

# Health Service Navigator™

A Big Service for Your Small Business



## A Big Service for Your Small Business

An innovative health service, Health Service Navigator™ helps plan members get the most from the Canadian health care system by providing a one-stop, consolidated access point for:

- resources on how to navigate the Canadian health care system
- access to world class doctors for second opinions
- health and wellness, tips, tools and resources
- medical condition information

It's easy to access, reliable, current and available with the click of a mouse or a simple phone call.

In a smaller business, managing employee wellness and absences is even more important because there's even less room for "taking your eye off the ball". Health Service Navigator is a terrific service to help small business with:

- **Employee productivity and absence management.**

Allowing employees to access all the health and medical information they need in one place, saves them time and eases the stress and distractions of managing their family's health and wellness. And that ultimately maintains productivity.

- **A competitive edge in the job market.**

By offering this one-of-a-kind service as part of your employee health benefit plan, small business can get an edge on your competition.

- **Overall health and wellness promotion.**

An aging workforce and an increasing spotlight on work / life balance call for a renewed focus on overall wellness. Health Service Navigator provides information regarding health and chronic disease management as well as a broad range of health coaching and assessment tools.

## Application for AlphaPlus

# Health Service Navigator™

*To be completed by the Plan Sponsor or Plan Advisor*

Plan Sponsor Name:

If existing client, please indicate Group Number:

Manulife's fee for providing Health Service Navigator is \$1.50 per plan member, per month, which will be added to your health expenses. As a Plan Sponsor or as an advisor acting on behalf of the Plan Sponsor, I have the authority to apply and hereby apply for the Health Service Navigator service from Manulife Financial.

Signature:

Date:

Title:

## Limitation and Exclusions

Any limitations and exclusions for the Health Service Navigator service will be more particularly described in your Plan Sponsor's contract with Manulife Financial. However, you should be aware that any medical conditions that are a direct result of either of the following events are excluded from coverage for Health Service Navigator:

- (a) Radioactive Contamination that is not associated with one's occupation; or
- (b) War or warlike operations (whether war is declared or not), invasion, act of foreign enemy, hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrections, conspiracy, military or usurped power, martial law or state of siege, or any events or causes which determine the proclamation or maintenance of martial law or state of siege.

Furthermore, Manulife Financial shall not be liable for any expense incurred by the plan member or their eligible dependant which is not specifically described and covered under this Health Service Navigator benefit or the Group Benefits Policy, including but not limited to the cost of treatment, travel costs, fees, medical expenses, appointment cancellation charges and other expenses.

Health Service Navigator is powered by  
AccelMD, Novus Health™ and WorldCare Inc.



More information about AccelMD, Novus Health™ and WorldCare Inc. can be found online at:

- AccelMD: [www.accelmd.com](http://www.accelmd.com)
- Novus Health™ [www.novushealth.com](http://www.novushealth.com)
- WorldCare Inc: [www.worldcare.com](http://www.worldcare.com)



Health Service Navigator™ is offered through Manulife Financial  
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## One-stop resource centre

Health Service Navigator provides two fully integrated key services:

1. A credible, consolidated health resource center
2. A unique medical second opinion service

### Health Service Navigator™

#### – A big business service for your small business

Now, you can provide plan members with access to this one-of-a-kind premiere service for a minimal cost – just by completing the attached application.

OR

For more information on **Health Service Navigator** or to request a quote, please contact your Manulife Financial representative.



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### 1. Integrated Health Resource Centre

Employees can have quick and easy access, both online and through a member customer care centre, to health resources and tools including:

- Finding a family doctor or specialist
- The best way to communicate with your doctor
- Locating hospitals
- Checking procedure wait times
- Locating resources to address mental health concerns
- Learning how to build your health care and support team
- Resources on senior care
- Information on children's health
- Determining expenses covered by your provincial health plan
- Education on safe medication use
- Maintaining your health record
- Accessing tips for patient advocacy
- Understanding your illness and managing chronic disease
- How to deal with cancer
- Coping better with disability

### 2. World-Class Second Opinions

Provided by WorldCare Inc., this second opinion service includes an independent review, diagnosis and treatment recommendations from a team of leading licensed medical physicians. These physicians are recognized as top medical specialists associated with some of the foremost teaching and research hospitals in the United States, including:

- Children's Hospital Boston
- Duke University Health System
- Partners HealthCare System Inc., which includes:
  - Massachusetts General Hospital
  - Brigham and Women's Hospital
  - Dana-Farber/Partners Cancer Care
- UCLA Healthcare

While other second opinion offerings provide access to individual physicians within their network, the Worldcare Consortium goes one step further by coordinating the consultations of a whole team of physicians, as well as the associated paperwork and background– often within days.