

FREQUENTLY ASKED QUESTIONS (FAQ): MEDICAL SECOND OPINION

What is a Medical Second Opinion?

A Medical Second Opinion provides an independent review of your diagnosis or treatment plan by experts at leading medical centers.

Offered through our trusted partner, MediGuide, this service gives you additional insights and reassurance, ensuring your case is carefully reviewed before you proceed with treatment.

MediGuide connects you with top medical centers to help guide your healthcare decisions.

Which medical conditions are eligible for a medical second opinion?

MediGuide's Medical Second Opinion service is available to all eligible members at no additional cost, with no age restrictions, waiting periods, or pre-existing condition requirements.

However, there are a few exceptions where the service may not be applicable:

- If you have not received an official diagnosis from your treating physician. A diagnosis is required for the medical experts to review and provide treatment recommendations.
- If you have not been evaluated by your treating physician within the past 12 months.
- If you are facing a sudden, acute, life-threatening condition.
- If you require a physical check-up, as certain conditions may need an in-person evaluation.

Will the medical second opinion influence my insurance coverage or treatment plan?

The Medical Second Opinion service is entirely independent of your insurance plan. All information you receive through this service is strictly confidential between you and MediGuide, the service provider. Your medical second opinion report will not be shared with your insurance company or any other third parties.

While the Medical Second Opinion service offers expert guidance on your diagnosis and treatment options, it does not guarantee that any recommended treatments or additional support will be covered under your health plan.

Is the medical second opinion service confidential?

Yes, the Medical Second Opinion service provided by MediGuide is completely confidential. Any information you share and receive through this service remains strictly between you and MediGuide, the service provider.

Your medical second opinion report will not be shared with your insurance company, your doctor, or any other parties. The process is designed to give you peace of mind, knowing that your medical information is handled with the highest level of privacy and security.

Will my doctor be informed that I've requested a medical second opinion?

No, your doctor will not be informed that you've requested a Medical Second Opinion. The service is completely confidential, and the report you receive is shared only with you.

MediGuide's purpose is not to prove or challenge your doctor's expertise but to provide reassurance regarding your diagnosis and offer additional insights that help you make the most informed decisions about your health and treatment options.

You have full control over what you do with the medical second opinion report, and if you choose to share it with your doctor or any other healthcare provider, that decision is entirely up to you.

Does a medical second opinion mean my original diagnosis was incorrect?

Not necessarily. The purpose of a Medical Second Opinion is not to suggest that your original diagnosis is wrong, but to ensure that you have the most accurate and comprehensive understanding of your health condition.

At MediGuide, we measure the effectiveness of our service by the positive impact it has on our clients. Our data shows that nearly 80% of cases result in meaningful outcomes, such as avoiding unnecessary surgeries, modifying treatment plans, or recommending additional tests. In about 2-3% of cases, the original diagnosis may be revised. By ensuring early and accurate diagnosis, we help reduce risks and improve treatment outcomes.

This thorough review process aims to provide you with confidence and clarity, ensuring that you make the best possible decisions about your health. Additionally, we are proud of our 98% Net Promoter Score (NPS), which reflects the satisfaction of those who have used our service.

How does it work?

This service is available at no additional cost to eligible members. To begin, simply request a Medical Second Opinion through your company or insurer. Your contact details will be forwarded to MediGuide International to initiate the process.

1. **Case manager assignment and information collection:** A case manager will be assigned to you. They will send you a consent form, which, once signed, allows them to collect your medical information and guide you through the process.
2. **Case review:** The MediGuide clinical team will review your case and recommend three world-leading medical centers that specialize in your condition for you to choose from.
3. **Report delivery and follow-up:** After the medical review, you will receive your Medical Second Opinion report, which may include treatment recommendations, alternative options, and answers to your questions.

How long does it take to receive a medical second opinion report?

You will receive your medical second opinion report on average within 10 working days from the date we receive all necessary documents and medical information. Our team works diligently to review your case thoroughly and provide you with a comprehensive, expert report in a timely manner.

What types of specialists or medical centers are involved in the process?

We partner with leading medical centers worldwide, renowned for their research, specialized clinical expertise, advanced technology, and exceptional patient outcomes. Our network includes top institutions such as Mass General Brigham, UCLA, Harvard Medical Teaching Hospitals, IOB, Children's National, Dana-Farber Cancer Institute, and many more.

What sets us apart is not just the prestige of these institutions, but our commitment to matching each member with the medical center or specialist best suited to their specific condition.

We carefully select the most appropriate center for each case, ensuring access to the most relevant and advanced treatment options available globally.

Will I receive my Medical Second Opinion report in my native language?

Yes, your Medical Second Opinion report will be provided in your native language, ensuring that you fully understand the findings and recommendations. The report will also be available in English, but the primary language will be your mother tongue.

What are the next steps after receiving my medical second opinion report by email?

Your report may include treatment recommendations, details on alternative treatments, and answers to your questions. Within 24-48 hours, our clinical team will contact you to walk you through the report, address any pending questions, and provide guidance on the next steps. If you have any immediate concerns, you can also proactively reach out to our team via email or contact your local partner. We want to ensure that you have a complete understanding of your report and no unanswered questions.

Is the new treatment suggested better or worse? What should I do?

We recommend sharing your report with your local doctor to make the best possible decision together, considering all available information.

Additionally, during the follow-up call with our clinical team, you will have the opportunity to review the full report and ask any questions you may have. Our goal is to ensure that you fully understand your options and feel confident in your next steps.

After receiving the Medical Second Opinion (MSO), can I pursue treatment abroad?

Yes, if you choose to pursue treatment abroad, we recommend first checking with your insurer to determine if this service is included in your policy or if you need to proceed privately.

MediGuide offers a Medical Treatment Abroad service, which coordinates all aspects of your treatment, including:

- Managing your admission
- Overseeing case management
- Ensuring cost control
- Reviewing pharmaceutical availability in your home country

Our recommendation is to consult your insurer to confirm whether this service is covered under your policy.