



**Frequently Asked Questions
About triAccess™**

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information care funding

What is triAccess™?

triAccess™ is a unique health care product. It brings together access to health information, care and insurance funding by combining the world-class services of Best Doctors®, MultiNational Underwriters, Inc. (MNUI) and Lloyd's, London.

How can triAccess™ provide me with better information, care and funding?

triAccess™ is a new health care product that provides access to information, care and funding for serious or potentially serious medical conditions. Today, many people want access to leading medical information, the best diagnosis and treatment, as well as financial protection through the ability to pay for the services required. triAccess™ provides coverage holders with these benefits.

Who is Best Doctors®?

Best Doctors® links consumers to the medical knowledge they need to make the best health care choices possible. The company was founded on the belief that consumers want and deserve the best medical care. Best Doctors® set out to create knowledge-based products and services designed to meet the demand for quality medical care.

What specifically does Best Doctors® provide through triAccess™?

The Best Doctors® component of triAccess™ provides four core services: InterConsultation™, FindBestDoc™, FindBestCare™ and VIP Concierge Services.

- InterConsultation™ provides a highly personalized evaluation of your illness by world-class medical physicians renowned for their expertise in the illness in question. The InterConsultation™ report verifies a diagnosis and recommends appropriate treatment options that you or your treating physician may wish to consider.
- FindBestDoc™ is a highly personalized, registered nurse assisted service that identifies medical physicians with special expertise regarding your illness. The medical physicians are selected from a comprehensive database of the world's top 50,000 physicians.
- FindBestCare™ is a highly personalized service that identifies and arranges access to top medical facilities outside of Canada.

FindBestCare™ works with other organizations to coordinate the processing and payment of medical claims, ensuring that billing is appropriate, free of duplication, error and abuse.

- VIP Concierge Services is a multilingual service, for the care of your illness outside of Canada to assist with medical appointments, travel and lodging arrangements, pre-admission arrangements, and coordination of your inquiries 24 hours a day, 7 days a week.

When you say triAccess™ provides access to funding, what do you mean?

triAccess™ products and services include a major medical insurance policy provided by Lloyd's, London and administered by MNUI.

Who is MNUI?

MNUI or MultiNational Underwriters, Inc., is the plan administrator for the major medical insurance funding component of triAccess™. As the plan administrator, MNUI administers the insurance coverage on behalf of Lloyd's, London who is responsible for insuring any eligible claims. In other words, MNUI will assess an applicant's eligibility for coverage and adjudicate any claims for covered hospital or medical expenses. Lloyd's, London, accepts the risk and pays the cost of any eligible claims.

Who is Lloyd's, London?

Lloyd's, London is a unique insurance provider. It is not a company but a brokered market in which 108 underwriting syndicates both compete and cooperate in accepting certain risks. Certain syndicates at Lloyd's, London will be asked by MNUI to cover applicants for the Canadian Platinum Policy. If Lloyd's, London accepts the risk and if the individual insured is an eligible claimant, Lloyd's, London will pay eligible medical expenses.

What is major medical insurance?

Major medical insurance is health insurance that covers the cost of hospital and medical expenses up to a maximum amount, subject to a specified deductible and coinsurance (the costs shared with the insurance company). The major medical component found within triAccess™ is the Canadian Platinum Policy.

What is the Canadian Platinum Policy?

The Canadian Platinum Policy is MNUI's way of describing the Lloyd's, London major medical insurance provided for in triAccess™. It provides up to \$5,000,000 U.S. in funding for medical and hospital expenses subject to the policy terms and conditions.

Can anyone qualify for triAccess™?

A basic principle of insurance is that an individual cannot acquire benefits for a condition that already exists, or is very likely to occur in the near future. As a result, triAccess™ will be underwritten to determine if there already exists a condition for which the coverage holder could likely claim benefits. Those applicants with no recent serious medical history will be eligible for benefits. Others with more serious medical conditions may have to pay more or have certain conditions excluded. Those applicants with certain severe ongoing medical conditions will not be eligible to purchase triAccess™.

MNUI's past experience indicates that about 60% of all Canadian Platinum Policy applicants will be issued with standard coverage. About 20% of all applicants will be issued with some non-standard restriction, coverage modification or additional premium and about 20% will not be offered coverage.

Can I use triAccess™ to pay for medical testing I may need, such as an MRI or a CT scan?

triAccess™ will pay for all usual, reasonable and customary hospital or medical expenses associated with an illness. This includes medical testing. Lloyd's, London, subject to the Canadian Platinum Policy, will pay the cost of testing above the deductible and any element of coinsurance.

Who is eligible for triAccess™?

Generally, triAccess™ is available to anyone who lives in Canada. In addition, there are some circumstances where this coverage may be available to those who are not residents of Canada. Applicants must be at least 14 days of age and not older than 74 years of age. If you are a citizen of the United States, you must reside outside of the United States or plan to depart from the United States within 30 days of the start date of triAccess™ coverage. As well, you must reside outside the United States for at least 6 months within each triAccess™ coverage year.

What are the terms of renewability for triAccess™ coverage?

triAccess™ is annually renewable. Every year the coverage must be renewed. Renewal is subject to your continued eligibility, payment of the cost of coverage and certain other terms and conditions. There are no medical questions on renewal.

Will my cost of coverage change?

The cost of coverage can and will increase every year based on a number of conditions. Generally, the cost of coverage will increase for three reasons: the person insured is a year older, the impact of health care inflation and contractual improvements to covered illnesses. For standard risks, your renewal cost will be the same cost that is charged to all persons of the same certificate start date, age and gender. It is possible to minimize the impact of any increase in cost by increasing your deductible.

What will the exact cost of triAccess™ coverage be in later years?

The cost of triAccess™ coverage is dependent upon the deductible you select and health care inflation. Therefore, predicting the exact future cost of triAccess™ coverage cannot be known until the actual renewal date.

How do I apply for triAccess™ coverage?

Applying for triAccess™ coverage is straightforward. The process begins with the completion of the application and submission of the first payment.

Upon receipt of the application, you will be informed regarding the acceptance for coverage and given the start date of your coverage. In some cases, additional information may be required to evaluate your eligibility for coverage. It is the responsibility of the applicant to pay for the cost of any additional information required such as doctors' reports.

Once the application has been accepted, you will receive a triAccess™ members package. It will contain your identification card, the Best Doctors® Description of Benefits, the Canadian Platinum Policy and instructions on how to claim covered hospital and medical expenses along with the necessary claim forms.

What happens if my application is not accepted?

If your application is not accepted, any money collected will be promptly returned to you.

How do I file a claim under the Canadian Platinum Policy?

Every triAccess™ members package includes a Claimant's Statement and Authorization form. To file a claim, you must complete the forms and attach the original, itemized bills. The completed form is then forwarded to MNUl.

Often, a claim for hospital and medical expenses will be as a result of using the Best Doctors® services within triAccess™. If this is the case, BestDoctors® will work closely with MNUl to pre-certify your treatment and transfer the necessary billing information. In most cases, the health care provider will be paid directly by MNUl and you will receive a bill only for the deductible and any coinsurance.

Claims submitted under the Canadian Platinum Policy that should be pre-certified and are not, are subject to 50% coinsurance. Any individual claiming benefits under the triAccess™ Canadian Platinum Policy should pre-certify their claim.

Pre-certification will help you access the services you need efficiently and effectively. By pre-certifying, MNUl will be able to establish contact with Best Doctors® or to make payment arrangements with the service provider, negotiate discounts on your behalf, pre-arrange future care and plan for your claim.

Therefore, before your planned hospitalization or surgical procedure, or within 48 hours of an emergency hospital admission, or within the first 90 days of pregnancy, a coverage holder must contact MNUl.

What types of illnesses are covered under triAccess™?

The Best Doctors® component of triAccess™ can be used for any serious illness. However, there are limits on certain illnesses covered within the Canadian Platinum Policy and in some cases, certain other hospital and medical expenses are not covered.

For example, there is a lifetime maximum of \$50,000 U.S. on maternity benefits. Medical and hospital expenses resulting from self-inflicted injury or illness are excluded.

Am I covered for pre-existing conditions?

If you have fully disclosed any pre-existing conditions on your application for triAccess™ and the coverage has been issued and the pre-existing conditions were not excluded or restricted by a policy modification rider or any other provision of the Canadian Platinum Policy, then any pre-existing conditions are covered the same as any other illness or injury.

What are the Exclusions and Limitations for the Canadian Platinum Policy?

The following summarizes charges, treatments, care, services, supplies and/or conditions that are excluded from coverage under the Canadian Platinum Policy. Your specific policy will be used to determine eligibility for benefits:

- Charges that were incurred outside the coverage period
- Services or treatment payable by another insurance company or government medical insurance plan
- Substance abuse
- Charges above the usual, reasonable and customary expenses associated with a covered condition
- Investigational or experimental surgeries or treatment
- Custodial, educational or rehabilitative care
- Weight modification
- Cosmetic surgery, unless reconstructive surgery is directly related to a covered surgery
- Individuals HIV+ at effective date
- Drugs or treatment for sexual dysfunction
- Drugs or treatment to promote or prevent conception
- Dental treatment, except emergency treatment following a covered accident
- Devices or procedures to correct sight or hearing
- Self-inflicted injury or illness
- Foot care, unless related to a covered accidental injury
- Treatment or supplies not ordered by a physician or not medically necessary
- Organ transplants, except for covered transplants
- Speech, acupuncture, occupational or sleep therapy