

# XN Global® Preferred Care Executive Program

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## The Critical Recovery Program

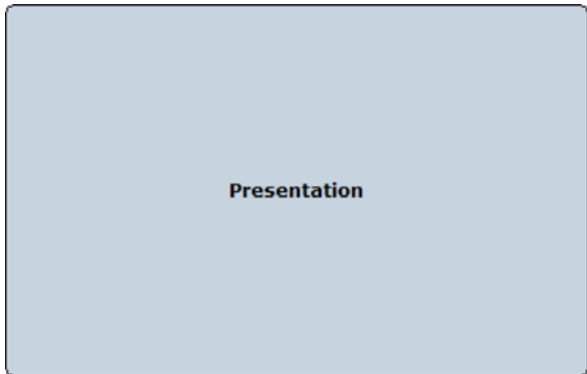


**"It won't happen to us" is not a critical illness strategy.**

Maximize your chance of a full and fast recovery from the most life-threatening illnesses, including cancer and heart disease.

XN Global® Preferred Care is an innovative, low-cost approach to critical illness coverage that dedicates a deductible-free \$2 million limit for access to the world's foremost surgeons and health facilities.

XN Global® Preferred Care provides specialist critical illness services and financial protection uniquely different from, but complementary to, local private medical or national health service entitlements.



### A new level of protection

XN Global® Preferred Care is an optimized outcome program which specializes in helping people recover from the world's most life threatening critical illnesses - providing its members with quality controlled access to the best proven treatment solutions for these conditions.

### The Big Six

XN Global® Preferred Care covers the critical illness treatments that are most likely to be needed:

- Cancer
- Heart surgery for coronary by-pass, valve replacement or repair
- Intervention to open narrowed coronary arteries
- Neurosurgery for tumors or vascular repair
- Major vascular surgery
- Major organ transplants

By specializing in the most common life-threatening illnesses, XN Global® Preferred Care delivers best practice where it matters most.

### XN Global® Preferred Care is different

Healthcare is too often characterized by long waiting times, incorrect treatment, low levels of specialization and minimal patient involvement, while traditional insurance solutions prioritize fast treatment at a low cost. XN Financial is focused exclusively on offering its members the best possible care and outcome.

XN Global® Preferred Care begins by considering the patient's needs and preferences, resulting in a comprehensive and quality controlled treatment plan not constrained by local thinking or cost considerations. Supplementing the patient's existing healthcare and insurance alternatives, the program is supported by an insurance plan specifically designed to pay for the world's most effective critical illness diagnostic support and treatment from specialist centres in the USA.

XN Global® Preferred Care has an entirely quality focused approach with the single aim of getting the best outcome for patients.



### This is not a good time to discover the limits of your company's medical plan

Most companies rely on their local medical plan to cover executives if a critical illness strikes. However, in a legitimate effort to contain costs, compromises have been made which will affect the quality of treatment and the outcome for patients.

For life-threatening conditions the implications of success or failure in treatment are profound.

### Invaluable services set XN Global® Preferred Care apart

	Logistical Services	Diagnosis Verification	Identification of treatment options for shared decision making	Referral to the best medical team	Personal Care Manager for Coordination, Guidance & Advocacy	Quality Control of Entire Process	Best Practice Policy
XN Global® Preferred Care	●	●	●	●	●	●	●
Traditional Global Health Insurer	●	○	◐	○	○	○	○
Traditional Local Insurer	◐	○	◐	○	○	○	○



They don't want a lump sum.  
They want you alive.

### Best outcome is the priority

Nobody should die or become permanently disabled because of compromises in their treatment. That's why we designed XN Global Preferred Care to get it right the first time, with:

- Integrated Care
- Medical Best Practice
- Error-free process

### A membership program that's backed by insurance to complement your existing options

XN Global® Preferred Care is a membership organization designed to maximize the chance of a full and fast recovery and to remove the obstacles to best practices that plague the typical process.

- **Lump sum policies give money** - but they don't address the quality of care
- **Medical Plans don't specialize in critical illness** - they may limit your options & block treatments, usual & customary clauses restrict freedom of choice by patients. There may be age restrictions, no payment for travel costs, reimbursement and/or deductibles



### Member benefits provide total security:

- Rapid and accurate diagnostic verification
- Analysis and explanation of world class treatment options
- No treatment delays
- Treatment at a specialist centre of excellence ranked amongst the top 1% of US hospitals
- Travel and accommodation for the patient and a companion

- **National health plans are cost constrained** - they may not be able to get the best outcome
- **XN Global® Preferred Care is about active management and planning to recover** - instead of simply trusting that your care providers are giving you the best treatment

- Treatment process orchestrated for best practice
- Co-ordination by a dedicated personal care manager, expert in critical illness
- All arrangements for US treatment are made on the patient's behalf
- Direct payment of all bills up to US\$2 million per annum

## The Proactive Recovery Process™

**A detailed process designed to get the best outcome for each of our members**

### Your Personal Care Manager

- Disease-specific training
- Expert in process management

### Diagnosis Evaluation

- 50% of all diagnoses are wrong, 90% of treatment plans change as a result
- We call on top specialists to make sure it's right

### Detailed treatment plan

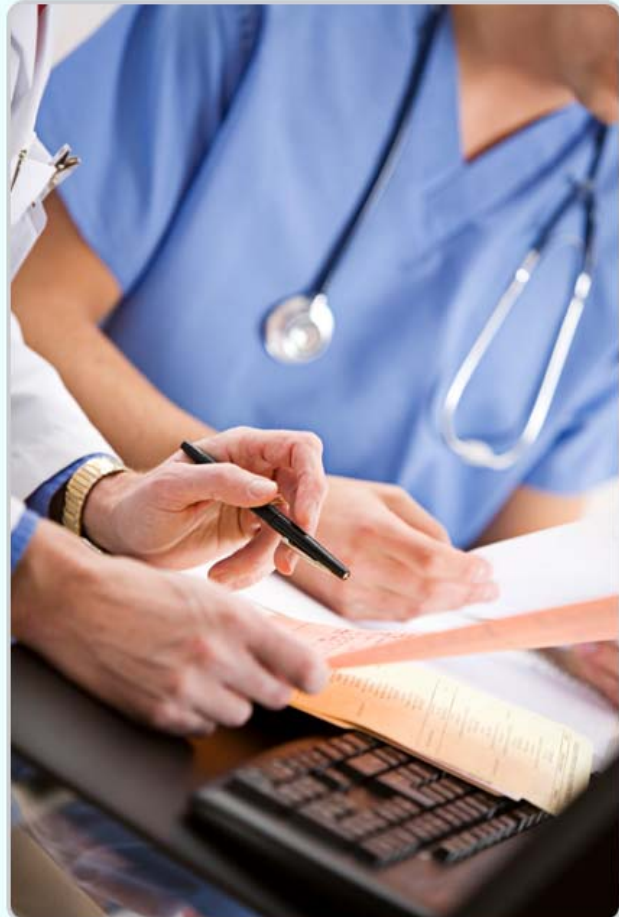
- Working with the patient and the patient's local doctors, we develop the best treatment plan

### Treatment in the US, Recovery at home

- If the patient decides to travel, the Care Manager arranges it all - travel, treatment, quality control

### All bills paid directly

- No paperwork or reimbursement issues



## XN Global® Preferred Care's advantages

### Critical conditions

XN Global® Preferred Care addresses the three most common causes of death – cancer, heart disease, and preventable medical error. Medical outcomes for all of the conditions we specialize in vary significantly depending on the quality of diagnosis and treatment obtained.

### Diagnosis verification

Up to fifty per cent of first diagnoses are inaccurate or incorrect, and global centres of excellence report that treatment plans should be modified on the basis of a more accurate diagnosis for ninety per cent of such patients. Since the entire treatment process depends on the diagnosis, we start our quality care management there – providing access to world experts without the patient leaving home.

### Best treatment options

The difference in recovery rates between local and world-class treatment is often dramatic – measurable in some cases between fifty and one hundred per cent. When the benefits of personalized quality control of the treatment plan to reduce preventable medical errors (now the third leading cause of death in developed countries) and informed patient decision-making are added, the difference is even greater.

### Corporate groups

XN Global® Preferred Care is valued by senior executives and professionals, who recognize the significant risks that critical illness presents to themselves and their families.

There are identifiable benefits to companies purchasing the program, in attracting and protecting human capital in the form of executives in key positions and with key skills.

- Attract and keep the best people.
- Differentiate the company as a caring and proactive employer.
- Maintain leadership as an adopter of top class benefits.
- Get key people back to work faster and at their normal level of productivity.
- Outsource the practical burdens of supporting executives during critical illness episodes.
- Manage the significant risk of critical illness in the key management group, with its potentially uncapped moral or contractual exposure to expense.
- Compare the annual cost of joining Preferred Care against the corporate budget for recruiting, training, and motivating the senior team.

**Who is this for and what does it cost?**

**Eligibility**

The XN Global® Preferred Care program is open to applicants aged 1 year and above. If enrolled by age 75, renewal can be granted up to age 99. **Residents of the United States are not eligible.** For group enrolment no application form is required; applicants simply self-certify their current state of health, and treatment of pre-existing conditions is excluded.

**Subscriber Fees**

XN Global® Preferred Care subscriber fees are payable monthly by credit card.

Surprisingly affordable, here are the monthly rates in USD:

Age	01 - 19	20 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69
Monthly Fee in USD	\$18.50	\$22.80	\$31.85	\$44.73	\$65.26	\$85.24	\$109.22	\$143.01	\$181.84	\$225.82

**Additional Information**

**Brochure & Presentations**

Additional information about the XN Global® Preferred Care Program:

- to come 1
- to come 2
- to come 3
- to come 4

**Why delay? Get covered today!**

**How to Apply**

For additional information, please [Contact Us](#) or click here to apply now!



**A claims process that let's you focus on what's important - getting better**

The program's insurance backing pays for 100% of the costs involved in treatment at the best US hospitals. PGH's medical team act for the insurers in authorizing claims based on medical need, not cost considerations. PGH then pays direct and without deductions so patients are not required to guarantee or pre-fund their treatment costs. The program pays for travel and accommodation associated with the patient's treatment and for a companion to accompany the patient. No claims forms are required – just one phone call to notify XN Financial of a primary diagnosis of a covered condition.

XN Global® Preferred Care is designed to complement rather than overlap with our members' local healthcare and private medical insurance entitlements; any treatment undertaken or costs incurred in a patient's home country are not supported by the program. [To file a claim click here.](#)



**Helping people avoid and survive the world's most life-threatening diseases**

**PGH proven and practical**

Our partners at PGH, a global patient organization has been endorsed and supported by some of the world's largest and most credible institutions including commercial and private banks, insurance companies, wealth managers, and the medical community. PGH has been cited by Michael Porter, writing in the Harvard Business Review and elsewhere, to illustrate the benefits of patient and results-focused healthcare.

PGH has thousands of members and has assisted hundreds of patients through diagnostic and treatment episodes.

Powered by



**PGH's Centres of Excellence**

**Top 1% US Hospitals**

We rely on the world's most comprehensive, independent rating system - The Annual Hospital Survey conducted by US News & World Report - to select the top 1% of hospitals in the world's biggest, best-funded medical system, the USA.

Here are some of the centres that are always among the top 1% of all US hospitals that PGH selects from:

From these, we select those hospitals most open to a quality controlled, patient involved process. These hospitals consistently deliver the best survival and recovery rates in the world, because they have:

- Specialization in your disease and treatment - performed by the best doctors in the field.
- The highest volume of procedures - research proves that specialized medical teams who do the most procedures have the best outcomes.
- The biggest research budgets- many times bigger than even the best European hospitals.
- The latest technologies and procedures - so they can deliver better treatments that are simply not available elsewhere.
- A 'patient-first' mentality - they take a consumerist approach to healthcare.

We select the best hospital for each patient based on their ranking, specific success rates and their record of working interactively with the PGH process.

Many of the Centres of Excellence are affiliated with world-renowned research and educational institutions such as Harvard University and Stanford University.

PGH is always looking to expand their centres of excellence beyond the US but for now that's where PGH has the evidence that the best practice approach can be supported.



**Memorial Sloan-Kettering Cancer Center**

Memorial Sloan-Kettering Cancer Center  
[www.mskcc.org](http://www.mskcc.org)



**Children's Hospital Boston**  
 life-changing care world-changing research

Children's Hospital Boston  
<http://web1.tch.harvard.edu>



**MAYO CLINIC**

Mayo Clinic  
[www.mayoclinic.org](http://www.mayoclinic.org)



**DANA-FARBER CANCER INSTITUTE**

Dana-Farber Cancer Institute  
[www.dfci.harvard.edu](http://www.dfci.harvard.edu)



**Cleveland Clinic**

Cleveland Clinic  
[www.clevelandclinic.org](http://www.clevelandclinic.org)

**Want to learn more? Contact us today!**

Questions? Need additional information? Please contact us as indicated below, or [click here to fill out an information request form.](#)



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