

## PROGRAM INFORMATION - FOR GROUPS

### WHAT IS DSAI?

Diagnostic and Specialist Access Insurance – DSAI – allows Insured Employees, who are placed on a medical wait-list greater than 21 days, immediate access to diagnostic examinations (MRI, CT Scans) and Specialist consultations in Canada. Underwritten by Industrial Alliance Insurance and Financial Services, DSAI is available as an employer group benefit in Western Canada and Ontario.

### MONTHLY PREMIUMS

Premiums are based on the number of employees in a group:

# Employees in Group	Monthly Premium
2 - 49	\$18.90
50 - 249	\$14.50
250 +	\$11.60

### SUPPLEMENT YOUR EXISTING BENEFIT PLAN

DSAI reduces employee absenteeism resulting from unnecessary pain, worry or deterioration of well-being, returning employees to work sooner, thereby contributing to higher productivity.

### FEATURES

- Mandatory Participation (100% of eligible employees)
- No medical underwriting or evidence of insurability required
- No medical questionnaire
- Employees are eligible to age 74
- Affordable monthly premiums payable in CDN dollars

### BENEFITS

- No deductible or co-payments
- Lifetime benefit maximum of \$1,000,000 USD
- Covers the cost of diagnosis (ie. MRI and CT scans), and/or Specialist consultation
- Approved travel expenses for diagnostics
- Payments made directly to the service provider—the insured does not have to pay first, then seek reimbursement
- Covers pre-existing conditions once the policy has been in effect for 24 consecutive months. Pre-existing conditions are medical or physical conditions which were diagnosed, or are known to exist, in the 24 months prior to the start of the policy.



Recent studies show that seeing a Specialist within three weeks of referral by your GP may result in a reduction in the intensity of treatment and reduce recovery time by as much as 75%.

### LIMITED SPECIALIST COVERAGE

DSAI provides your employees with expedited access to Specialist consultation in 10 Specialist categories. Coverage under this rider will commence on the first day of the month from the commencement date of the policy. We will make the first available appointment at the geographic location closest to your employee. Travel costs are not included for Specialist assessments.

### SPECIALISTS

Consultation with a Specialist can be arranged within 21 days or less in these 10 specialties:

- Cardiology
- Ear Nose & Throat
- Gastroenterology
- General Surgery
- Neurology
- Ophthalmology
- Orthopaedic
- Rheumatology
- Spine Team
- Urology



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