

TREATMENT MANAGEMENT SERVICES by Claims at TuGo

Claims at TuGo is a service that helps in obtaining specialized, private medical treatment at claim time to those insured under the SISIP Financial Critical Illness Insurance Plan.

Claims at TuGo's database provides information on all US hospitals for specific conditions/procedures comparing criteria such as Mortality Rates, Length of Stay, Complication Rates, Costs and Numbers of Procedures Performed. This information is used to direct patients to the medical facility best suited for their conditions and geographic location of choice. Coordination of consultations with related specialists can also be arranged through the hospital. Dealing with the US medical system can be time-consuming and confusing for many people. **Claims at TuGo** can negotiate costs on behalf of patients, ensuring they are paying a reasonable amount for the services they receive.

Some medical services are available privately within Canada. Through **Claims at TuGo's** experience in the private system, insureds can have access to information about options within Canada for consultations, evaluations and/or treatment.

FREQUENTLY ASKED QUESTIONS

Can I use the service even if I'm not making a Critical Illness Insurance claim?

No, this service is available only to those making a claim.

If only I have Critical Illness Insurance coverage, can my spouse use the service?

No, this service will only be available to your spouse if they also have coverage.

Is this service similar to Best Doctors?

The services are similar in that they both do referrals to US medical providers. **Claims at TuGo** primarily focuses on the treatment facility best suited based on diagnosis whereas Best Doctors typically refers clients to specialists. Please note, Best Doctors offers a variety of different plans, all of which offer different services.

How is this service a value-added feature to the Critical Illness Insurance program?

This service is intended to assist those with a Critical Illness Insurance claim who are looking for treatment options. **Claims at TuGo** will determine the best US hospital(s) for your condition and will negotiate with the hospital to ensure you are paying a reasonable amount for the services you receive. **Claims at TuGo** will also look at private medical options within Canada.

What is the charge for this service and what services are included?

The service costs \$950 CAD for each claim. The services provided include researching and determining the best medical treatment option(s) as well as negotiation on fees and/or initial set up of consultations/treatment. The insured person is responsible for all fees related to travel and the cost of medical services. Should the insured person call with basic questions regarding **Claims at TuGo's** services, no charge will apply.

Does Claims at TuGo only deal with private medical services?

Claims at TuGo primarily deals with private medical providers. Public medical services should be available at no cost through a insured's family doctor or specialist.

Has Claims at TuGo partnered with any other insurance companies for their Critical Illness Insurance program?

No, iA Financial Group is their only partner.

How long does it take for Claims at TuGo to provide me with the service I need?

Once the Critical Illness Insurance claim under the policy has been verified and the \$950 service fee has been paid, initial information about medical options can usually be provided within 1-5 business days. Actual medical consultation/treatment will vary based on several factors, including the insured's schedule, distance to travel, medical provider availability etc.

When can I start using the service?

Once a claim has been submitted or approved, please contact iA Financial Group at 1.855.747.4717 or email us at sisipci@ia.ca. A Client Service Specialist will contact **Claims at TuGo** on your behalf to begin the process.

How do I contact Claims at TuGo?

Please call an iA Financial Group Client Service Specialist at 1.855.747.4717 Monday to Friday 6:30 a.m. - 4:30 p.m. Pacific Time or email us at sisipci@ia.ca. We will be glad to help.