RED HELM CANADA
Health, Travel, Group

TOP MEDICAL CARE · EXPEDITED ACCESS

Private medicine for the people who need to stay focused.

Red Helm Private Health™ | Complete Executive Care

A proactive, private health program for the executives your business cannot run without — in Canada and abroad.

Global Medical Insurance
Private clinic care worldwide, plus emergency travel protection

Executive Medical Assessment
Annual half-day assessment for the member and their spouse

Executive WellBeing
Precision diagnostics, virtual care and senior-level coaching

IDEAL FOR

Companies whose success relies on the health and performance of their executives.

WHY IT WORKS

Risk mitigation and tax-efficient compensation for leaders, delivered through your group plan.

PROACTIVE HEALTH CARE

Get what you need, when you need it.

Executive Medical Assessment

For the member and their spouse

A comprehensive health and wellness evaluation that lets them:

- Thoroughly understand their current situation
- Identify any potential future risks
- Build a plan for long-term optimal health

A half-day, multi-disciplined review — with same-day results. It informs and complements their family physician's care.

Expedited Medical Treatment

If something serious needs attention, the wait is removed:

- Skip-the-line access to top facilities worldwide
- Up to $1M coverage for pre-planned treatment abroad
- MRI or CT scans within days, not months

Emergency Travel Protection

Coverage that travels with them:

- Up to $5M for unplanned medical treatment
- 24/7/365 emergency travel assistance line
- 0-day medical stability clause for members under age 70

Prevention, Recovery & Performance

- Telemedicine virtual care
- Healthcare navigation in Canada and abroad
- Pharmacogenetic DNA testing
- Food intolerance DNA testing
- Nutrition & diabetes management
- Virtual rehabilitation & athletic therapy
- Medically supervised weight loss
- EXAP executive coaching & mental health support

Add-on: Medical memberships

- Access to their private health clinic between assessments
- The same dedicated physician for ongoing care, medical referrals and on-site diagnostics
- Advanced genetic and longevity programs

Ideal for ongoing continuity of care and longevity planning. Available for an additional membership fee.

GLOBAL MEDICAL CARE

The medical coverage underneath the program

The global medical plan provides health care coverage that lets a member access care anywhere in the world. Maximum benefit amounts apply once the annual deductible has been met. All benefits are in Canadian dollars, per person, per policy year unless indicated otherwise, and covered expenses are subject to being usual, reasonable and customary.

BENEFIT	COVERAGE
Maximum benefit	**$1,000,000** per person, per policy year — and $500,000 per person over the age of 70, per policy year
Annual deductible	$5,000
Annual Executive Medical Assessment	Optional rider — included in this program
Renewal & coverage	Annual renewal · Worldwide coverage
Hospital room	100%, with no limit on the number of days
Inpatient & outpatient surgery	100%
Emergency room	100%
Diagnostic services	Covered, subject to a separate annual deductible
Cancer treatment	100%
Dialysis	100%
Maternity benefit	After the deductible, 50% of the next $100,000 of eligible medical expenses, then 100% to a maximum of $250,000. Prenatal, delivery and postnatal care included; 12-month waiting period; dependent daughters are not eligible.
Inclusion of newborn	Automatically covered as a dependent if born to a mother with maternity benefits

BENEFIT	COVERAGE
Transplants	$1,000,000 lifetime maximum, and $20,000 for a living donor
Physical therapy & rehabilitation	$5,000 maximum per person per policy year
Durable medical equipment	$5,000 maximum per person per policy year
Prescription / life sustaining drugs	Outpatient: $45,000 maximum per person per policy year. Inpatient: unlimited.
Travel coverage	$5,000 maximum per person per policy year
Air ambulance	$50,000 maximum per person per policy year, with no deductible
Ground ambulance	100%
Repatriation of mortal remains	Up to $25,000
Congenital conditions	$150,000 per lifetime if manifested before age 18; $1,000,000 per lifetime if manifested after age 18
Conversion to individual plan	Optional — available after two years of continuous group coverage, before age 71

Amounts are per covered person, per policy year, and are subject to the definitions, exclusions and limitations of the master policy.

WHERE THEY'LL BE SEEN

Annual Executive Medical Assessment — clinics and locations

An annual executive medical assessment lets a leader take a proactive stance towards their health and certain diseases. It is an extensive head-to-toe assessment of physical and mental wellbeing — and early detection, prevention and timely intervention are what keep a career on track. Testing protocols vary slightly between clinics; a typical executive assessment includes a comprehensive physical exam, screening for early disease, lifestyle evaluation, and nutritional and mental health consultations.

ONTARIO

Medcan Clinic	Toronto
Medcan Clinic	Oakville
TELUS Health Care Centre	Toronto
TELUS Health Care Centre	Ottawa
Cleveland Clinic	Toronto
Exec Health Clinic	Ottawa
Medpoint Health Care Centre	London
La Vie Executive Health Centre	Ottawa
La Vie Executive Health Centre	Kanata
La Vie Executive Health Centre	Oakville
Durand Health	Hamilton
Lume Women + Health Clinic	Toronto

QUEBEC

QuatourMD (QMD)	Montreal
Capsana (Planisan), Planisan Clinic	Montreal
TELUS Health Care Centre	Montreal
TELUS Health Care Centre	Quebec City

BRITISH COLUMBIA

Tall Tree Health Labs	Vancouver (Island)
WELL Health Medical & Longevity Centre	Vancouver
TELUS Health Care Centre	Vancouver

ALBERTA

INLIV Clinic	Calgary
TELUS Health Care Centre	Calgary
TELUS Health Care Centre	Edmonton
Enhance Medical (formerly Weiss Clinics)	Edmonton

MANITOBA

Prota Clinic	Winnipeg
TELUS Health Care Centre	Thompson

NOVA SCOTIA

Signature Health	Halifax

NEWFOUNDLAND & LABRADOR

TELUS Health Centre	St. John's

27 clinics in 16 communities across seven provinces. Every clinic listed is an independent medical provider; the assessment is delivered by the clinic of choice, not by Red Helm Canada.

COMPLETE EXECUTIVE CARE

The program layer on top of the medical plan

PROGRAM BENEFIT	COVERAGE
Executive Health Assessment	Executive Health Assessment at the network clinic of choice — Medcan, La Vie, Cleveland Clinic, Durand Health, TELUS Health, WELL Health and others.
Expedited Diagnostic Imaging	MRI or CT scans within as few as 72 hours. Up to 3 scans per medical issue per lifetime. Scans are available in the Teladoc network (AB, BC, NB, NS, SK, QC and select US states).
Expert Medical Opinion	Advice from leading medical experts: have a diagnosis double-checked, a question answered, help choosing a treatment plan, or guidance before a surgery.
Global Medical Insurance	**$1,000,000** for private clinic care per policy year, anywhere in the world (coverage is $500,000 from age 70). A **$5,000 deductible** applies, and a $5,000 travel budget is available where treatment is more than 320 km from home. Pre-existing conditions are covered up to $50,000 per policy year after 36 months of coverage. Full schedule on page 3.
Emergency Travel Protection	• Medical services for unforeseen accidents and illnesses • **Up to $5M** during travel for business, vacation or medical purposes, 24/7/365 • 90-day trip limit • Enhanced pre-existing condition coverage
Telemedicine	Unlimited virtual access to medical expert advice with nurse practitioners and registered nurses, assigned based on the chosen executive assessment clinic.
Executive WellBeing	• Pharmacogenetic testing for optimal prescription treatment • DNA testing for nutritional deficiencies and intolerances, including consultation • Nutrition & diabetes management • Unlimited virtual rehabilitation and athletic therapy • **EXAP executive coaching** — senior-level personal and emotional support with Dr. Warren Shepell and team; initial session included • **Health Bridge care navigation** — a single point of contact through the Canadian and US healthcare systems

PRICING

Pricing is quoted individually, based on the coverage level selected and who is included on the policy. Red Helm Canada will provide a written quotation for the plan structure that fits your organisation.

ELIGIBILITY

All members must continuously work a minimum of 20 hours per week and hold provincial health coverage to remain eligible. Coverage for existing members can extend beyond age 75 while working 20+ hours per week and maintaining provincial coverage, but coverage must first be applied for at age 74 or under.

ADDING A FAMILY

The Executive Health Assessment is available to the member and their spouse. Eligible age limits for children vary by service. If a spouse and/or children are not included at initial enrolment, later additions are not guaranteed: they are treated as late applicants and must complete a medical questionnaire, where coverage may be declined, approved, or approved with exclusions.

Deductibles and benefits are subject to the terms and conditions of the master policy.

IMPORTANT DISCLOSURE

The companies behind this plan

Red Helm Canada arranges this program. The insurance is underwritten and administered by the parties below, and every benefit described in this brochure is governed by the master policy they issue.

Insurance company / underwriter

Certain underwriters at Lloyd's ("Lloyd's Underwriters")
The insurance policy is underwritten by certain underwriters at Lloyd's. Lloyd's is authorised under the *Financial Services and Markets Act 2000* (UK), and Lloyd's underwriters are authorised under the *Insurance Companies Act* (Canada). For the purposes of the *Insurance Companies Act* (Canada), the policy is issued in the course of Lloyd's Underwriters' insurance business in Canada.

Best Doctors Canada Insurance Services Inc.
A Lloyd's Coverholder, and the insurer of record named as the "Insurance Company" under the master policy. It issues the policy and handles pre-authorisation, claims and medical coordination.

BestDoctorsInsurance.ca

Administrator & program

The GroupBenefitz Platform Inc.
Master policyholder and administrator of the program. Master Policy No. 08206S01, effective September 1, 2023. All benefits, definitions, exclusions and limitations are set out in that master policy and in each member's certificate of coverage.

Red Helm Canada
Licensed Canadian life & health insurance brokerage that arranges this plan and acts as agent of record for plan members. Red Helm Canada does not underwrite the coverage, is not an insurance company, and does not pay claims; premium is remitted to the insurer.

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Third-party services

Teladoc Medical Experts (a service of Teladoc Health, Inc.) provides Expert Medical Opinion, the Elite Diagnostic Imaging referral, Personal Health Navigator, Find a Doctor and Care Finder. Teladoc Medical Experts is a value-added service included with the purchase of the plan and is *not* part of the insurance policy; its availability cannot be guaranteed and it may be withdrawn or modified at any time without notice. Teladoc, Teladoc Medical Experts and the Teladoc Medical Experts logo are trademarks of Teladoc Health, Inc.

Assessment clinics — all clinics listed on page 4 are independent medical providers. They are not agents or employees of Red Helm Canada or the insurer, and protocols vary by location.

Additional providers

Medical memberships are provided and priced by the individual clinic, not by Red Helm Canada or the insurer. **Executive coaching and mental-health support** are delivered by third-party providers; an initial session is included and further sessions may be at additional cost. **Care navigation** is provided by an independent navigation service. **Pharmacogenetic and nutritional DNA testing** are performed by third-party laboratories.

This brochure is a marketing summary provided for information only. It is not an insurance contract and does not amend, extend or replace the master policy. In the event of any inconsistency, the master policy and the member's certificate of coverage prevail. Pricing is quoted individually and is subject to change; availability of products and clinics may vary by province. Coverage is subject to eligibility, underwriting, deductibles, exclusions and limitations. This document is not tax or legal advice; clients should confirm their own tax position with a qualified advisor. © Red Helm Canada. All rights reserved. | RHPH-CEC-2025-26 v3.0