



## DSAI – DIAGNOSTIC AND SPECIALIST ACCESS INSURANCE

### WHAT IS DSAI?

Diagnostic and Specialist Access Insurance – DSAI – allows Insured Employees, who are placed on a medical wait-list greater than 21 days, immediate access to diagnostic examinations (MRI, CT Scans) and Specialist consultations in Canada. Underwritten by Industrial Alliance Pacific Insurance and Financial Services Inc., DSAI is available as an employer group benefit.

### MONTHLY PREMIUMS

Premiums are based on 2+ employees (price is per employee):

Single: \$14.50/month                      Couple: \$29.00/month  
Family: \$43.50/month

### SUPPLEMENT YOUR EXISTING BENEFIT PLAN

DSAI reduces employee absenteeism resulting from unnecessary pain, worry or deterioration of well-being, returning employees to work sooner, thereby contributing to higher productivity.

### FEATURES

- Mandatory Participation (100% of eligible employees)
- No medical underwriting or evidence of insurability required
- Employees are eligible to age 74
- Affordable monthly premiums payable in CDN dollars

### BENEFITS

- No deductible or co-payments
- Lifetime benefit maximum of \$1,000,000 USD
- Covers the cost of diagnosis (ie. MRI and CT scans), and/or Specialist consultation
- Approved travel expenses for diagnostics
- Payments made directly to the service provider—the insured does not have to pay first, then seek reimbursement
- Covers pre-existing conditions once the policy has been in effect for 24 consecutive months. Pre-existing conditions are medical or physical conditions which were diagnosed, or are known to exist, in the 24 months prior to the start of the policy.



Recent studies show that seeing a Specialist within three weeks of referral by your GP may result in a reduction in the intensity of treatment and reduce recovery time by as much as 75%.

### LIMITED SPECIALIST COVERAGE

DSAI provides your employees with expedited access to Specialist consultation in 10 Specialist categories. Coverage under this rider will commence on the first day of the month from the commencement date of the policy. We will make the first available appointment at the geographic location closest to your employee. Travel costs are not included for Specialist assessments.

### SPECIALISTS

Consultation with a Specialist can be arranged within 21 days or less in these 10 specialties:

- Cardiology
- Ear Nose & Throat
- Gastroenterology
- General Surgery
- Neurology
- Ophthalmology
- Orthopaedic
- Rheumatology
- Spine Team
- Urology

**DSAI HELPLINE:** Call the Helpline at 1-866-515-1627 when your employee’s physician recommends a diagnostic procedure or has been referred to a Specialist in one of the 10 covered specialties listed. A claim will be started if the wait list is over 21 days long. We will coordinate the required diagnostic procedure and/or schedule appointment(s), and make travel arrangements if necessary.

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## SPECIALIST DEFINITIONS

**CARDIOLOGY** Cardiologists deal with disorders of the heart and blood vessels. The field is commonly divided in the branches of congenital heart defects, coronary artery disease, heart failure, valvular heart disease and electrophysiology

**GASTROENTEROLOGY** Gastroenterologists specialize in the normal function and diseases of the gastrointestinal organs; ie. esophagus, stomach, small intestine, colon and rectum, pancreas, gallbladder, bile ducts and liver

**GENERAL SURGERY** General surgeons specialize in removing cancerous tumours and abdominal wall hernias and have special expertise in surgery of the breast, liver, pancreas, endocrine system, gastrointestinal tract, colon, rectum and vascular system

**EAR, NOSE and THROAT** Otorhinolaryngology (ear, nose and throat or ENT) is a medical and surgical specialty that focuses on head and neck diseases and disorders

**NEUROLOGY** Neurologists study and treat diseases of the nervous system. The nervous system includes: Brain and spinal cord (and their coverings); Cranial nerves connected to the eyes, face, ears, nose and throat; Peripheral nerves which supply the arms and legs; Muscles of the body; and, Autonomic nerves which innervate the internal organs including the blood vessels and sweat glands

**OPHTHALMOLOGY** Ophthalmology is the study of the structure and function of the eye. Ophthalmologists diagnose and treat patients who have eye conditions and diseases by prescribing medications or performing surgical procedures

**ORTHOPAEDIC** Specialists in Orthopaedic Surgery diagnose and treat disorders of the musculoskeletal system (bones, joints, ligaments, tendons, muscles and nerves)

**RHEUMATOLOGY** Rheumatologists specialize in the diagnosis and treatment of inflammatory diseases of the muscles and joints, including arthritis

**SPINE TEAM / PHYSIATRIST** Spine Team, available only in the Lower Mainland of Vancouver, BC, consists of a triage approach of three physicians specializing in a specific component of back pain. A physiatrist is a physician specializing in physical medicine and rehabilitation, treating acute and chronic pain and musculoskeletal disorders

**UROLOGY** Urologists care for patients who suffer from problems of the urinary tract. Urologists also attend to diseases and conditions of the male reproductive organs