

You, your eligible spouse and dependents* have unlimited access to the Best Doctors service if you or your physician suspects any of the following covered illnesses and injuries or an unresolved medical condition:

- › AIDS
- › Alzheimer's Disease
- › Benign Brain Tumour
- › Blindness
- › Cancer
- › Cardiovascular Conditions
- › Coma
- › Deafness
- › Kidney Failure
- › Loss of Speech
- › Major Organ Transplant
- › Motor Neuron Disease (ALS, Lou Gehrig's)
- › Multiple Sclerosis
- › Paralysis
- › Parkinson's Disease
- › Severe Burns
- › Stroke
- › Trauma

*children under the age of 26

You, your eligible spouse and dependents* have unlimited access to the Best Doctors service if you or your physician suspects any of the following covered illnesses and injuries or an unresolved medical condition:

- › AIDS
- › Alzheimer's Disease
- › Benign Brain Tumour
- › Blindness
- › Cancer
- › Cardiovascular Conditions
- › Coma
- › Deafness
- › Kidney Failure
- › Loss of Speech
- › Major Organ Transplant
- › Motor Neuron Disease (ALS, Lou Gehrig's)
- › Multiple Sclerosis
- › Paralysis
- › Parkinson's Disease
- › Severe Burns
- › Stroke
- › Trauma

*children under the age of 26

You, your eligible spouse and dependents* have unlimited access to the Best Doctors service if you or your physician suspects any of the following covered illnesses and injuries or an unresolved medical condition:

- › AIDS
- › Alzheimer's Disease
- › Benign Brain Tumour
- › Blindness
- › Cancer
- › Cardiovascular Conditions
- › Coma
- › Deafness
- › Kidney Failure
- › Loss of Speech
- › Major Organ Transplant
- › Motor Neuron Disease (ALS, Lou Gehrig's)
- › Multiple Sclerosis
- › Paralysis
- › Parkinson's Disease
- › Severe Burns
- › Stroke
- › Trauma

*children under the age of 26

You, your eligible spouse and dependents* have unlimited access to the Best Doctors service if you or your physician suspects any of the following covered illnesses and injuries or an unresolved medical condition:

- › AIDS
- › Alzheimer's Disease
- › Benign Brain Tumour
- › Blindness
- › Cancer
- › Cardiovascular Conditions
- › Coma
- › Deafness
- › Kidney Failure
- › Loss of Speech
- › Major Organ Transplant
- › Motor Neuron Disease (ALS, Lou Gehrig's)
- › Multiple Sclerosis
- › Paralysis
- › Parkinson's Disease
- › Severe Burns
- › Stroke
- › Trauma

*children under the age of 26

Testimonial

A client of Best Doctors writes:

"[My Best Doctors member advocate] was very helpful, and I wanted to let you know how extraordinary Best Doctors service is. I needed a specialist on otolaryngology. I searched the Net, called friends and even randomly picked a doctor from my insurance provider directory. I wondered if these doctors were the best. Luckily, I came across Best Doctors and immediately contacted you. My member advocate, a registered nurse, put me on the right track. She performed a search and found four doctors that met my needs.

Because of your methodology and the fact that Best Doctors is completely independent, I now feel confident to proceed with your recommendations."

— Barbara H.



Who is Best Doctors?

Best Doctors connects seriously ill Canadians and their treating physicians with world renowned specialists to confirm the right diagnosis and right treatment plan, without the member having to leave home. Using its database of 50,000 peer-nominated top specialists, Best Doctors provides access to the best medical knowledge to millions of people around the world when faced with a serious illness. Best Doctors operates in 30 countries and covers 10 million lives, 4 million in Canada alone.

About RBC Insurance

RBC Insurance, through its operating entities, including RBC Life Insurance Company, provides a wide range of creditor, life, health, travel, home, auto and reinsurance products to more than five million North American clients. As the leading provider of individual living benefits and one of the top 10 life insurance producers in Canada, RBC Life Insurance Company offers a comprehensive portfolio of individual and group life and health insurance solutions.

For more information, please visit
www.rbcinsurance.com/canada



RBC Insurance®

Underwritten by RBC Life Insurance Company

® Registered trademarks of Royal Bank of Canada. Used under licence.

®** TM** BEST DOCTORS and other trademarks shown are trademarks of Best Doctors, Inc. Used under license.

VPS50257

83354 (03/2009)

Best Doctors service

When you need to be
absolutely sure



RBC Insurance®



Finding the best medical care

When you're affected by a serious illness or injury, managing your medical care can be confusing and intimidating. There are so many decisions to make, personal and medical details to co-ordinate and treatment options to consider. Modern health care presents a vast number of choices, and you want to feel confident that you're choosing well. Access to the right information can make the difference between merely coping with a serious illness or injury and recovering from it.

Information, expertise, insight

If you or your physician suspect you may have a covered illness or injury, or you have an unresolved medical condition, an important call to make is to Best Doctors®*. From identifying the latest state-of-the-art treatments to finding a physician with the expertise you need, the Best Doctors service can connect you with the right medical care, right when you need it most.

As part of your employer's RBC Insurance® Group Long Term Disability Income Protection plan, the Best Doctors service is available to you, your eligible spouse and dependents† whether or not you ever file a claim. This service can help answer these important health questions:

- › Is my diagnosis correct?
- › What is the best treatment available?
- › What is going to happen to me?

* children under the age of 26

Suite of services

For any of the following services, you will have access to a Best Doctors member advocate. The member advocate — a registered nurse — is responsible for liaising with the physicians who are reviewing your case. The member advocate keeps you informed of the progress on your case, and offers guidance and support.

The Best Doctors suite of services includes: **InterConsultation™***, **FindBestDoc™***, **FindBestCare®*** and **Best Doctors 360°™***.

InterConsultation service: Expert medical evaluation that gives you the findings and recommendations of world-class specialists.

The **InterConsultation service** includes a comprehensive review of your medical files to establish or confirm your diagnosis and identify effective treatment. This timely and detailed turnaround of results can reduce the possibility of serious complications resulting from a misdiagnosis.

FindBestDoc global database of physicians: A customized search for best doctors based on peer review — including specialized Canadian physicians.

Once the appropriate treatment is identified, the **FindBestDoc service** can offer you a customized search of the top specialized medical experts in and outside of Canada who meet your specific needs. Your member advocate can help you understand your options and determine the best care provider for your specific medical condition.

FindBestCare preferred provider network: A comprehensive service that identifies and arranges access to top medical experts and treatment centres worldwide.

While Best Doctors strives to work within the Canadian healthcare system, they will access hospital and doctor discounts if out of country care is necessary. They will also ensure vital information is sent to the medical specialists involved and will continually monitor your treatment process to help ensure your medical priorities are met.

If you travel away from home to receive treatment, Best Doctors can assist with reservations and accommodations*. This can help reduce the stress of receiving the care you need while away from home.

* The Best Doctors service is available at no additional cost; however, all costs associated with medical treatment, travel and lodging are the responsibility of the employee, spouse or dependent.

Best Doctors 360°: A customized tool to help you navigate the healthcare system.

This unique program is designed to help you navigate the Canadian healthcare system by providing information that is individually tailored to help meet your needs. **Best Doctors 360°** provides the resources needed to offer one-on-one support, customized advice and guidance, personally delivered to you.

Unlimited access

While you're insured under your employer's Group Long Term Disability Income Protection plan through RBC Insurance, you, your eligible spouse and dependents will have unlimited access to the Best Doctors service if you or your physician suspect any of the following covered illnesses and injuries or an unresolved medical condition:

- › AIDS
- › Alzheimer's Disease
- › Benign Brain Tumour
- › Blindness
- › Cancer
- › Cardiovascular Conditions
- › Coma
- › Deafness
- › Kidney Failure
- › Loss of Speech
- › Major Organ Transplant
- › Motor Neuron Disease (ALS, Lou Gehrig's)
- › Multiple Sclerosis
- › Paralysis
- › Parkinson's Disease
- › Severe Burns
- › Stroke
- › Trauma

Best Doctors gives you access to the best medical information and insight available and empowers you to make the best healthcare choices. To learn more about this valuable service, please call the Best Doctors bilingual toll-free telephone number: **1-866-611-8898**. You can also visit **www.bestdoctors.com/rbc** for more information on how to activate service.



RBC Insurance®

**Best Doctors
Member Care Centre
1-866-611-8898**

www.bestdoctors.com/rbc

For English website, enter "rbce" as user ID and password at Member Login

For French website, enter "rbcf" as user ID and password at Member Login



RBC Insurance®

**Best Doctors
Member Care Centre
1-866-611-8898**

www.bestdoctors.com/rbc

For English website, enter "rbce" as user ID and password at Member Login

For French website, enter "rbcf" as user ID and password at Member Login



RBC Insurance®

**Best Doctors
Member Care Centre
1-866-611-8898**

www.bestdoctors.com/rbc

For English website, enter "rbce" as user ID and password at Member Login

For French website, enter "rbcf" as user ID and password at Member Login



RBC Insurance®

**Best Doctors
Member Care Centre
1-866-611-8898**

www.bestdoctors.com/rbc

For English website, enter "rbce" as user ID and password at Member Login

For French website, enter "rbcf" as user ID and password at Member Login

