

Life and health  
insurance

# Assistance Benefit



beneva

# Assistance Benefit, a true advantage!

Your health and well-being are vital. With our Assistance Benefit, you and your family<sup>1</sup> get access to a reliable service that provides expert advice and tailored referrals.

The Assistance Benefit is included for free with some of our products.<sup>2</sup>

## Support when you need it most!



**beneva**

**Assistance  
Benefit**

**1 866 208-8163**

**24 hours a day, 7 days a week\***

\* Assistance Benefit is provided by AXA Assistance. Legal assistance is provided from Monday to Friday, from 9:00 a.m. to 8:00 p.m. and Saturday from 10:00 a.m. to 5:00 p.m. (ET).

# A global assistance specialist.

A leader in emergency assistance, AXA Assistance runs many operational centres and a vast network of medical service providers, with more than 30,000 doctors in 138 countries.

With a single toll-free number, you can access a full range of assistance services. Qualified professionals on the other end of the line are there to support you no matter where you are.

## An experienced team will:

- Analyze your file
- Make accessing services easier
- Accompany you along the way
- Listen to you, guide you and support you through difficult times

Whether you need a medical referral or psychological support, you'll get the help you need when the time comes.

## Services provided

- Throughout the world
- As soon as your policy is issued
- For the insured person and their family

### Second medical opinion

Receive a recommendation report from a second highly qualified practitioner.

### Medical referral

Get up to three names of qualified doctors whose expertise matches your health condition.

### Hospital admission and accommodation assistance outside the province or country

Use the assistance service to schedule appointments, for hospital admission, accommodation, transportation and interpreter services.

### Administrative services

Benefit from billing analysis services to ensure that invoices are accurate, without duplicates, errors or surcharges.

## By a multi-disciplinary team of experts.

### Psychological assistance

Get access to psychological services.<sup>3</sup>

### Medical assistance

Get advice from certified nurses on questions impacting your health, lifestyle and medication.

### Convalescence assistance

Get the contact information of specialized professionals to address your needs during recovery.

### Concierge services

Get information and referrals on any issues related to your daily life.

### Legal assistance

Get access to legal advice on any legal matters, including:

- Identity theft
- Civil law
- Property
- Family and estate
- Consumer law
- Criminal and penal law

## Free support

There is no additional cost to your insurance premium for using the services provided by the Assistance Benefit.

Always carry your membership card with you!

**1 866 208-8163**

**Get confidential service 24 hours a day, 7 days a week!<sup>4</sup>**



## Confidential and multi-lingual service

- International presence
- Professional service
- Reliable network

Contract No.: \_\_\_\_\_

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1. The insured person's spouse and children. | 2. Critical illness products including the Critical Illness rider, the Children's Endorsement rider and the Disability Rider. | 3. Unlimited access | 4. Legal assistance is provided from Monday to Friday, from 9:00 a.m. to 8:00 p.m. and Saturday from 10:00 a.m. to 5:00 p.m. (ET).

AXA Assistance and Beneva Inc. do not cover fees required by health establishments (hospitals, rehabilitation centres, etc.), healthcare professionals (doctors, nurses, etc.), hotels, transporters, translators, interpreters or lawyers related to a service request. Beneva Inc. is not liable for the services rendered or not by AXA Assistance and any healthcare professionals. In addition, Beneva Inc. assumes no liability with regard to AXA Assistance's failure to provide services to its policyholders, regardless of the cause.

Beneva Inc. may, at its sole discretion, cease providing these services.

Life and health insurance is underwritten by Beneva Inc. and distributed by Beneva Financial Advisors, financial services firm and its authorized partners.

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