




XN Global[®] Preferred Care

The Critical Recovery Program

Powered by: PGH



Who is Preferred Global Health?



PGH is XN Global's selected partner to deliver patient services. PGH is a Global Patient Organization dedicated to preventing illness and ensuring application of the best medical practice to achieve the best outcome following illness.

Can you really afford
to put off such an
important decision?



“It won’t happen to us” is not a critical illness strategy



All of us know
someone who has
faced a critical
illness

*Do you know the
facts?*



Is your goal to recruit and
retain the best people?

Is the health of your
executives a top priority?

Are you doing all you can
to protect them?

Is your critical illness
strategy an effective and
integrated part of your risk
management approach?

Best outcome is the priority

No one should die or become permanently disabled because of compromises in their treatment. That's why we designed XN Global[®] Preferred Care



Getting it right -
the first time



- 🌐 Integrated care
- 🌐 Medical best practice
- 🌐 Quality controlled process

...The path to the best outcome



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





Introducing XN Global[®] Preferred Care

- 🌐 a new force in the critical illness treatment process
- 🌐 a patient organization
- 🌐 designed to maximize the chance of a full and fast recovery and to remove the obstacles to best practice that plague the typical process
- 🌐 a unique executive benefit





Introducing XN Global[®] Preferred Care

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 -Coordination -Guidance -Advocacy | Quality Control of Entire Process | Best Practice Policy |
|--|---------------------|------------------------|--|-----------------------------------|--|-----------------------------------|----------------------|
| <i>XN Global[®] Preferred Care</i> | | | | | | | |
| Traditional Global Health Insurer | | | | | | | |

XN Global[®] Preferred Care is patient services AND insurance

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



*They don't want
a lump sum.*

*They want
you alive.*

- 🌐 “Lump Sum” policies give money
 - 🌐 But they don't address the quality of care

- 🌐 Medical Indemnity Plans don't specialize in critical illness
 - 🌐 They may limit your options and block treatments, usual and customary clauses restrict freedom of choice by patients
 - 🌐 There may be age restrictions, no payment for travel costs, reimbursement and/or deductibles

- 🌐 National health plans are cost constrained and have long wait times
 - 🌐 They may not be *able* to get the best outcome
 - 🌐 They may have a long wait for treatment

- 🌐 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



* The Proactive Recovery Process™

GLOBAL[®]
PREFERRED CARE

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 hassles.



PGH's Centers of Excellence

The best specialist hospitals combine with the Preferred Care process for consistent best outcome focus

Top hospitals include:






Dana Farber Cancer Institute

Massachusetts General Hospital

Brigham and Women's Hospital

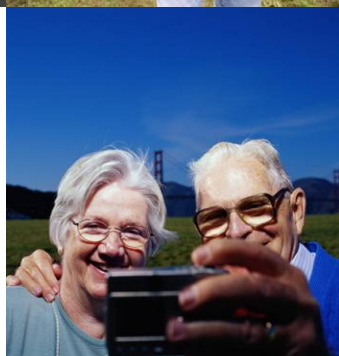
Close working relationships with specialist hospitals consistently ranked in the top 1% in the USA are essential. But PGH's financial and contractual independence always leaves PGH free to choose the very best for our members.

Independent rankings agree the best hospitals in the world are characterized by:

-  Specialization
-  The highest volume of procedures
-  The biggest research budgets
-  The latest technologies & treatments
-  Patient first mentality

* Outcome-Optimized Insurance™

To support the process and give freedom
to pursue the best outcome



Have you looked at
your medical policy
lately?

You may be surprised
at the limitations you
find

- 🌐 Insurance designed for best care, not lowest cost
 - 🌐 Direct payment of 100% of medical & service costs
 - 🌐 No claims forms or reimbursement hassles
- 🌐 US \$2 million annual limit
 - 🌐 Including up to US\$20,000 in travel per episode for the patient & one companion
 - 🌐 Underwritten by certain Underwriters at Lloyd's of London
- 🌐 Treatment authorisation
 - 🌐 Only what's best for you, not cost
 - 🌐 Most important – treatment decisions based only on medical need, not cost.

A unique benefit for key staff

A tangible, appreciated benefit – demonstrating active support from the employer




Can you really afford to put off such an important decision?

- 🌐 The likelihood of an executive getting a critical illness is high
The age ranges, lifestyles, and national trends make it almost a certainty
- 🌐 Show them that your company will support them every step of the way
Instead of giving them a lump sum and turning your back
- 🌐 Minimize the morale impact on all staff
Don't just say you care about your people....prove it
- 🌐 Get key executives back to health and full productivity faster
Avoid the massive costs of recruitment and retraining
- 🌐 Attract and keep the best people
With a benefit people value highly
- 🌐 Outsource executive care to professional recovery specialists
Don't get your HR people bogged down in critical care issues and processes




An affordable solution to a high priority problem

- 
- 🌐 Critical illness may strike any executive at any time
 - 🌐 Local care alone may not deliver the best outcome
 - 🌐 Insurance and National Health alone can't maximize recovery chances
 - 🌐 Only **XN Global[®] Preferred Care** offers a quality controlled Critical Illness Recovery Program
 - 🌐 A completely unique, high valued benefit for top executives or the entire staff
 - 🌐 A membership program, so you need to join now

Complementary to existing employee benefit health plans – PMI is the legitimate cost containment focused utility for non-critical conditions, XN Global[®] Preferred Care the opportunity to add quality focused care for the most quality-sensitive situations.

XN Global[®] Preferred Care

The Critical Recovery Program



Involved proactive
patients are the ones best
placed to recover

That's what XN Global[®]
Preferred Care is all
about

...Join Us