

For Office Use Only

Referral Code #

access2 Healthcare

COVERAGE

Individual **\$18.75** per month

Spousal **\$35.63** per month

Credit Card Type:

Visa

M/C

Card Number:

Expiry:

Payment Options: Pre-authorized Payment Plan – please attach a void cheque

I request and authorize you to draw cheques on my account, described here, to pay for insurance premiums. I agree that this authorization in no way affects the terms or conditions of the policies. I also agree to furnish Western Life Assurance Company with a voided blank cheque now and at any future time as required to assure the accurate imprinting of bank information on my Pre-Authorized Transfers. A policy shall not become effective unless premium is received and until such policy is issued and delivered and shall relate only to premiums thereafter falling due. This authorization shall continue in force so long as said policies shall qualify for premium payments under this plan or until this authorization is revoked. Either party to this agreement may terminate this authorization by written notice mailed to the other party at his address of record.

Here's the small print – **BIG and BOLD**

Access2 does not cover conditions which occurred prior to the purchase of the plan.

This is determined in two ways:

1. We will firstly assess whether the current condition is a second or subsequent occurrence of a covered condition. If it is, there is no coverage. For example, if an applicant had cancer before applying for **access2**, we will not cover them for any subsequent occurrence of cancer.
2. If a claim occurs within the first 24 months of coverage, we will review the applicant's medical history and assess whether a pre-existing condition was evident. If such a pre-existing condition existed, there is no coverage. For example, if an applicant suffers a heart attack 12 months after they applied for **access2** and the review indicates the individual had been treated in hospital for severe chest pains 6 months prior to application, no coverage would be provided.

Please see policy document for more specific information. In case of discrepancy between this document and the policy wording, the policy is considered correct.



access2 Healthcare

So, how do **YOU** get **access2** Healthcare?

You will see our application form attached to this brochure. It's a tear-away form that will allow you to easily apply for coverage.

Please insert the tear-away application form into a sealed envelope to ensure privacy.

Mail to:
Western Life
P.O. Box 3300
Winnipeg, MB
R3C 5S2

Your coverage will begin on the first day of the month following the receipt of your application form and payment. You will receive a complete policy document soon after.

*You need to be a Canadian resident between 18-64 years old to apply.

For more information visit:
www.access2healthcare.com



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access2 Healthcare

Best of all, **access2** provides all this in just three simple stages:

Stage One

The Second Opinion

Once your critical condition is defined, an independent third party medical team will review your condition to offer a second opinion.

The coverage can also open doors to financial support for alternate diagnostic options should your condition remain undiagnosed 90 days after seeing a specialist.

A team of doctors and medical experts review each case on an individual basis to make sure you have an accurate diagnosis and the best possible treatment plan for your needs.

STAGE One is activated if you are diagnosed with any of the following conditions:

Cancer	Coronary Bypass	Multiple Sclerosis
Heart Attack	Stroke	Blindness
<small>(myocardial infarction)</small>	Paralysis	Deafness

Stage Two

Diagnostic Services Benefit

You will have **access2** up to \$30,000 for the best diagnostic services money can buy at selected medical facilities in North America and it will also cover the accommodation and transportation expenses for you and a companion.

Stage Three

The Medical Treatment Benefit

When the necessary treatment cannot be done or is unavailable in Canada, your plan will provide **access2** some of the best medical facilities in North America for treatment. You will also have **access2** a maximum of \$250,000 (maximum lifetime benefit of \$350,000) for treatment at these facilities, including accommodation and transportation for you and a companion.



Access is Everything

There is nothing more important than getting the healthcare you need when you need it.

The reality is for most people, most of the time, our traditional healthcare system is fine.

But for many Canadians, one of our greatest fears is that when we need access to healthcare and specialists the most, the access might not be there because of:

BUDGET CUTS DOCTOR SHORTAGES WAITING LISTS

**Will the care you need be there when you need it?
Will you have access to a specialist in a timely manner?
Are you willing to take that chance?**

Get **access2** Healthcare

Access2 Healthcare is an insurance product that adds a new layer of healthcare for you and your family. It's a product that intervenes when the traditional healthcare system fails – or when it just takes too long. At its heart, healthcare is about recovery... and no product has ever been more focused on recovery than **access2**.

For more information visit access2healthcare.ca



First Name/Last Name

Date of Birth MM/DD/YYYY

M F

Gender

Mailing Address: Street

City

Province

Postal Code

Spouse's Name

Date of Birth MM/DD/YYYY

M F

Gender

Your Signature

Your Spouse's Signature

*Please see reverse