



## CSGA OPTIONAL DIAGNOSTIC & SPECIALIST ACCESS INSURANCE

### *Frequently Asked Questions*

#### WHAT'S COVERED?

If you are referred for an MRI, CAT or CT scan and the wait time is greater than 21 days, you can access this benefit for an *expedited* appointment. The insurer will make the first available appointment than can be arranged within 21 days.

##### Diagnostic Procedures

- Magnetic Resonance Imaging (MRI)
- Computerized Axial Tomography (CAT or CT scans)

##### Specialist Referral

If your GP refers you to Specialist and the wait time is more than 21 days, the insurer will make the first available appointment at the geographic location closest to you. There are 10 Specialist categories covered.

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| <ul style="list-style-type: none"> <li>• Cardiology</li> <li>• Ear Nose &amp; Throat</li> <li>• Gastroenterology</li> <li>• General Surgery</li> <li>• Neurology</li> </ul> | <ul style="list-style-type: none"> <li>• Ophthalmology</li> <li>• Orthopedic</li> <li>• Rheumatology</li> <li>• Spine Team</li> <li>• Urology</li> </ul> |
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#### HOW DO I MAKE A CLAIM?

Open a claim by calling **Claims at TuGo** at 1-866-602-7379. This number will be directed to Taka Katsube at TuGo, and he will call you during regular business hours to collect your claim details.

You will need to provide some basic information to open your claim: name, date of birth, address, contact information, name of your physician, etc.

Depending on the service that you require you may need to provide the following information. Be prepared when you call and open your claim.

##### MRI or CT scan

- MRI or CT requisition form (can be obtained from requesting doctor – GP or Specialist)
- Proof of wait time in public system (can be a letter or call from diagnostic center/GP)



#### Specialist consult

- Copy of referral letter to Specialist by your GP.
- Proof of wait time in public system.
- Pertinent medical history including any recent test results/reports.

Make sure you keep all receipts and documentation as original, itemized receipts must be submitted with 12 months.

#### **I LIVE IN A REMOTE AREA AND THERE ARE LIMITED MEDICAL FACILITIES NEAR BY**

The insurer will make every effort to make appointments closest to your geographical area. Keep in mind that the diagnostic facility chosen must meet your exam requirements (specific medical equipment to deliver the level of detailed imaging required).

#### **I MISSED MY APPOINTMENT**

There will be a missed appointment fee charge of:

Missed consultation: \$100

Missed Diagnostic Procedure: \$200

#### **I HAVE TO TRAVEL SOME DISTANCE TO THE DIAGNOSTIC FACILITY, WILL MY TRANSPORTATION COSTS BE COVERED?**

Transportation costs incurred while travelling to and from the approved diagnostic facility will be reimbursed after you attend. The benefit is calculated at the rate of \$.25 per KM up to a maximum benefit of \$500.

Travel costs are not included for Specialist assessments.

**If you have further questions, please feel free to contact Lifestyle Travel Insurance Services at CapriCMW**

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