

SAGIUM™

ENHANCED

HEALTH PROGRAM



ABOUT SAGIUM™ HEALTH

Sagium Health exists to elevate you and your possibilities. We are insurance and health experts with decades of experience in our respective fields. We are committed to providing you enhanced access and control over your healthcare options and are dedicated to partnering with you to remove the obstacles in your way. Finally, we are tenacious advocates for you and the moment of integrity when we can show up and deliver results for you brings us the greatest sense of fulfillment and purpose.

ABOUT THE SAGIUM ENHANCED HEALTH PROGRAM

The SAGIUM Enhanced Health Program opens the door to access medical experts, cutting edge technology and leading treatment facilities worldwide with no restrictions. We partner with industry leading insurance companies with the integrity, expertise, experience and network to provide you world class healthcare and an exceptional client experience. Your program includes nine services powered by Teladoc Health Canada available for use with no deductible regardless of any pre-existing conditions. These services connect and extend the reach of your care providers, to deliver the highest standard of clinical quality at every touch point and to enhance health decisions and outcomes with smart data and actionable insights. If treatment is required, VUMI (VIP Universal Medical Insurance) Group's global reach spans across five continents, including a Canadian operation, VUMI Canada. The company's proprietary global network includes more than 800,000 providers and 7000 hospitals located in more than 100 countries. This network gives you free choice of hospitals and doctors including access to the top medical professionals, most advanced technology and leading treatment facilities worldwide.

ABOUT OUR KEY CARRIER PARTNERS



VUMI® Group is an international health insurance company that offers exclusive major medical insurance products and VIP medical services to private and corporate clients worldwide. VUMI® Group has a global reach spanning across all five continents with headquarters in San Juan, Puerto Rico and operational offices in Miami, Florida, and additional locations around the world, including Canada, United Arab Emirates and Latin America.



Teladoc Health was founded on a simple, yet revolutionary idea: that everyone should have access to the best healthcare, anywhere in the world on their terms. Today, Teladoc is delivering on its mission by providing whole-person virtual care globally. Worldwide, Teladoc has more than 5000 employees with a network of over 450 specialties and subspecialties. Teladoc Canada is proudly Canadian and operates from coast to coast to cover more than 9 million Canadians.

TELADOC HEALTH™ CANADA

NO DEDUCTIBLE

All benefits listed above are available regardless of any pre-existing conditions and include insureds spouses and children under the age of 21 (or 25 if such child is a full-time student.)

DESCRIPTION	COVERAGE
Elite Diagnostic Imaging Service <ul style="list-style-type: none"> Get an MRI or CT scan booked for you and completed in days with no out-of-pocket costs. 	100%
Telemedicine <ul style="list-style-type: none"> 24/7 quick and convenient access to see a Canadian-licensed doctor via phone or video for a broad array of episodic conditions. Service includes diagnosis, treatment recommendations including prescriptions when appropriate. 	100%
Expert Medical Opinion <ul style="list-style-type: none"> Receive an evaluation of your diagnosis and treatment plan from leading medical experts. 	100%
Find A Doctor <ul style="list-style-type: none"> Find a local in-person physician (family doctor or specialist) with ease using the Teladoc targeted search tool. 	100%
Care Finder <ul style="list-style-type: none"> Get assistance finding specialists outside of Canada by searching the Teladoc Health global database of expert physicians across more than 450 specialties and subspecialties. 	100%
Ask The Expert <ul style="list-style-type: none"> Get personalized responses about diagnoses, treatment plans, medications, or any other concerns from leading medical experts. 	100%
Personal Health Navigator <ul style="list-style-type: none"> Access a variety of tools and resources including condition specific website links, articles and contact information that can assist you when you are uncertain about your condition. 	100%
Medical Records eSummary <ul style="list-style-type: none"> Teladoc Health collects and organizes your medical records into one secure file and delivers them to you with a personalized health summary. 	100%
myStrength <ul style="list-style-type: none"> Access a flexible and comprehensive digital mental health program with proven tools to help you manage stress, depression, sleep quality and more. 	100%
Convenience Clinics (Walk-in Clinics) *offered by VUMI, No Deductible <ul style="list-style-type: none"> Access prompt and effective care to treat minor medical conditions such as infections, allergies, minor injuries and more. Options include scheduling and appointment or visiting a convenience clinic location. 	100%

VUMI® CANADA

SUMMARY OF BENEFITS

Unless otherwise stated, the benefits are offered on a per insured / per policy year basis in which the chosen deductible applies. All amounts are in Canadian Dollars (CAD). The benefits are limited to the medical expenses covered under the policy and are subject to the Usual, Customary, and Reasonable expenses (UCR) for the geographic area where the expenses were incurred.

DEDUCTIBLE OPTIONS*

OPTION I	OPTION II	OPTION III
\$1,000	\$5,000	\$10,000

*Only one deductible per person, per policy year applies. For family policies, a maximum of two deductibles per policy, per policy year will be applied. For more information, please refer to the Conditions of Coverage of the policy.

GENERAL PLAN INFORMATION

DESCRIPTION	COVERAGE
Maximum coverage per person, per policy year up to the age of 75	\$1,000,000
Maximum coverage per person, per policy year at the age of 75 and up	\$500,000
Age limit to apply	Up to 75
Geographical coverage	Worldwide without restrictions of doctors and hospitals

INPATIENT BENEFITS

DESCRIPTION	COVERAGE
Private hospital room	100% UCR
Intensive care unit	\$5,000 per day, max. of 90 days
Prescribed medications	100% UCR

OUTPATIENT BENEFITS

DESCRIPTION	COVERAGE
Emergency room Physician	100% UCR
and specialist visits	100% UCR
Prescribed medications	\$5,000

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GENERAL BENEFITS (The following benefits offer the same coverage for both inpatient and outpatient procedures)

DESCRIPTION	COVERAGE
Emergency medical services Diagnostic study services	100% UCR
(laboratory tests, pathology, X-Rays, MRI/CT/PET scans)	100% UCR
Cancer tests, medication, and treatment (chemotherapy, radiotherapy and/or molecular profiling)	100% UCR
Dialysis	100% UCR
Organ transplant (per lifetime)	\$1,000,000
Benefits for live donors (per lifetime)	\$30,000
Durable medical equipment	\$5,000
Physical therapy and rehabilitation (including nurse care at home)	\$5,000
Congenital conditions diagnosed before age 18 (per lifetime)	\$150,000
Congenital conditions diagnosed after age 18 (per lifetime)	\$1,000,000
Surgery	100% UCR

MATERNITY BENEFITS (12-month waiting period)

DESCRIPTION	COVERAGE
Maternity	50% of the first \$100,000 of eligible expenses, then 100% UCR up to \$250,000
Inclusion of the newborn	Automatic if born from a covered maternity

MEDICAL EVACUATION BENEFITS

DESCRIPTION	COVERAGE
Emergency transportation by ground ambulance	100% UCR
Emergency transportation by air ambulance (per lifetime)	\$45,000, no deductible applies

OTHER BENEFITS

DESCRIPTION	COVERAGE
Emergency dental coverage	100% UCR for the first 180 days
Reintroduction into Canada	Coordination with Canadian health care providers for the ongoing treatment and management of the insured's condition after receiving care abroad
Travel expenses	\$5,000 for transportation and accomodation expenses when receiving treatment more than 320 kms from the insured's residence

All benefits with 100% coverage are up to the policy limit. Any pre-existing medical conditions diagnosed 24 months prior to the effective date of the policy will not receive coverage for the first 24 months from the effective date.

Contact Information SAGIUM™ HEALTH

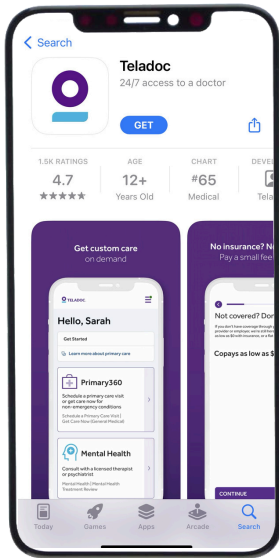
We welcome the opportunity to be of service in your time of need and suggest we be your first point of contact should you need to use this program. Please call or email your advisor or our shared service inbox at info@sagiumhealth.com.

SAGIUM ENHANCED HEALTH PROGRAM



You can access your Teladoc Health services in a number of different ways:

1 Mobile App



1. Visit the app store or google play, and search for Teladoc Health, or you can scan the QR Code below.
2. Download the Teladoc Health app.
3. Open up the app and set up your account.



2 Website



You can also access these services via web, at TeladocHealth.ca

3 Phone



If you wish to access these services via phone or have any technical difficulties please call 1-877-419-2378



NOTIFICATIONS

Emergencies: Within 72 hours - Elective procedures: At least 72 hours prior to the service

To check eligibility, notifications, pre-authorizations, and/or preferred networks anywhere in the world:

Email: notifycanada@vumigroup.com

Canada - Toll Free: +1800 879 4236

USA - Toll Free: +1855 276 VUMI (8864)

Pharmacy Access

RX USA PHARMACY ACCESS VERUS Rx	USA SPECIALTY PHARMACY
BIN: 023286 PCN: VRX RXGRP: VMI	CVS Caremark
Customer Service: +1 800 838 0007	+1 800 323 2445 (Fax)