



# Visitor to Canada Insurance



*Access to quality healthcare anywhere, anytime*

Your 21<sup>st</sup> Century Visitor to Canada Insurance includes StandbyMD™, which provides access to telemedicine, qualified physicians, clinics, or ER's anywhere, anytime.

StandbyMD™   
The care you need, anytime, anywhere

With StandbyMD, you can gain access to a doctor in minutes, 24/7, in person, through a house call or by telemedicine by calling the Active Care Management (ACM) Assistance Centre<sup>1</sup>.

The human touch is never more important than in times of unexpected medical needs. StandbyMD can address the major challenges of seeking medical services when you are away from home, such as:

- ✓ Finding or accessing quality healthcare
- ✓ Urgent care centers' business hours
- ✓ Long wait times in emergency rooms
- ✓ Renewing or obtaining emergency prescriptions

**Access to these services depends on the terms and conditions of your policy.**

## What is StandbyMD?

StandbyMD is a worldwide program that provides quick, easy access to qualified healthcare practitioners who can assess your symptoms and provide treatment options through clinics, emergency care centers and ER's, as needed. StandbyMD will assist you with:

- ✓ Telemedicine
- ✓ House Calls
- ✓ Clinic referrals
- ✓ Emergency room admissions
- ✓ Appointments with medical specialists

<sup>1</sup> You must call ACM before seeking medical treatment to access Telemedicine services or House Calls. ACM will determine whether the costs are covered under your policy.



### What does StandbyMD offer?

- Telemedicine: telephone or videocall access with a qualified health care professional who can evaluate your symptoms and provide appropriate care options, including emergency prescriptions, anywhere you travel\*.
- House Calls in 86 countries and over 4,000 cities.

In addition, StandbyMD offers the following services in the US and Canada:

- Same day emergency delivery of lost or forgotten prescription medication, eyeglasses or contact lenses, and medical supplies\*
- Referral to medical specialists, chiropractors, dentists, walk-in clinics, urgent care centers and more than 50,000 hospitals for evaluation and treatment
- Physician-coordinated emergency room admissions and, in select cities, "fast tracking" through triage, whenever possible.

*\*This service may require that you pay the service provider directly.*

### What if I need emergency prescription medication?

- StandbyMD's telemedicine practitioners are fully authorized to prescribe new and unforeseen emergency prescriptions (as defined by the terms and conditions of your policy).
- Pick up your prescription in any national pharmacy chain in North America\*

*\*This service may require that you pay the service provider directly.*

### How does StandbyMD work with my coverage?

If your policy includes Emergency Medical Insurance, StandbyMD can assist with payment coordination for eligible expenses, subject to the terms and conditions of your policy. For self-pay services, such as benefits subject to a deductible or services not covered under your policy, or any time a service provider requires payment up front, you will need to pay the cost of the services yourself. Services covered under your policy can then be claimed directly with ACM.

### How can I access Directional Care Services of StandbyMD?

To access the Directional Care Services offered through StandbyMD, you can simply call the Assistance Centre using the Emergency Assistance phone number(s) indicated on your wallet card or in your policy documents.

### What is Directional Care?

Directional Care is a term denoting a combination of products, services and networks used to quickly and accurately determine the appropriate level of care required by an individual. When a patient contacts one of our call centers, the information they provide is used to evaluate which care options are best suited to their current condition. The caller can choose from among several proposals, each of which is tailored to their specific needs, ensuring they receive the right care, at the right time, in the right place, at the right cost.

### What you should know

StandbyMD is not a medical provider.

Medical providers listed by StandbyMD are not employees, agents, nor in any way affiliated with StandbyMD, and StandbyMD does not have any control over the medical judgment of participating medical providers, nor their actions or inactions.

StandbyMD, upon making referrals, doesn't assume any responsibility for the availability, quality, results or outcome of any treatment or service, or any Insured's failure to obtain any treatment or service covered under these terms.

Underwritten by The Manufacturers Life Insurance Company (Manulife). StandbyMD is a service provided through Manulife. We cannot guarantee the longevity of this offer. To verify the availability of StandbyMD or equivalent services, contact the assistance company listed on your policy or wallet card.