

Our providers:



The international health care community has trusted WorldCare since 1994 when it was the first company to offer physician-referred, patient-specific, second opinion e-consultation for serious illness. A world leader in the field of global e-health services, WorldCare's mission is to improve the health of all people by providing affordable, timely access to quality health care services through a global network. Today, WorldCare operates in over 34 countries worldwide and has delivered over 16,000 second opinion studies.

## Health Service Navigator<sup>™</sup>

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# Health Service Navigator<sup>™</sup>



## What would you do?

- You've been prescribed a drug and you want more information.
- Your son has just been diagnosed with a chronic illness and you want more in-depth information to help manage it.
- You've moved and you need to find a family doctor.
- You're seeing a specialist for the first time and you want to make sure you make the most of your appointment.
- You need to know what health resources are available in your area.
- You or a family member need surgery and you want to know how long you might have to wait or if there are ways that you can get it any faster.
- You want to find out what expenses are covered under your provincial health plan.
- Your doctor has made a diagnosis, however, you would feel more comfortable with a second opinion.
- You just want to better understand your medical and treatment options.

### **And what if you needed the information *now*?**

There is an old saying that if you don't have your health, you don't have anything. Yet often if we face a health event, we are ill-equipped to respond or make informed decisions about the health care we receive. Most of us don't know how to get this type of information quickly or even how to access it. If we do, it generally results in a combination of phone calls, internet searches, filtering for reliable information, or counting on the advice of friends and family.

# Health Service Navigator™

## Your Integrated Health Resource Centre

Now, as part of your Manulife Financial Group Benefits plan, you can access all of this information and more through our new Health Service Navigator™. With one simple click on our secure website or by calling our toll-free number, you can have access to tools, information, world-class doctors for second opinions and resources on how to navigate the Canadian health care system – all together, all the time.

This one-of-a-kind health service is available to you and your eligible dependants as part of your benefits program. There is no additional charge to you for using this feature. Whether you or a family member have been diagnosed with a critical or chronic health condition, or you are simply curious about the services available in your area, Health Service Navigator points you to agencies or resources that have the information you need – from health promotion, through to diagnoses of conditions and treatments. Health Service Navigator will also provide access to second opinions for your serious condition by physicians associated with world-class hospitals and facilities – again, quickly, easily and at no additional cost to you.

## Trusted, reliable information resources

You can be sure that the tools, information and resources you find with Health Service Navigator are credible and trustworthy. Here's a glimpse of the information you'll find both online and over the phone:

- **Health Service Navigation**
  - Find a health care provider or health care facility
  - Tips on navigating the health care system
  - Provincial health guides
- **Health and Drug Library**
  - Health channels
  - Conditions database
  - Prescription drug library
  - Health news
  - Health tools
- **Chronic Conditions Centre**
  - Community support groups
  - Disabilities
  - Diabetes
  - Cancer
  - Asthma
  - Heart and Stroke
  - Mental Health
- **Second Opinion Services**
  - About the second opinion services
  - Why get a second opinion
  - How the service works
  - How to obtain a second opinion
  - Covered conditions
  - Second opinion provider hospitals
  - Frequently asked questions



## World-Class Medical Second Opinions

Independent studies show that 15% of individuals seeking a second opinion receive a new diagnosis and 71% receive a recommendation for treatment that is often less invasive than what was originally prescribed. Health Service Navigator includes access to a medical second opinion service, because when you or one of your dependants are facing a serious illness, it makes sense to try to make sure that you have received the right diagnosis and the most effective treatment program.

Our second opinion provider, WorldCare Inc. specializes in medical advisory assistance. Your diagnoses and treatment plans are evaluated confidentially and securely by world-class physician specialists – all without you having to leave your home. Once you initiate the service, WorldCare Inc. coordinates working with your physician to obtain the medical information needed for the appropriate specialists to evaluate and communicate their findings. This helps both you and your doctor access the latest in medical advances from leading medical institutions, including:

- Children's Hospital Boston
- Duke University Health System
- Partners HealthCare System, Inc. which includes:
  - Massachusetts General Hospital
  - Brigham and Women's Hospital
  - Dana-Farber/Partners Cancer Care
- UCLA Healthcare

The second opinion service provided by WorldCare Inc. includes an independent review, diagnosis and treatment recommendations from leading licensed medical physicians. These physicians are recognized

as top medical diagnosis specialists and are associated with some of the foremost teaching and research hospitals in the United States, known collectively as the WorldCare Consortium. The WorldCare Consortium is a provider network consisting of some of the top academic medical institutions in the United States. These institutions deliver expert medical consultations as part of the WorldCare Inc. second opinion service, and are committed to the highest quality patient care and medical services.

## Medical Coordination Services

If you or an eligible dependant have received a second opinion and wish to travel to the United States, *at your own expense*, for medical treatment, WorldCare Inc. will provide the following services:

- Assistance identifying and selecting a WorldCare Consortium hospital or specialist
- Arranging appointments
- Coordination support for any specialized transportation needs
- Meeting any special requirements, such as cultural considerations or language issues
- Assistance with discharge planning and return travel home for the patient



# Health Service Navigator

**With you to help make informed health care decisions**

## Find Health Service Navigator :

### On the Web

You can access Health Service Navigator's online services at [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits).

If you're registered on Manulife's Plan Member Secure Site, you can access online services by selecting Health Service Navigator on the left navigation menu.

If you're not yet registered you can go to [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits) and click on **Plan Member** and enter your plan contract number.

- On the Plan Member Welcome Page click **Register**
- Provide required information
  - Plan contract number
  - Plan member certificate number
- Submit completed information and follow instructions on web page.

Once you have received your personal login information you will have access to all online information.

### At our Member Care Centre

Simply call us Monday through Friday, from 8 a.m. to 8 p.m. at **1-800-875-1264**.

**Please be sure to have the following ready to provide to the service representative:**

**1. Your plan member certificate number**

**2. Your plan contract number**

# Health Service Navigator

## Fast and reliable

Quickly and easily access reliable health resources and tools, including the following information:

- Finding a family doctor
- Finding a specialist
- The best way to communicate with your doctor
- Locating hospitals
- Checking procedure wait times
- Locating resources to address mental health concerns
- Learning how to build your health care and support team
- Resources on senior care
- Information on children's health
- Determining expenses covered by your provincial health plan
- Education on safe medication
- Maintaining your health record
- Accessing tips for patient advocacy
- Understanding your illness
- Managing chronic disease
- How to deal with cancer
- Coping better with disability



## Covered Second Opinion Conditions

Your Health Service Navigator second opinion service covers the following conditions and treatments:

- AIDS
- Alzheimer's Disease
- Any Amputation
- Any life threatening illness
- Benign Brain Tumor
- Cancer (all types)
- Cardiovascular Conditions, includes Heart Attack (Myocardial Infarction), Coronary Bypass Surgery, Aortic Surgery
- Chronic Pelvic Pain
- Coma
- Deafness
- Emphysema
- Hip and Knee replacement
- Loss of Speech
- Major Organ or Bone Marrow Transplants
- Major Trauma
- Multiple Sclerosis
- Neuro-degenerative diseases
- Paralysis
- Parkinson's Disease
- Renal Insufficiency or Kidney Failure
- Rheumatoid Arthritis
- Severe Burns
- Stroke (Cerebrovascular Accident)
- Sudden Blindness due to Sickness
- Thrombophlebitis and Embolism

## Second Opinion Service Exclusions and Limitations

Any medical conditions that are a direct result of either of the following events are excluded from coverage for Health Service Navigator:

- (a) Radioactive Contamination that is not associated with one's occupation; or
- (b) War or warlike operations (whether war is declared or not), invasion, act of foreign enemy, hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrections, conspiracy, military or usurped power, martial law or state of siege, or any events or causes which determine the proclamation or maintenance of martial law or state of siege.

Furthermore, Manulife Financial shall not be liable for any expense incurred by the plan member or their eligible dependant which is not specifically described and covered under this Health Service Navigator benefit or the Group Benefits Policy, including but not limited to the cost of treatment, travel costs, fees, medical expenses, appointment cancellation charges and other expenses.

More specific details regarding Second Opinion Service Exclusions and Limitations can be found at [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits).

