



## Best Doctors® Services Now Available

A few months ago we announced that the Chambers of Commerce Group Insurance Plan® was including Best Doctors services with every one of its group benefit plans, effective April 1<sup>st</sup> 2005. Drawing on the knowledge and expertise of 50,000 physicians world-wide, Best Doctors works with local physicians to ensure employees with serious medical conditions receive optimal treatment. Best Doctors ensures all the pertinent questions have been asked about an individual's condition, appropriate tests run and correct conclusions drawn. The process includes

- a review of the individual's medical files to develop and confirm the diagnosis,
- identification of the most effective treatment for the individual's circumstances, and
- access, for the patient and the local doctor, to the latest technologies and opinions of world-class specialists.

To help you better understand the services available to all participants in the plan, we have included a Best Doctors brochure. It outlines the services and describes how they can help your insured employees make informed decisions about their health care when it matters most.

To help you remind your employees that Best Doctors is available to them, we have re-issued *Certificates of Insurance* and *Employee Booklets* for everyone in your firm. The Certificates of Insurance show that each insured has access to Best Doctors; the Employee Booklets describe the services and access to them.

**Please distribute both these pieces at your earliest convenience.**

## Underwriter Name Change

Firms with Critical Illness coverage are probably aware that these benefits are provided through Federated Life Insurance Company of Canada. This spring, Federated was acquired by Western Financial Group Inc. This change does not affect your coverage in any way other than a new name for the underwriter, Western Life Assurance Company (Western Life, Compagnie d'assurance-vie). The Certificates of Insurance and Employee Booklets in this package reflect the name change.

