

Welcome to **Health Service Navigator**®



Because recovery will be your first priority.

Your Manulife critical illness insurance policy is designed to provide you with financial peace of mind if you are diagnosed with one of the conditions it covers.*

But Manulife takes peace of mind a step further with Health Service Navigator.

Currently, in addition to the benefits described in your policy, Manulife provides you and your eligible family members with access to Health Service Navigator, a comprehensive, integrated health information and online resource centre. And it's available to you now.

Health Service Navigator** provides:

- A resource to help you navigate the **Canadian health care system**.
- Access **not just for you, but for your eligible family members too!**
- **Available to you right now.** It's not dependent on making a critical illness claim.
- Access to a **world-class medical second opinion service**.

*You and your mean the person(s) insured under the critical illness insurance policy.

**Health Service Navigator is a non-contractual benefit. Manulife cannot guarantee its availability.



World-class medical second opinions

Health Service Navigator includes access to a medical second opinion service because when you or one of your dependents are facing a serious illness, it makes sense to try to make sure you receive the right diagnosis and the most effective treatment plan.*

The second opinion provider, WorldCare Inc., specializes in medical advisory assistance. Your diagnosis 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 specialists to evaluate and communicate their findings. This helps both you and your doctor access the latest in medical advances from leading medical institutions in the United States, including:

Children’s Hospital Boston

Duke University Health System

Mayo Clinic

Partners HealthCare System, Inc., which include:

- Massachusetts General Hospital
- Brigham and Women’s Hospital
- Dana-Farber/Partners Cancer Care

UCLA Healthcare

The second opinion service includes an independent review, diagnosis and treatment recommendations from leading, licensed medical physicians. These physicians are recognized as top medical specialists and practice at some of the foremost teaching and research hospitals in the United States, known collectively as the WorldCare Consortium.™

Medical coordination services

If you or an eligible dependent receive a second opinion and decide to travel to the United States for medical treatment, WorldCare Inc. provides the following services:

- Help identifying and selecting a WorldCare Consortium™ hospital or specialist
- Arranging appointments
- Coordinating support for 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

What conditions are covered under the second opinion service?

Health Service Navigator’s second opinion service is available to you and your eligible family members for the conditions covered in your policy. If you’re unsure of what’s covered, you can:

- Review your policy,
- Contact your advisor, or
- Call Health Service Navigator toll free at: 1-877-455-3552.

* WorldCare Inc. will provide one second opinion for each life insured, and one additional second opinion that may be used by any eligible dependent of each life insured.

Credible and current information resources

The Health Service Navigator website is managed by a team of professionals so you can be sure that the tools, information and resources it provides are credible and current. Here's a glimpse at some of the information you can access both online and over the phone:

Health service navigation

- Find a family doctor or health care facility
- Tips on navigating the Canadian health care system
- Provincial health guides: understand what your provincial health plan covers

Health and drug library

- Conditions database
- Prescription drug library
- Health news
- Self-assessment tools and health screening guides

Chronic conditions centre

- Disabilities
- Diabetes
- Cancer
- Asthma
- Heart and Stroke
- Mental Health
- Community support groups



The website is available 24/7 and one-on-one support from a Health Information Specialist is available weekdays, 8 to 8 through the toll-free line.

Susan's husband needs surgery. How long will he have to wait? Is there a way he can get the surgery faster?

Steve was prescribed a prescription drug and wants to know more. How should it be used? What are the possible side effects? Could it react with his other medications?

Joe has been diagnosed with a critical illness, but he'd feel more comfortable with a second opinion and alternate treatment options.

Paul just moved to Alberta and needs to find a family doctor and information on what health resources are available to his family.

The screenshot shows the Health Service Navigator website interface. The main navigation menu includes: Home, HEALTH SERVICE NAVIGATION (Canadian Health Care Guide, Find a Physician, Find Health Facilities, Provincial Guides, Community Support Groups), HEALTH & DRUG LIBRARY (Topics in Health, Condition Database, Prescription Drug Database, Chronic Conditions Centre, Health Screening Guide), SECOND OPINION SERVICES (Service Overview), LIVING BENEFITS PRODUCTS (Critical Illness, Disability, Long Term Care), CANADIAN HEALTH CARE GUIDE (Find the information you need about locating care, managing your health and healthy living), FIND A PHYSICIAN (Locate a physician in your area), HEALTH SCREENING GUIDE (Find out which tests apply to you), COMMUNITY SUPPORT GROUPS (Search for a support group in your area), and CHRONIC CONDITIONS CENTRE (Learn about Canada's most common chronic conditions). The right sidebar contains: QUICK LINKS (Wait Times, Condition Database, Claims with Disability, Locate a Clinic), PROVINCIAL GUIDES (Locate health resources in your area, Select your province), and NEED HELP? (For personal assistance, contact a Health Information Specialist between 8 a.m. and 8 p.m., Monday to Friday, by calling 1-877-455-3552). The user questions are connected to these sections by blue lines: Susan's question to 'Find a Physician', Steve's question to 'Prescription Drug Database', Joe's question to 'Second Opinion Services', and Paul's question to 'Find a Physician'.

Register Today!

Health Service Navigator is available to you and your eligible dependents now. Registration is quick and easy, so take a few minutes to get connected.

What you'll need:

Your policy number (you can find this in your policy contract)

1. Go to: www.healthservicenavigator.com/insurance
2. Click on the **Register** button and follow the online instructions.

That's it. Simple.

Please note. If this is a new policy, there may be a short delay from the time you receive your policy contract to when your eligibility information is received by Health Service Navigator and access is available to you. If you need immediate access or assistance from Health Service Navigator, call: 1-877-455-3552.

Who is an 'eligible' family member?

The insured person's family member(s) are eligible for Health Service Navigator if they are:

Spouse

- The legal spouse or person living with the insured person in a role like that of a marriage partner.

Child

- The insured person's natural or adopted child or stepchild (stepchild must be living with the insured person) who is unmarried, not employed full-time, and not yet 21 years old (or, if a full-time student at an accredited school, college or university, is under 25 years old).



About Manulife's Health Service Navigator partners

Manulife's Health Service Navigator is powered by **AccelMD, Novus Health and WorldCare Inc.**



AccelMD

AccelMD strives to raise health awareness by providing an exceptional portfolio of results-driven health care and wellness solutions to improve health and enhance the quality of life for individuals, groups and organizations. Our products help manage and reduce health care costs while increasing organizational health and employee productivity. In addition to larger groups, AccelMD also offers innovative health memberships for individuals and families, ready to assist members who choose to pursue timesaving condition diagnosis or treatment options in the United States, regardless of age, health history or present state of health.



Novus Health™

Novus Health provides personal, knowledgeable and compassionate assistance to help Canadians navigate the healthcare system and access health information they need for healthier living. Novus Health, a leader in Canadian Health Navigation, delivers innovative online and telephone support solutions for today's complex healthcare environment. Novus Health solutions are complementary to the Canadian healthcare system, and are available in English and French.



WorldCare Inc.

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 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 46 countries worldwide and has delivered over 18,000 second opinion studies.

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MK2492E 11/2010



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