



When faced with a medical problem, you need answers.

Best Doctors[®] second medical opinion

For use by employees.



A second opinion could offer alternative options

It's unlikely that you'd look at just one review of something you might spend your money on. From kettles to cars, smartphones to hotels, you wouldn't think twice about reading more or asking around. When it comes to your hard-earned money, opinions really count.

But what about a **second medical opinion** for you or your family if faced with a serious illness?

Your health and wellbeing is precious. A fresh perspective could help you better understand your condition and offer alternative options so that you can make informed decisions about your health.

From one phone call to an expert second medical opinion

A second medical opinion from Best Doctors can help answer important questions about your health at a time when you need it most.

We've partnered with Best Doctors to provide:

- an independent medical analysis, from an expert who specialises in your condition. This expert is chosen from a database of more than 50,000 peer-reviewed specialists
- a definitive second medical opinion, confirming diagnosis and treatment recommendations, delivered in a confidential and easy to understand report which can be shared with your treating doctor
- telephone support throughout the process from a dedicated case coordinator.

The service doesn't replace your main consultant or treating doctor, but it can help you get on an appropriate clinical path for your condition. **Best Doctors** use medical experts from around the world and the whole process can be organised by making a phone call.

Why it could be worth considering

A second medical opinion could result in a change of diagnosis, the recommendation of an alternative treatment plan, or both.

Best Doctors
accumulated UK data,
as at January 2017.

Following a Best Doctors second medical opinion:

14%

of cases resulted in a change in diagnosis

39%

of cases resulted in a change in recommended treatment

From migraines to cancer, a second medical opinion could help you find the answers you need

When faced with a medical problem you need answers. Here are just some of the conditions for which you can turn to **Best Doctors**:

✚ musculoskeletal conditions

✚ cancer

✚ major trauma

✚ burns

✚ stroke

✚ renal failure

✚ organ transplants

✚ heart, eye, hearing, speech, lung and bone disorders

✚ diseases of the nervous system such as Alzheimer's disease

✚ Parkinson's disease

✚ multiple sclerosis

✚ other conditions causing major discomfort or interference with a healthy and productive life such as migraines or skin diseases.

The second medical opinion does not cover acute conditions or mental illness.

How does it work?



Additional services:

As well as giving you access to a second medical opinion, through Best Doctors you can also make use of the following services at any time during the term of your Group Critical Illness cover policy:

Ask the Expert	▶ This gives you access to a medical specialist without requiring an exhaustive collection of medical records. Call 0800 085 6605 and your questions can normally be answered in a matter of days.
Doctor Online	▶ You have access to basic medical information from a local GP: a simple and confidential service which allows you to send non-urgent medical questions to experienced GPs. Receive a personalised answers within 72 hours via askbestdoctors.com
Ask Best Doctors website	▶ You can use the Ask Best Doctors website to request the services of Best Doctors online. It also includes a library of around 300 videos containing detailed explanations of medical conditions, treatment and testing. Visit askbestdoctors.com
FindBestCare® overseas	▶ If you choose treatment outside the UK at your own expense, FindBestCare® provides help with appointments, hospital admittance, accommodation, travel and coordinating payments of medical bills. Call 0800 085 6605 .
FindBestDoc™ referral service	▶ If you're looking for specialist treatment locally, FindBestDoc™ will carry out a customised search across a continuously updated database of over 50,000 specialists to identify up to three consultants in a location suitable for you. Call 0800 085 6605 .



Using Best Doctors

Who can use the Best Doctors services?

The second opinion service is open to:

- you (as a Group Critical Illness policyholder)
- your spouse or partner
- your children, including legally adopted children and stepchildren from birth to age 18, or age 21 if in full-time education.

When can you use the service?

You can use them at any time. You don't need to have made a claim on your Group Critical Illness policy to use the services.

What's covered and what isn't?

The second opinion service pays for the cost of the expert medical review as well as for the administration, which involves bringing together documents for review. What it won't cover is any costs associated with travel, accommodation and treatment either in the UK or overseas.

Contacting Best Doctors



Call

0800 085 6605
– any time, day or night



Visit

www.askbestdoctors.com

You will need to register to use this site by entering AVIVA UK, then selecting 'Group' in the Company Product field, and entering the name of your employer. Then click 'Go to the next step'.

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