

This story is part of a series highlighting the potentially life-saving power of CriticalADVANTAGE[™] – a unique insurance policy issued by Transamerica Life Canada that combines the vast medical resources of Best Doctors[®] with up to \$1 million (Canadian funds) in affordable out-of-country medical expense coverage.

Michael: A Second Chance at Life

When doctors gave Michael¹ the shattering news that he had terminal lung cancer and it had spread to his brain, they also said he had two months to live. The recommended treatment was chemotherapy, which could reduce the symptoms until his inevitable death. But at only 38 years of age, Michael was not giving up that easily.

Like anyone facing such a serious prognosis, Michael wanted answers. Was the recommended treatment right for him? How could he get more information? Where and when would he access the care he needed?

Michael and his family pledged to search for a doctor who had experience with similar cases, hoping to find another option. Fortunately, they did not have to search through tens of thousands of medical specialists by themselves. Thanks to his insurance policy², Michael was able to call Best Doctors[®]. Best Doctors[®] collected medical information from Michael and his doctor, and promised that its roundtable of experts would review his case and respond within a few days.

Seven days later, Best Doctors[®] contacted Michael to say his case had a markedly better prognosis than originally thought.

Best Doctors[®] indicated that his particular tumours were now treated with an entirely different approach that brings together two surgeons – a thoracic surgeon to explore the chest area and decide to either remove the lung tumour or radiate it, followed by a brain surgeon to remove the two brain metastases.

Michael's X-rays were examined by thoracic and neurosurgeons who concluded that he was an ideal candidate for this new approach. Thanks to this new information and treatment approach, Michael rapidly went from having only a few months of life, to having a 40% chance of being cured according to his specialists.

(Continued Over)

Issued by



Real Life Story

Now Michael had to face two more challenges – where would he find the surgeons and hospitals that could complete his procedures quickly, and how would he pay for treatment? Waiting lists for specialist referrals and the cost of out-of-country surgical care could have been serious obstacles, and time was of the essence.

Once again, Michael turned to Best Doctors[®]. They presented him with a choice of leading medical facilities and the waiting times to access treatment. Within days, Best Doctors[®] had arranged for Michael and his wife to travel to a top medical centre in Houston for treatment where there was no current waiting list. And, thanks to his insurance coverage, his treatment and travel expenses were fully covered.

Despite a shocking diagnosis, Michael's insurance policy gave him the medical information, referrals to leading experts, and deep financial resources he needed.

The peace of mind offered by these benefits has made *CriticalADVANTAGE™* the insurance policy of choice for more and more Canadian families.

CriticalADVANTAGE™

Now you can affordably protect yourself and your family with Canada's first global medical care insurance:

- Access to top-quality medical advice and referrals to first-rate doctors and treatment centres around the world through Best Doctors[®]
- Up to \$1,000,000 (Canadian funds) in affordable out-of-country medical expense coverage, plus up to \$10,000 (Canadian funds) in travel & accommodation expense coverage for the insured and a companion; and
- Get it all from a simple product that's easy to apply for

Best Doctors[®]

Best Doctors[®] is a service that allows you to access leading specialists for you and your family the same way doctors find them for themselves and their own families. By continuously surveying and ranking doctors around the world, Best Doctors[®]' database of experts can give you a professional second opinion of the accuracy and timeliness of diagnoses, tests and procedures. Best Doctors[®] is located in Boston, Massachusetts, USA and provides rapid access to excellent medical knowledge to over 10 million people in 30 countries.

Transamerica Life Canada

Transamerica Life Canada has provided Canadians with peace of mind through innovative financial solutions since 1927. Supported by a national network of 12,000 insurance advisors representing over 750,000 policyholders, Transamerica is the first Canadian insurer to offer up to \$1 million (Canadian funds) in affordable out-of-country medical expense coverage to clients who are diagnosed with a covered medical condition.



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¹ Not the patient's real name or photograph.

² Michael was insured in Europe with a policy similar to *CriticalADVANTAGE*.

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