiliated with leading Canadian medical teaching institutions. As leaders in their respective medical fields, the specialists have access to resources and clinical expertise around the world, which facilitates consultation with other leading experts, when necessary.

Services for other health conditions

The Medical Second Opinion team will never leave you without support, even if your condition is not eligible for a medical second opinion. The specialists will help you navigate the healthcare system for any health condition deemed critical. You will have support in locating medical specialists for the treatment of specific health problems close to home, to inform you of the treatment options available within Canada's healthcare system and access information about the benefits and certain risks associated with various treatment options. You can therefore make the most informed decision possible.





How does Medical Second Opinion work?

Medical Second Opinion follows an easy and reliable six-step process to guarantee members and their doctors receive independent medical opinions as quickly as possible.

- 1 — The member calls Medical Second Opinion (1-855-422-4622).
- 2 — A Medical Second Opinion coordinator opens a file and collects the medical documents.
- 3 — The coordinator sends the medical file to the specialist.
- 4 — The specialist reviews the file and prepares a final report.
- 5 — The member and their treating physician receive the specialist's report.
- 6 — The treating physician and the Medical Second Opinion specialist may consult with each other, as needed.

Treatment options

At Medical Second Opinion, your well-being is our first priority. Once a diagnosis is confirmed, you will be offered the best treatment options and have increased access to the advanced knowledge in the Canadian healthcare system. Very often, the appropriate treatments are available close to home. However, the Medical Second Opinion specialists may recommend treatment elsewhere in Canada or abroad. If the recommended treatment is only available outside the province of residence, the Medical Second Opinion team will make all the necessary arrangements and coordinate the member's transportation, their admission to the medical facility and their return trip.*

* Plan members and their eligible dependents are responsible for all transportation, hospitalization and treatment expenses, except when these expenses are covered by the group insurance or provincial health insurance plans. The member or their dependent should contact iA Financial Group and their provincial health insurance office to determine which expenses are covered, if any.



Covered critical illnesses and conditions*

The following critical illnesses and conditions may be eligible for Medical Second Opinion services:

- AIDS
- Benign brain tumour
- Blindness
- Cancer (all types)
- Cardiovascular conditions, including heart attack (myocardial infarction), coronary artery bypass surgery, or aortic surgery
- Coma
- Complications from diabetes
- Deafness
- Diseases that can result in amputation
- Emphysema
- Loss of speech
- Major bone or lung disease
- Major organ transplant
- Major trauma
- Motor neuron disease
- Neurodegenerative disease (e.g., Alzheimer's disease, Parkinson's disease, multiple sclerosis)
- Paralysis
- Renal insufficiency or kidney failure
- Severe burns
- Stroke and related conditions
- Thrombophlebitis and embolism

* This list is not exhaustive. Contact Medical Second Opinion at 1-855-422-4622 to verify the eligibility of any life-threatening illness or condition.

NOTE – If the specialist cannot confirm a diagnosis based on the member's file, they may recommend additional tests or consultations before rendering their opinion. Once the tests and consultations are completed, the specialist may reassess the member's request for a medical second opinion.

Benefits

- Provides quick access to the best healthcare specialists to obtain a medical opinion and treatment options
- Helps reduce stress and time spent looking for a specialist
- Provides access to the electronic medical file
- Offers options within the Canadian healthcare system and provides equitable access to all members, regardless of where they live

Confidentiality

Medical Second Opinion's privacy policy meets the requirements of *The Personal Information Protection and Electronic Documents Act* (PIPEDA) and provincial protection of privacy legislation.

Who is eligible?

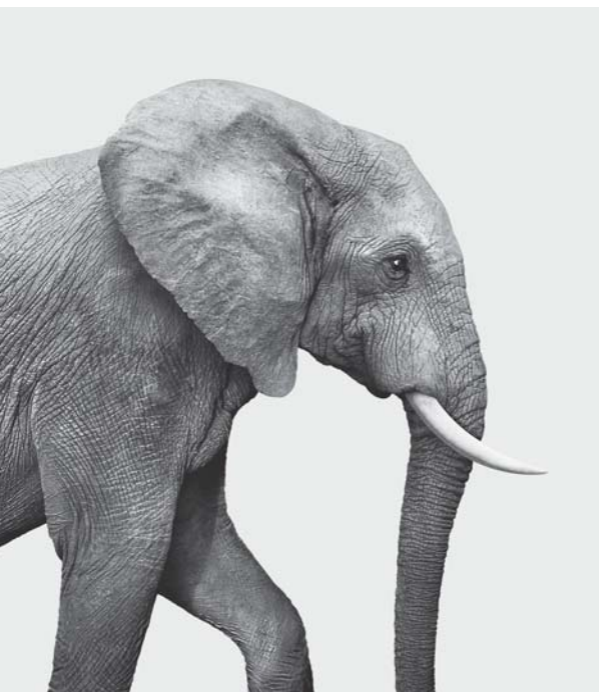
You and your insured dependents, under your group insurance plan at iA Financial Group, have access to Medical Second Opinion services.

How much does it cost?

There is no additional cost for using Medical Second Opinion services for you and your family. These services are part of your group insurance plan at iA Financial Group.

If you would like a medical second opinion after receiving a diagnosis for a critical illness or condition that is covered, call **1-855-422-4622**.

**At Medical Second Opinion,
your well-being is our first priority.**



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INVESTED IN YOU.

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