



Life changes. Be prepared. Be protected.

Put your mind at ease with an expert second opinion

When you purchase one of Friends Provident International's protection plans, you gain the ability to access 'Best Doctors', a world-class health benefit with the best medical minds in the world, they provide medical expertise and support so you can be confident in your diagnosis, treatment and care.

Best Doctors was founded in 1989 by two Harvard Medical School professors, who had the vision of creating a global network of medical experts to offer patients the best possible expertise wherever they happened to be.

This means patients who have been diagnosed with a serious medical condition can benefit from the best available expertise to review their case and provide expert advice and recommendations for treatment. The service is 100% confidential and there is no need for patients to travel for consultations or even obtain their own medical records.

Because, at the end of the day, even good medical professionals may not always see the whole picture first time.

Why use Best Doctors?

- 01 **A second opinion for your medical condition by an expert from a database of more than 50,000 doctors in over 40 specialties and 450 subspecialties.**
- 02 **Confused about a medical condition? Put a stop to endless internet searches - Ask an expert at Best Doctors.**
- 03 **Best Doctors will cost you nothing to use.**
- 04 **Get an in-depth analysis of your case, including a personalised report and a recommendation from a medical expert.**
- 05 **Best Doctors can help locate the right medical expert for an in-person consultation.**

Best Doctors will help you make medical decisions with confidence.

Who is covered?

You and your spouse or partner and any children living with you all have access to Best Doctors service as part of your policy.

What is covered?

The Best Doctors service will be available to eligible lives who have been diagnosed with a major critical, degenerative or life threatening condition.

What is not covered?

The Best Doctors service does not cover minor conditions, the cost of treatment or act as notification of an insurance claim on your behalf. It does not cover any costs you may incur for travel, accommodation or treatment.

Services covered*

InterConsultation®

Best Doctors InterConsultation service provides you with an expert second opinion on your condition, based on an in-depth analysis of your medical case by a top specialist. This is a confidential service designed to complement the care your own doctor is providing.

Best Doctors will collect all your records, X-rays, scans, test results, pathology reports etc. and forward these to the appropriate specialist. You will then receive a personalised report including recommendations on how to proceed.

Asktheexpert®

You can also make a confidential call to Best Doctors to ask questions about your medical condition(s). These will be addressed by a specialist in that field and you will be provided with a full report.

FindBestCare®

Having provided you with a recommended course of action, Best Doctors can also search for the most appropriate care facility to provide that treatment. You will also be provided with background information on each specialist involved in the treatment.

* Best Doctors provides additional services in other markets, the three services listed above are available to Friends Provident International customers.

InterConsultation - How does it work?

You can contact Best Doctors for a second medical opinion at any time after you, your spouse or partner or children living with you have been diagnosed with a serious illness.

You will then be assigned a Best Doctors Member Advocate, a registered nurse who will assist you in your native language. All Member Advocates are medical professionals qualified to discuss your condition in detail.

During the InterConsultation process you will also be allocated a dedicated Case Coordinator who will then collect all your relevant medical records on your behalf and prepare a summary for your specialist, as well as providing you with updates and support throughout the entire process.

Your Best Doctors specialist will review the summary, along with all relevant medical evidence, before confirming or making their own diagnosis and recommendation for treatment.

They will then put together a detailed report explaining their findings and reasoning, and this report will be sent to you to review and share with your treating doctor.

Your Member Advocate will also be in touch to discuss the report and answer any questions you may have. This is to ensure that you and your treating doctor have all the information you need in order to make a decision about how to proceed.



Speak to your financial adviser to see how the Friends Provident International protection products, and Best Doctors service could take care of you and your family's medical needs now and in the future.

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