

Service features:

1) A multi-disciplinary consultation process, which includes:

- A review of your relevant medical records and diagnostic information including CT scans, MRI scans and pathology studies;
- A report confirming or modifying the original diagnosis and providing treatment recommendations, sent electronically;
- One follow-up Second Opinion, if necessary;
- A conference call, if required, between your doctor and the consulting physician from WorldCare.

2) Timely service - with no travelling or additional doctor's office visits:

- The Second Medical Opinion is typically delivered to you or to your doctor within five business days of WorldCare receiving the completed medical record and completing the review of pathology (if any). Emergency cases can be completed within hours.

3) Privacy:

- Records are transferred using advanced compression and encryption technology.

How to obtain a consultation:

To initiate your WorldCare consultation, contact WorldCare at

1-877-676-6439

You will need your Economical Select property policy number to access this service.

For additional information, please visit:

www.worldcare.com

For important details on coverage eligibility, limitations and exclusions please see endorsement wording (enclosed).

Note: WorldCare Consortium physicians make every effort to provide a consultation based on the information provided. If the information submitted is not sufficient or of adequate quality to render an opinion, WorldCare will inform you within 24 hours. You will then have the opportunity to deliver additional or alternative material to WorldCare.



www.worldcare.com

A second opinion is available.
Economical Select™
has the solution.



Economical Select™ is a member company of Economical Insurance®, one of Canada's leading property and casualty insurers. Economical Select specializes in Group Property and Auto Insurance Programs, partnering with hundreds of group programs across Canada.

economicalselect.com

Second Medical Opinion

COVERAGE ENHANCEMENT



Medical decisions can seem overwhelming, especially when you're required to make them quickly. When confronted with a serious or complicated illness, the consequences of making uninformed decisions can be daunting. It's comforting to know that a second opinion is available to help guide your decision making.

As the practice of medicine becomes more complex, it becomes challenging for any physician to be aware of the latest information related to the diagnosis and treatment of all diseases. The first and only opinion you receive may not always be the optimal one.



My husband had a heart attack... the exams showed that he had to have a by-pass operation... we decided to use the benefit of our medical policy for a 'second opinion' through WorldCare. The process was effective, immediate and beyond reproach. The answer was clear with instructions on what the problem was and how it had to be cured. So we made the decision to have the operation here in our home town. My husband had a successful by-pass operation. I think that every insured MUST have this benefit. Thank you, WorldCare!



Economical Select™ has the solution.

Economical Select has partnered with WorldCare™ to bring you a Second Medical Opinion coverage enhancement.

WorldCare provides expert, independent medical guidance through The WorldCare ConsortiumSM. Their global network includes over 17,000 physicians, specialists and sub-specialists from world-class medical centres, such as:

- Children's Hospital Boston in Boston, Massachusetts
- Duke University Medical Center in Durham, North Carolina;
- Mayo Clinic in Jacksonville, Florida;
- Partners HealthCare System, Inc. in Boston, Massachusetts which includes Massachusetts General Hospital, Brigham and Women's Hospital, and Dana-Farber/Partners CancerCare; and
- UCLA Healthcare in Los Angeles, California.

WorldCare specialists collaborate across different medical fields to generate Second Medical Opinions. Working together, they confirm or modify the original diagnosis and treatment recommendations. Their goal is to identify the most comprehensive and effective treatment plans for patients.

Their results speak volumes. WorldCare has delivered over 19,000 Second Medical Opinion consultations worldwide. An independent study* showed WorldCare Second Opinions changed the original diagnosis in 15% of their cases and enhanced or modified the original treatment plan in 71% of cases.

*conducted June 2000 using 200 past consultations

Covered medical conditions:

As a policyholder, you are entitled to receive Second Medical Opinions for the following medical conditions:

- AIDS
- ALS
- Alzheimer's disease
- Amputation
- Benign brain tumor
- Cancer

- Cardiovascular conditions
 - Chronic pelvic pain
 - Coma
 - Deafness
 - Embolism/thrombophlebitis
 - Emphysema
 - Hip/knee replacement
 - Kidney failure
 - Loss of speech
 - Major or serious burns
 - Major organ transplant
 - Major trauma
 - Multiple sclerosis
 - Neuro-degenerative disease
 - Paralysis
 - Parkinson's disease
 - Rheumatoid arthritis
 - Stroke
 - Sudden blindness due to illness
- AND
- Any other illness determined by the attending physician to be life threatening.



Children's Hospital Boston



DukeMedicine



MAYO CLINIC



BRIGHAM AND WOMEN'S HOSPITAL



MASSACHUSETTS GENERAL HOSPITAL



Healthcare