



Shirley's Story:

*" Dealing with Best Doctors was extremely simple. You just pick-up the phone and call their toll-free number. They take care of the rest. Before contacting Best Doctors, I told my family doctor that I was going to do so. My family doctor was glad to have the assistance of Best Doctors. My family doctor is not a specialist, and therefore, did not have the information at her fingertips. She was very excited to have the Best Doctors report and very willing to follow through with their suggestions. Best Doctors was very knowledgeable, professional and when no one else would listen to me or help me they were willing to do what it takes. Best Doctors gave me hope."*

Shirley J.

IF YOU HAVE A QUESTION,  
WE CAN ASSIST YOU.

Prompt Recovery services are available any hour of any day, under any circumstances. Expert advice is waiting to help you take a sound course of action.

Call (toll-free) 1-877-506-8392

**DESJARDINS FINANCIAL SECURITY**

Desjardins Financial Security is a component of the Desjardins Group, the largest integrated cooperative financial group in Canada, with assets exceeding the \$106-billion mark.

Desjardins Financial Security offers a wide array of financial risk management solutions and services through a wide network of national distributors. Our product portfolio consists of life, health, investment and retirement products designed to meet the diverse financial needs of Canadians seeking financial protection.

To find out more visit:  
[desjardinsfinancialsecurity.com](http://desjardinsfinancialsecurity.com)

WHEN YOU NEED  
PROFESSIONAL ADVICE

the Prompt Recovery\* service from Desjardins Financial Security will ensure you receive guidance from experts.



Money working for people

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Committed to sustainable development, Desjardins Group favours the use of paper that is manufactured in Canada in accordance with recognized environmental standards.



HEALTH INSURANCE

PROTECTING  
YOUR WAY OF LIFE



We will help you increase the odds of a full and  
PROMPT RECOVERY

We can assist you before, during and after diagnosis, or when you need help with a family matter.



Money working for people

Life, health, retirement

*" Patients receive the proper diagnosis and treatment...only about 55% of the time."*

New England Journal of Medicine, 2003.

Best Doctors is a confidential service that allows Canadian patients and their physicians to consult with the best specialists in the world to ensure their diagnosis is correct and the best treatment options are being considered.

**Best Doctors record in 15,000 cases:**

- Diagnosis changed - 22%
- Treatment plan modified - 61%
- Invasive procedure avoided - 67.3%

Best Doctors believe that having the best medical knowledge for any important healthcare decision can make a critical, even lifesaving, difference.



PROMPT RECOVERY\* is there to help you find the best care possible whenever you need it, without waiting until you are critically ill.

## IF YOU BECOME CRITICALLY ILL

**During your recovery you will go through several phases.**

### 1\_ REASSURANCE

*What exactly is happening to me and how do I get the facts?*

No one is ever prepared for the diagnosis of a serious illness. You can contact a health care professional at any time under any circumstance.

### 2\_ BEST DOCTORS®

*When can I use the services of Best Doctors?*

You should call Best doctors if you're uncertain of a diagnosis or treatment plan, or, even if you only have a suspicion that you may have a medical problem. Best Doctors will get you the clear answers you need to ensure you have the right diagnosis and right treatment plan.

*What are their services and how do they work?*

### INTERCONSULTATION™

One phone call starts the process. Your medical files and tests will be gathered by the registered nurse and forwarded to a team of Harvard-associated physicians that complete an exhaustive analysis of this information, including pathology re-examination. From their initial diagnosis, the team selects (from the Best Doctors database of 50,000 specialists) the leading world-renowned expert who is best qualified in your illness. The specialist makes the final decision based on your records and tests. A written report is delivered to you and your physician to confirm or modify the diagnosis and treatment plans, resulting in a better health outcome for you.

### FINDBESTDOC™

If you require or request treatment outside of your geographic territory, your dedicated nurse at Best Doctors will find a specialist and medical institution qualified to meet your specific medical needs. If out-of-town travel is required, Best Doctors will arrange referrals\*, appointments, reservations and accommodations.†

### FINDBESTCARE™

If out-of-country care is necessary, Best Doctors accesses related hospital and doctor discounts for you. Best Doctors makes sure vital information is sent to the medical specialists involved, and your treatment is continually monitored to ensure you get the care you need. This can help reduce the stress of being away from home.

*Can my family use the services of Best Doctors?*

Once every three years, you may transfer a usage of Best Doctors services to an immediate family member OR to a parent, brother, or sister, OR to your spouse's parent, brother, or sister. This transfer won't affect your access to Best Doctors services.

### 3\_ PSYCHOLOGICAL ASSISTANCE

*I am upset, who can I talk to?*

When you just need someone to talk to, you will have access to three consultations with one of our psychologists who will understand what you are going through and help you in this difficult period.

### 4\_ REFERRALS

*Where is the closest clinic to treat my condition?*

After diagnosis, many people feel the need to be counselled and guided through the necessary steps. These can include information on clinics, hospitals, home care or convalescent centres.

### 5\_ CASE MANAGEMENT

*After treatment, how will I find someone to help me at home?*

Specialists can organize the services you need during your convalescence. The following services are provided: coordinating home care, contacting health care service, etc.

## AT ANY TIME

**If you need assistance, even before becoming ill, these services can help.**

### LEGAL ASSISTANCE

*Who can help me determine my legal obligations?*

Our team of lawyers are available Monday to Saturday to help you deal with any legal issues and questions.

### RETIREMENT FACILITIES

*Where do I start looking for a retirement home for my parents?*

When it's time to find a suitable retirement residence for an elderly parent, our specialists will help you find the right home with the right amenities for your loved one.

\*Canadian specialist referrals are required to go through the patient's treating physician.

†Expenses relating to the FindBestDoc and FindBestCare services, such as medical care, travel and accommodations, are the responsibility of the patient and may be partially funded by provincial health plans if the institution is within the patient's province or within Canada.

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Thank you for purchasing critical illness insurance from Desjardins Financial Security.

For generations now, Desjardins Financial Security has shown concern for the well being of families and individuals. We believe that your well-being depends not only on your physical health, but also on your financial situation.

This is why Desjardins Financial Security has developed Critical Illness insurance that practically eliminates your financial worries if a serious health problem should occur.

In the event of a critical illness, we know you will need more than just financial security. That's why we offer you the gift of Prompt Recovery\*.

\* The "Prompt Recovery" service is not a contractual obligation, and therefore, does not constitute an agreement nor bind Desjardins Financial Security in any way.

## OUR GIFT TO YOU, WHEN YOU NEED IT THE MOST

... someone to talk to  
... someone to guide you  
... someone to assist you

Expert advice is a phone call away  
24 hours/day, 7 days/week

**1-877-506-8392**  
**514-875-3165**