

QUESTIONS AND ANSWERS

Q - When should I consider seeking a medical second opinion?

The necessity for a medical second opinion can be best determined through an open discussion between your primary care physician, you and your family members.

Q - If I choose to receive medical second opinion, is there any cost to me?

There is no cost for requesting or receiving a medical second opinion.

Q - Who will collect my medical records and will they remain private?

MediGuide will work with your physician to collect relevant medical records and transmit them to the selected medical center. Be assured that MediGuide is HIPAA compliant and follows state and federal guidelines.

Q - Will I be seen by the doctor at the medical center I select for a medical second opinion?

No, your medical files will be forwarded to the selected center through MediGuide. Within ten business days you and your physician will receive an independent, written review of your diagnosis and recommended treatment plan.

Q - What is the next step after I receive the medical second opinion?

You should discuss the recommendations with your doctor. The information contained in the medical second opinion often provides important peace-of-mind to patients and their families. It may even lead to the pursuit of a new treatment plan administered locally.

Q - Who else can avail MediGuide's Medical Second Opinion Services?

In addition to you having access, the Medical Second Opinion service can be accessed by your wider family, so that means your spouse and your children, this also depends on the type of insurance Plan that you have bought from Jubilee General Insurance (JGI).

Q - Can you provide me with the names of World Leading Medical Centers (WLMC)* who are the part of the Second Opinion Program?

You can easily take a look at the list of WLMCs * available on www.mediguide.com.pk

Q - Do I have to fill any form to initiate the Second Opinion Services?

Yes, you need to fill out member information and customer consent form, copies of these forms are available on www.mediguide.com.pk

Q - What conditions are covered by the Medical Second Opinion service?

The Medical Second Opinion service covers any diagnosed medical condition. That list is regularly reviewed and tends to get longer with the progress made in the World Leading Medical Centers* MediGuide is working with (A complete list is available on www.mediguide.com.pk). Their research and the technological progress is making it possible to do remote MSOs for more medical conditions than in the past.

Q - Why would the treatment recommended in my Medical Second Opinion be different from the original one?

The Medical Second Opinion report will provide you with a treatment plan that can differ from the treatment plan offered by your attending physician. The main reason for this is the fact that in the WLMCs* MediGuide uses a team of doctors will re-study your medical records. MediGuide is not referring from a doctor to another doctor, instead from a doctor to a research team composed of doctors of multiple specialties.

Q - Will I be seen by the doctor at the medical center I select for my Medical Second Opinion?

No - within 10 business days of receipt of your medical files by the center you choose, you and your doctor is you so authorize (subject to data protection) will receive an independent written review of your diagnosis and treatment plan.

*The services of these medical center s can be availed only in relevance to MediGuide's International Medical Second Opinion feature of the policy

Q - What is the next step after I receive my Medical Second Opinion?

You should discuss the Medical Second Opinion service recommendations with your doctor. The information contained in the Medical Second Opinion can provide important peace of mind to patients and their families and can enable you to make informed decisions about your health and treatment plan. In consultation with your doctor, it may even lead to the pursuit of a new treatment plan administered locally.

Q - What if the Medical Second Opinion differs from the original diagnosis and treatment?

You should discuss the outcome of the Medical Second Opinion with your doctor. If you and your doctor have questions after receiving a Medical Second Opinion with a differing diagnosis or treatment plan, MediGuide is happy to submit those questions to the medical center who provided the review. In certain cases, MediGuide will go so far as providing a third opinion from another leading medical center to provide clarification and most importantly, peace of mind for you.

Q - Is it my responsibility to collect my medical records?

No, once you contact MediGuide's customer services centre in Pakistan at :111-11-CARE (2273) and start the Medical Second Opinion process and have consented to share your data, MediGuide will then work with you and doctor to collect relevant medical records.

Q - How many times can I use the Medical Second Opinion service?

As long as you are a member and you or your family want a Medical Second Opinion on a diagnosed condition covered, you can use the MediGuide service as often as you need to. There is no limit on usage.

Q - How do MediGuide choose their Medical Centers?

MediGuide assess the panel of medical centers on an ongoing basis to ensure they are capable of providing quality Medical Second Opinion services. Typically these WLMC * are research centers.

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DISCLAIMER: THE MEDICAL SECOND OPINION PROGRAM IS A SERVICE ONLY AND DOESN'T REIMBURSE MEDICAL EXPENSES FROM THE RECOMMENDED TREATMENT PROTOCOL.