

## DIAGNOSTIC AND SPECIALIST ACCESS INSURANCE

# When Your Health is at Risk You Shouldn't Have to Wait

## The Problem

### WHY IS THERE A WAIT LIST?

Canadian medical specialists are limited to how many new patients they are able to diagnose each month which is determined by how many dollars the Canadian Health Care system has budgeted for. Many Doctors can only work one or two days per week as a result of these budgetary restraints.

Meanwhile, people like you are being referred to these specialists after seeing your family physician with your health concern and forced to wait in line for an average of 34 weeks.

This means for months and months you won't know what condition you might have, (which could be getting worse) you may not be able to play sports or do the things you love and the stress and worry over that time will do nothing to improve your life while you wait.

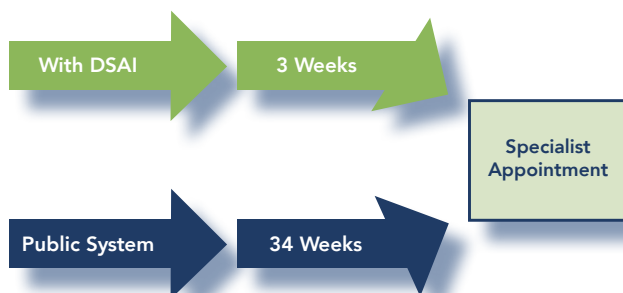
## The Solution

### YOU DON'T HAVE TO WAIT!

Getting your concern diagnosed is the number one priority. Once your condition has been determined, our public health care system does a great job of addressing your particular needs.

As a BeneFitsMyWay client you are guaranteed access to a valuable program called DSAI (Diagnostic and Specialist Access Insurance). With this coverage you, your family and your employees will have guaranteed access to 10 of the most commonly referred medical specialists within 21 days of receiving a referral from your family doctor. If your specialist requires a MRI or CT scan to complete your diagnosis, one will be scheduled within 3-4 days at no cost to you.

It's a proven fact that seeing a specialist or getting a diagnostic scan within a few weeks of the initial appointment will result in a reduction in the intensity of treatment and reduce recovery time as much as 75%.





## The Details

- No medical questions
- No medical underwriting or evidence of insurability required
- Employees are eligible until age 74
- Affordable monthly premiums of just \$20/Adult & \$20/month covers all of your dependent children
- No deductible or co-payments
- Lifetime benefit maximum of \$1,000,000 USD
- Covers the cost of MRI's, CT Scans and Specialist consultations
- Covers approved travel expenses for diagnostics
- No need to pay up front and be reimbursed, plan pays service provider directly
- Covers pre-existing conditions after policy has been in effect for 24 consecutive months. See policy for details on pre-existing clause.

### COVERED SPECIALISTS

- Orthopedics
- Cardiology
- Neurology
- General Surgery
- Gastroenterology
- Ear, Nose & Throat
- Ophthalmology
- Urology
- Rheumatology
- Spine Team

## The Benefits

At any given time, there are more than 900,000 Canadians waiting for non-emergency surgeries, which will only be performed once they have been fully and properly diagnosed.

The cost of lost productivity has been estimated to be in excess of \$3 Billion annually as employees miss work for emergency room visits, to see doctors and absenteeism related to their condition.

There is no reason to wait - to enroll today!  
Visit [www.benefitsmyway.ca](http://www.benefitsmyway.ca) or call one of our benefit specialists at **1-866-820-2188**.

### Relax, We Have You Covered

As a BeneFitsMyWay Member  
you also have access to  
these valuable plans

Critical Illness Insurance  
Travel and Catastrophic  
Medical Insurance

The clauses, exclusions and limitations outlined in this document are indicated for information purposes only. Benefits are paid only in accordance with the policy text. It is very important that you read your contract.



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*A Division of Agile Benefits*