

CANADA, THE U.S. AND THE WORLD

Executive Health Options



**INTERNATIONAL MAJOR MEDICAL
INSURANCE FOR CANADIANS
AND CITIZENS OF THE WORLD**

Executive Health Options Benefits

EHO is a comprehensive international medical plan with a \$5 million US overall maximum.

The plan offers you choice: You can be diagnosed and treated in almost every country in the world.

- Inpatient and Outpatient services
 Prescription Drugs
 Diagnostic Services
 Wellness Program
 A Senior Plan follows for lifetime coverage

Benefits	All benefits in U.S. dollars
Coverage Area	Worldwide, including the U.S. and Canada
Overall Maximum Limit	\$5,000,000 Lifetime
Deductibles Available	\$250, \$500, \$1,000, \$2,500 or \$5,000 per member per certificate period
Family Deductible	Maximum of three deductibles per Family per certificate period
Coinsurance — Claims incurred in U.S. or Canada	The Plan pays 80% of the next \$5,000 of Eligible Expenses per Member after the Deductible, then 100% to the Overall Maximum Limit. The Coinsurance will be waived if expenses are incurred within the U.S. PPO and expenses are submitted for review and payment directly to the provider.
Coinsurance — Claims incurred outside U.S. or Canada	The Plan pays 100% of the Eligible Expenses after the Deductible, to the Overall Maximum Limit
Family Coinsurance	After \$3,000 of Coinsurance has been paid per Family per Certificate Period, the Plan will pay 100% of Eligible Expenses to the Overall Maximum Limit
Hospital Room and Board	In U.S. & Canada: Average Semi-Private Room Rate, including nursing services; Elsewhere: Average Private Room Rate
Intensive Care Unit — Worldwide	Usual, Reasonable and Customary
Prescription Drugs	Usual, Reasonable and Customary (Subject to Deductible and Coinsurance)
Mental Health Disorders	\$10,000 per Certificate Period, \$25,000 Lifetime Maximum; \$50 maximum per visit per day for outpatient care (after 12 months of continuous coverage)
Maternity — Normal or Complicated Delivery	After the Deductible, Plan pays 50% of the next \$100,000 of Eligible Medical Expenses, then 100% to a Lifetime Maximum of \$250,000. Covered Maternity Expenses include pre-natal, delivery and post-natal care (after 12 months of continuous coverage)
Newborn Care	Included as part of Maternity Benefits for a maximum of 60 days
Pre-existing Conditions	Same as any other injury or illness if disclosed on Application and not excluded or limited by Rider
Physical Therapy / Chiropractic Care	\$50 maximum per visit (after a covered injury or illness)
Wellness	Age 30 or older: \$250 per Member per Certificate Period; Female Members age 40 or older or women at risk: \$100 per Certificate Period for a screening mammogram. (Benefits available after 12 months of continuous coverage; not subject to Deductible.)
Human Organ / Tissue Transplants	Same as any other illness for Covered Transplants*
Local Ambulance	Usual, Reasonable and Customary
Emergency Medical Evacuation	\$50,000 Lifetime Maximum
Repatriation of Remains	\$25,000 Limit, per Member
Emergency Reunion	\$10,000 Lifetime Maximum
All Other Eligible Expenses	Usual, Reasonable and Customary
Pre-Certification Penalty	50%; 100% for Transplants
Optional Coverages	Term Life (incl. AD&D), Dental, Sports

* Covered transplants include Heart, Heart/Lung, Lung, Kidney, Kidney/ Pancreas, Liver and Allogenic and Autologous Bone Marrow

Major Medical Insurance to meet Canadian Needs

Health Coverage that goes Far and Beyond

Canadians want the capability to aggressively manage their own health care, to make their own choices based on their personal needs and preferences.

Waiting times in Canada often lead clients and their physicians to look elsewhere — or even to a private clinic at home. Some want access to treatment in the U.S. or South America, Europe or elsewhere. Others want coverage that complements their provincial health plan.

Canadians living or working abroad require protection that their provincial health plan does not offer.

Executive Health Options features

- Worldwide coverage
- Choice of healthcare
- U.S. & International Provider Networks
- High limit benefit maximums
- Guaranteed renewable to age 75
- Senior Plan for lifetime coverage
- Customer Service & Travel Assistance — 24 hours a day, 7 days a week



CAPCO Health Group offers Executive Health Options (EHO), an excellent option in the international health insurance market — at most competitive rates. EHO is insured by Lloyd's, London, the largest and oldest insurance market in the world.

If you are living or working abroad . . . ***or*** you desire the best treatment worldwide, EHO is an excellent option.

In Canada EHO can act as a supplement to the coverage you receive under your provincial health plan, providing coverage for prescription drugs, private clinics, physical therapy, chiropractic care, mental health disorders, and other care which is not covered.

With an ***overall maximum limit of \$5,000,000 US***, EHO helps to reduce your financial risk.

Who is the Insurer?

Lloyd's, London, the largest and oldest insurance market in the world, is the insurer of Executive Health Options. Rated A+ by Standard & Poor's and Fitch Ratings and A by A.M. Best, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance arena and is well known for its innovative products and services. Presently Lloyd's provides accident and health insurance to millions of individuals in almost every country of the world.

LLOYD'S

Who is the Canadian Sponsor?

CAPCO Health Group delivers healthcare services and products worldwide. We partner with both Canadian and international healthcare providers through strategic distribution alliances for accessing healthcare services. For more information, visit www.executivehealth.capco.ca.



Who is the Plan Administrator?

HCC Medical Insurance Services, a Lloyd's coverholder, is headquartered in Indianapolis, Indiana. A full service organization offering worldwide expertise, HCCMIS is a subsidiary of HCC Insurance Holdings, Inc., a leading international specialty insurance group. Its leadership team excels in both the domestic and international insurance markets. International claims specialists, medical professionals and client relations specialists are available 24 hours a day, 7 days a week to respond to your needs.



Deductible and Coinsurance

You may choose between a range of deductible amounts from USD \$250 to USD \$5,000. All family members to be covered must choose the same deductible amount. Coinsurance applies to medical services received in the United States and Canada.

Preferred Provider Networks (PPOs)

Coinsurance will be waived for expenses incurred in the U.S. within the Executive Health Options Plan's direct pay PPOs. Simply present your identification card at the provider's office so they can contact the Plan Administrator to verify benefits and billing information. The networks are searchable through the EHO Client Zone once coverage has been approved. For your convenience we also offer an international network.

Optional Coverage

Optional Dental Coverage

Provides preventative care for children and Basic and Major dental benefits for children and adults

Optional Term Life

Provides Life and Accidental Death and Dismemberment coverage. (Not available to residents of the U.S., regardless of citizenship.)

Optional Hazardous Sports Rider

If your interests include contact sports, team sports such as hockey, or extreme sports such as mountaineering, skydiving or whitewater rafting, choosing the Sports Rider option will add coverage for contact sports such as soccer or hockey up to a lifetime maximum of \$5,000; coverage up to a lifetime maximum of \$25,000 for other sports activities excluded by the standard plan. (Excluded are activities engaged in for wage, reward or profit.)

Access to Quality International Care

Under Executive Health Options (EHO) you have a choice when it comes to selecting your medical care provider. **You may seek care from medical providers in almost any country in the world.** If you are seeking medical care within the United States, you may want to consider providers in the Preferred Provider Organization (PPO). By choosing one of these providers you may be able to save on your personal expenses. Applicable coinsurance will be waived when the participating PPO provider directly bills the Plan Administrator, HCC Medical Insurance Services. Or, you may consider utilizing the International PPO: participants in the International PPO have arranged with the Plan Administrator for direct billing, which will help to ease the claims process.

Renewable coverage

Executive Health Plan products are annually renewable. There are no medical questions at renewal. Renewal is only subject to your continued eligibility and timely payment of premiums. Your renewal premium will be the same as all persons of the same certificate origination year, age and gender.

Eligibility for Executive Health Options

The EHO plan is available to Canadians and citizens of all the countries of the world who are at least 14 days old and not older than age 74. Citizens of all countries except the U.S. may reside anywhere, including their country of citizenship. (If you are a U.S. citizen or a dual U.S./Canadian citizen, you must reside outside the U.S. or be departing the U.S. within 30 days of the effective date. U.S. and dual citizens must reside outside the United States for at least 6 months of each certificate period.) Coverage is subject to medical evaluation of your application, payment of premium, and citizenship and/or host country.

The Senior Plan

Eligibility for the standard Executive Health Options plan ends at age 75, but for those members who joined before age 65 and maintained coverage for at least 10 years, the Senior Plan is available with no medical questions. The Senior Plan offers many of the same benefits and limits as the standard EHO plan. The Senior Plan deductibles are \$5,000, \$7,500 and \$10,000. On the Senior Plan the overall maximum limit is set at \$1,000,000, and the Human Organ Transplant and Emergency Medical Evacuation benefits are deleted.



What are the Exclusions?

The following charges, treatments, care, services, supplies and/or conditions are excluded:

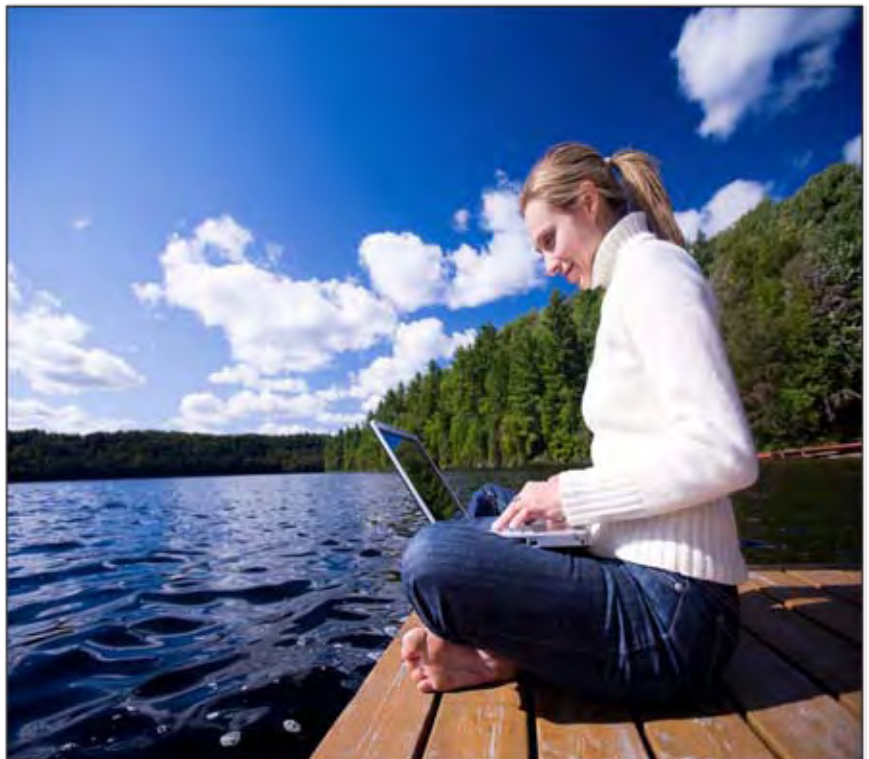
- Charges not incurred during the certificate period
- Substance abuse
- Treatment or supplies not ordered by a physician or not medically necessary
- Self inflicted injury or illness
- Weight modification
- Transplant benefits for more than one covered transplant during any 12 month period
- Cosmetic surgery, unless reconstructive directly related to covered injury / illness
- Custodial, educational or rehabilitative care, except Extended Care or Home Nursing Care upon release from covered treatment in an acute care hospital
- Foot care, unless related to a covered accidental injury
- Services or treatment payable by another insurance or government
- Speech, acupuncture, occupational or sleep therapy
- Devices or procedures to correct sight or hearing
- Drugs or treatment for sexual dysfunction
- Pre-existing conditions are not covered unless they are disclosed on the application and not limited by a rider, in which case they are covered the same as any other illness or injury. (Non-disclosure of any pre-existing condition may render this insurance null and void.)
- Surgeries / treatment/services / supplies which deviate from accepted standards of current medical practice
- Acts of terrorism, war, biological, chemical or nuclear agents, insurrection, riot, or any variation thereof
- Charges which exceed usual, reasonable and customary
- Individuals HIV positive at effective date
- Artificial or mechanical devices designed to replace human organs
- Drugs or treatment to promote or prevent conception
- Injuries sustained while taking part in a sport or athletic activity undertaken for thrill seeking, which exposes the insured to abnormal or extraordinary risk. (An optional Sports rider is available.)
- Dental treatment, except emergency treatment following a covered accident. (An optional Dental Rider is available.)
- Charges for use of Emergency Room for treatment of illness unless the patient is directly admitted to the Hospital as Inpatient for further treatment of that illness. (This exclusion does not apply to Accidents.)

This is a summary of the exclusions contained in the Certificate of Insurance. See the Certificate of Insurance for a complete list of exclusions.

SPECIAL ILLNESS EXCLUSION:

The following conditions which manifest themselves within the first 180 days of coverage are excluded:

any condition of the breast, prostate, the reproductive system, tonsils, adenoids, hemorrhoids, hernia, gallstones, kidney stones, glaucoma, cataracts, disk disease, varicose veins, all types of cysts, arthritis, and repetitive motion disorders, and any disorder or disease of the skin.



Where can I find Online Information and Support?

CAPCO Health Group considers Executive Health Options an exceptional insurance product and provides these additional Information and Support Services in support of the EHO plan:

Health Information Libraries: access to authoritative, evidence-based reports organized for maximum use by our clients; Links to reliable health information sites.

Online access to Claims assistance and searchable databases which you may wish to use while formulating a treatment plan, including access to our U.S. and International PPOs.

These services are provided online to all eligible insured persons. Visit the Executive Health website at www.executivehealth.capco.ca for more information.

How do I apply for Executive Health Options?

1. Consult your insurance professional or financial advisor for a paper application; or,
2. An online quote and application is available (Your insurance professional can assist you.); or,
3. TelApprove, direct application by phone to an Underwriter (Ask your insurance professional.)

Fill in your application carefully and completely, sign it, include a cheque, money order or credit card information, and follow the directions for sending it to be processed.

Underwriting: How is my Application Evaluated?

Once your application is received it will be evaluated by an underwriter. Underwriters assess your health status based on certain factors, such as height and weight and tobacco or alcohol use. They will also consider your personal and family medical history to determine any risk factors. They may request additional health information. After the evaluation it may be necessary to apply an additional premium or, in some cases, the underwriters will place an exclusionary rider on your insurance contract. These riders enable underwriters to issue a policy by excluding coverage for certain conditions for a certain period of time. ***If the underwriters assess additional premium or assign riders to the policy, the changes will be sent to the you for approval before the policy is issued.***

How do I File a Claim?

EHO requires pre-certification, which simply means that you must contact the Plan Administrator as soon as possible before a planned hospitalization or surgical procedure, within 48 hours of an emergency hospital admission, or within the first 90 days of pregnancy. Pre-certification allows us to establish contact and make payment arrangements with your providers, negotiate discounts which will benefit both you and us, pre-arrange future care, and plan for your claim. Pre-certification helps us help you.

Filing a claim is easy. Once your Application is accepted, you will receive a kit which contains the Claimant's Statement and Authorization Forms and a toll-free Claims Number. The Claim Form and Claims Number can also be accessed on the Executive Health Options website.

- **In an emergency** go immediately to the nearest treating facility—and then contact Claims.¹
- Your doctor makes the diagnosis and treatment recommendations.
 - Call Claims when your doctor requires diagnostic imaging or a second opinion or other diagnostic or treatment planning assistance.
 - Client Worldwide Hospital & Physician Referral, Claims & World Services are available to you 24/7 to assist in your treatment plan.
- **Be sure to complete your Claim Form entirely.** If you have incurred direct expenses, attach original, itemized bills and receipts. The Plan Administrator evaluates the claim. (Be sure to include on your Claim Form a time and location for them to contact you in the event questions arise.)
- Payment of eligible expenses is made directly to your hospital or physician when possible. Otherwise, eligible expenses are reimbursed to you².

¹ Note: Not all Emergency Room visits are covered. See Exclusions and Limitations, page 4.

² Remember, you are responsible for the deductible, coinsurance, and any ineligible charges.



Executive Health Plans

by CAPCO Health Group

CAPCO Health Group

Brookfield Place, CT Tower

161 Bay Street, 27th Floor

Toronto, Ontario M5J 2S1

Email: executivehealth@capco.ca

Toll Free: 1-888-775-5757

Direct: (416) 480-0123

Fax: (416) 352-0047

Website: www.executivehealth.capco.ca