Mental health issues are the leading cause of disability in Canada

Every year 1 in 5 Canadians experience mental health issues*  
In 2018, 31% of all long-term disability claims were mental-health related**  
Only 50% of people who experience a major episode receive “potentially adequate care”***

Closing the gaps with Onward by Best Doctors‡ – first to market with RBC Insurance®

When someone is faced with a mental health issue, understanding their challenges and getting them the right treatment can be the difference between their getting back to work sooner or staying home feeling alone and hopeless. Onward by Best Doctors, available through RBC Insurance, is revolutionizing the care and support provided to individuals on disability as a result of a mental illness.

Liz suffers from depression and is unable to go back to work.

<table>
<thead>
<tr>
<th>Without Onward by Best Doctors</th>
<th>With Onward by Best Doctors</th>
</tr>
</thead>
</table>
| After a discussion with her family doctor, Liz is prescribed medication and receives a referral to a specialist. | Navigator  
Liz is given the support of a Personal Advocate to help navigate the health-care system and connect her with mental health experts. |
| Liz is at home experiencing minimal improvement and feeling doubtful, waiting for her appointment. | Best Doctors Peer Consult  
Liz gets rapid access to an expert psychologist and psychiatrist who review her case file and work with the treating physician to confirm, clarify or suggest changes to her diagnosis and treatment recommendations. |
| After a six-month wait to see a psychiatrist, her medication is adjusted and she begins to feel hopeful. | Rapid Therapist Access  
Soon after, a psychologist provides Liz with up to 12 counselling sessions in the comfort of her home using digital technology. |
| After a few months on medication, Liz isn’t feeling better and is experiencing new side effects. | Result: Liz feels like herself again and is ready and able to return to work. |
| Result: Liz is left feeling helpless, scared and not ready to return to work. | |

Revolutionizing mental health-related disability claims management

Enhanced and timely support makes all the difference
With Onward by Best Doctors, individuals feel supported, can get the care they need digitally from the comfort of their home, and are able to return to work sooner – and mentally stronger.

- **29%** shorter claim time
- **68%** recommended diagnoses changed
- **83%** recommended treatments changed

### Time to see psychologist

| Without Onward by Best Doctors: | 190 days |
| With Onward by Best Doctors:    | 11 days  |

**179 days faster**

Our latest results show that having access to the right specialists, faster, can make a huge impact on an individual’s disability claim.

Fast, easy access to treatment from leading psychologists, anytime, anywhere.

Talk to your RBC Insurance representative about this exceptional service from Onward by Best Doctors, first to market with RBC Insurance. rbcinsurance.com/onward