



ADDED VALUE FOR BENEFIT PROGRAMS

Corporations face rising group plan premiums and a bewildering choice of new healthcare programs. The value of these programs can be measured on three scales; Employee Satisfaction, Return on Investment and Scope of Use (how many employees a program affects.) Corporate decision makers must first determine in which area they would like to spend in order to decide which program is best aligned with their objectives.

MedExtra's approach addresses the real drivers of corporate health costs, for pennies a day, the right healthcare program can;

- Control corporate healthcare costs
- Provide a fiscal return on group plans spending
- Increase productivity and profitability
- Decrease the frequency and gravity of presenteeism, absenteeism, short-term and long-term disability and workers compensation claims
- Provide employee goodwill
- Be useful for a broad segment of the employee population

CRITICAL ILLNESS INSURANCE

Plan sponsors and individual Canadians recognize the value of Critical Illness Insurance. These programs are designed for global markets and offer cash indemnities and Remote Second Opinions from major US or Canadian medical centres.

MedExtra addresses the challenges of integrating a "global" product with the Canadian Healthcare system. As a complement to a Canadian CI product, MedExtra augments the value of coverage by compensating for the shortcomings of the Canadian healthcare system which otherwise impede the progress of individuals from first suspicion of a critical illness to final resolution.

- **Before Diagnosis** - Delays in seeing Family and Speciality physicians and scarce diagnostic imaging resources means that the elapsed time from first suspicion of a critical illness to diagnosis can stretch on for months. The sooner someone arrives at a diagnosis, the sooner they receive their indemnity.
- **At Diagnosis** - Remote Second Opinions bundled with CI policies are done in the United States. The time from diagnosis to delivery of the RSO can be up to 6 weeks. During this crucial decision making period, individuals do not have contact with the medical staff reviewing the file. During this highly stressful period, the inherent lack of support increases the anxiety level.
- **After Reception of the RSO** - In the US, healthcare is far more advanced and aggressive than in Canada. World class centers in the United States provide 'Evidence Based Medicine'. In Canada we have fewer diagnostic, human,



technologic and pharmacologic resources. This impacts upon the level of care and follow up. Further, this lack of resources greatly diminishes the volition and the ability of the treating physician to implement the care plan of the RSO. As a result most RSO's are not acted upon by the treating physicians in Canada, reducing their value, creating disappointment and anxiety at a very difficult time.

- **Follow Up Care** - Treatment for many Critical Illnesses can be ongoing over months and even years. During this stressful time many Canadians want more medical professional involvement than their CI indemnity, RSO's and healthcare system can deliver.
- **Access to Resources** - In Canada cutting edge medical technology is scarce and access is often delayed. The RSO care plan can be executed in part by accessing specific outpatient technology based resources in close by US jurisdictions or in Quebec (home to many private services). Most CI policies are not designed to support this action plan.

The MedExtra Solution - From time of first suspicion of a critical illness to final resolution stretching out over a period of time as long as 24 months MedExtra provides the following;

- **Support** - Engaged, proactive and compassionate Care Management
- **Early Diagnosis** - An extensive provider and imaging network
- **Rapidity** - Compression of time to treatment through Care Management and our provider network
- **Intervention and Implementation** of the American RSO's higher standard of care in Canada using predominantly public care resources
- **Access** to Resources

EMPLOYMENT INSURANCE SUPPLEMENT

Employer supplemented Employment Insurance is considered a viable alternative to short term disability (STD) insurance for many plan sponsors. Unfortunately, this removes the oversight and early administrative intervention provided by STD case managers, decreasing the likelihood of a timely return to work. These considerations are often overlooked by plan sponsors when implementing such a program.

The MedExtra Solution - A per employee per month EI Supplement program, tailored to meet the specific human resource needs and STD experience of each employer provides disabled, laid off employees the following resources for rapid medical problem resolution, rehabilitation and re-integration into work;

- Early medical intervention
- Support and Assistance - MedExtra's Care Management
- Access to scarce medical resources
- Ongoing psycho-social support



DISABILITY CASE MANAGEMENT

Conventional disability management treats claimants as unresolved medical problems. Nurse case managers follow the directives of treating physicians and serial Independent Medical Experts. This streaming of claimants into single problem 'silos' is a barrier to adjudication and resolution. It is costly, confrontational and time consuming. Many cases end in litigation or administrative tribunals.

A significant volume of claims result from issues which develop over time. Disability case management is initiated well after the onset of the medical or physical issue. As a result of this late starting point, the opportunity for early medical intervention is missed.

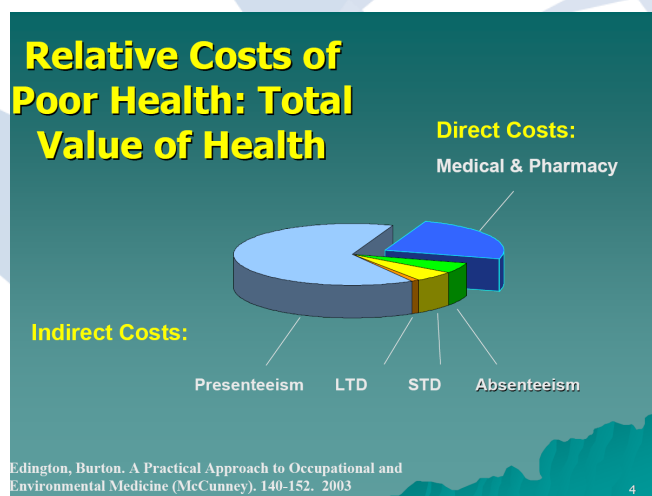
Disability cases are complex; with medical, social, legal, mental health, (bio-psycho-social) financial and work relation elements. A robust solution takes all of these elements into account to provide a clear, independent, objective solution to employer and employee alike.

The MedExtra Solution:- On-Side - An application of MedExtra's Care Management, resolves pending claims which are difficult to adjudicate or accepted claims which are difficult to diagnose, treat and rehabilitate.

MedExtra's solution uses a number of truly objective multi-disciplinary healthcare professionals to triangulate the diagnosis and to plan treatment and rehabilitation. This holistic approach provides clarity and precision when dealing with confounding cases by uncovering pre-existing or concomitant co-morbidities which drive the disability.

Resolving the often disguised or hidden underlying medical or physical issues eliminates the basis for the claim and engenders employee goodwill.

PRODUCTIVITY WELLNESS



While Cancer and Cardiovascular disease drive Canadian Medicare costs, their incidence in the working population is relatively low, (<5/1,000 employees/year) and their impact on total corporate healthcare costs is far less than one would expect. The largest contributor to corporate healthcare costs are the indirect costs; the high incidence medical issues, which fall beneath the radar of employers since they are not equipped to recognize or deal with these issues.

The MedExtra Solution: MedExtra's Productivity Wellness Screening program provides the key elements to identify those employees afflicted by the relatively minor medical problems



which drive corporate health costs and rob productivity. The investment is minimal and the return on investment is immediate and substantial. Once uncovered, the problems can be addressed through MedExtra's Healthcare Productivity Management programs.

This program also identifies issues early on that would otherwise deteriorate into STD/LTD/WCB claims.

EMPLOYEE HEALTH PROGRAMS

Cancer and heart disease pre-occupy individuals, but are rare in the workplace. A substantial number of employees suffer from medical issues which affect daily productivity and drive up corporate health costs. These issues are often left unaddressed by the healthcare system and are unnoticed by the employer.

Existing wellness programs address cancer, heart disease and other low incidence medical conditions. Plan sponsors and HR managers understand the role of the hidden high incidence 'minor' issues in driving presenteeism, indirect costs and corporate health costs. However, the widespread but largely invisible nature of these conditions renders plan sponsors powerless in reducing their impact.

The MedExtra Solution - Healthcare Productivity Management a unique per employee per month program to screen, identify, address and resolve all simple/minor to complex/major medical problems promptly and efficiently to reduce employee distraction, lost productivity, absenteeism and disability.

Plan sponsors realize an immediate and ongoing return on investment through increased productivity, diminished absenteeism and disability and a reduction in redundant group plan use.

ABOUT MEDEXTRA

Since 1999 MedExtra has provide Care Management to Canadians who need and want more than the Canadian healthcare system can deliver. MedExtra resolves medical problems by facilitating healthcare. Our services range from diagnostic testing to life saving treatments. MedExtra facilitates access to services locally, nationally and internationally. MedExtra simplifies the decision making process to arrive at the medical solution best suited to you. Our Care Management team is made up of nurses and physicians. The direct involvement of our Care Managers in each case ensures clarity of communications and an effective, fast and efficient plan of action.