



# Guide

## Second Medical Opinion Support Service

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# Canada Life Support

At Canada Life, we believe insurance is about much more than just a financial benefit. That's why we provide you with a comprehensive set of Support Services.

The Second Medical Opinion service provides access to over 50,000 leading consultants worldwide. They provide second opinions on diagnoses and treatments for almost any condition and ensure you're getting the best medical advice available.

Anyone covered by a Canada Life Group Income Protection or Group Critical Illness policy can benefit from the Second Medical Opinion service. Your immediate family<sup>1</sup> will also have access at no extra cost.

This service is a non-contractual benefit provided through Canada Life and can be altered or withdrawn at any time.

1 Immediate family includes any spouse, partner, parent or sibling living in the same household; any legal dependant under the age of 21 and in full time education; or any other legal dependant who is dependent on the member because of disability.



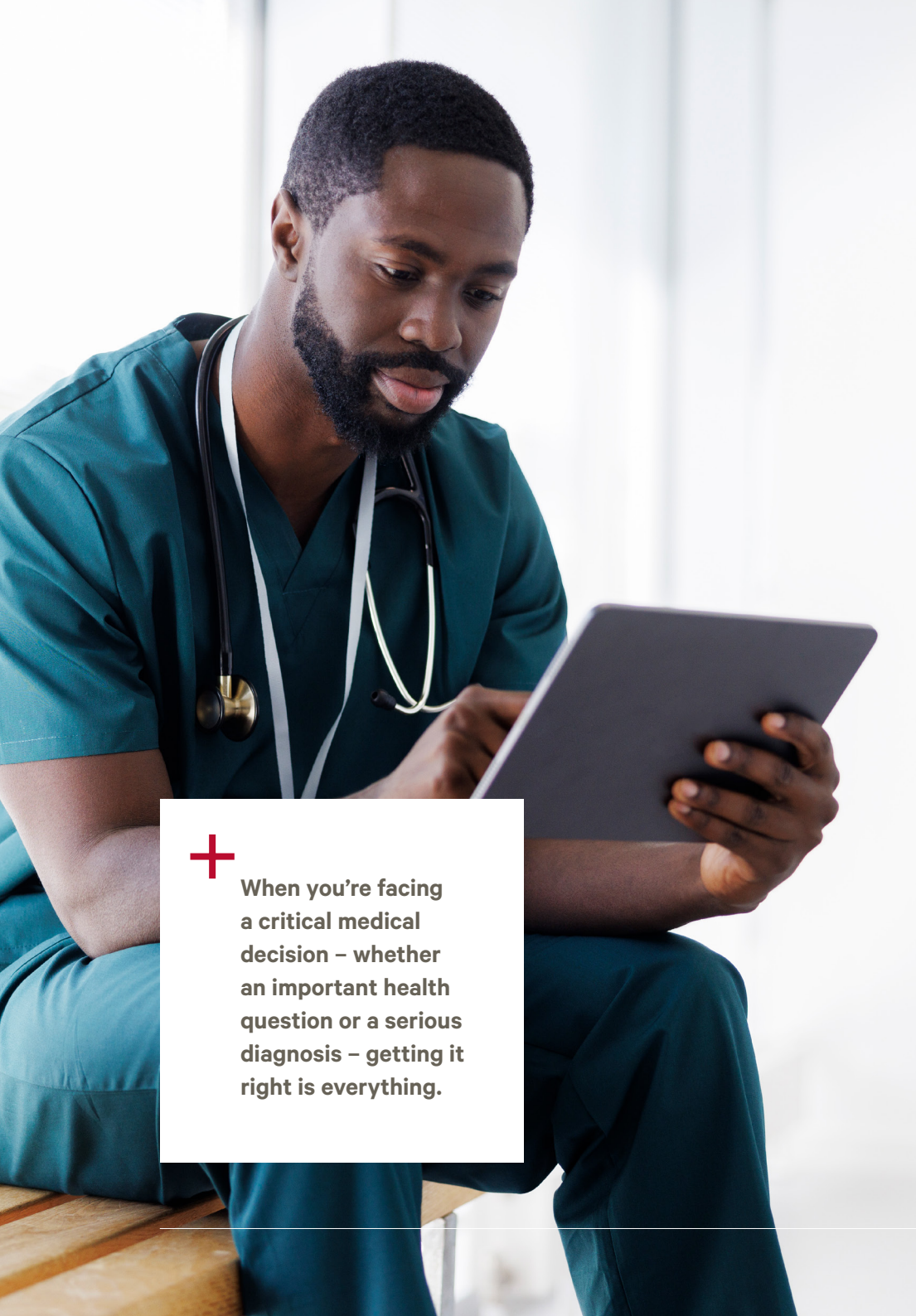
## + Key Features

### Access an Expert

- Locates a world-leading expert on nearly any condition
- Arranges a full review of the medical condition in question
- Receive a full diagnosis, and comprehensive report with recommendations
- Health questions answered
- Helps find the best doctor for the condition

### Online Portal

- Register for **Doctor Online** and email medical questions confidentially to an expert
- Receive answers to medical questions within 72 hours
- **'Health Navigator'** helps check symptoms and get trusted advice
- Extensive library of wellbeing tools, videos and literature
- Access to **FindBestDoc** and **FindBestCare**
- Details of up to three expert consultants to provide appropriate treatment
- Medical and travel arrangements made if treatment is chosen outside of the UK



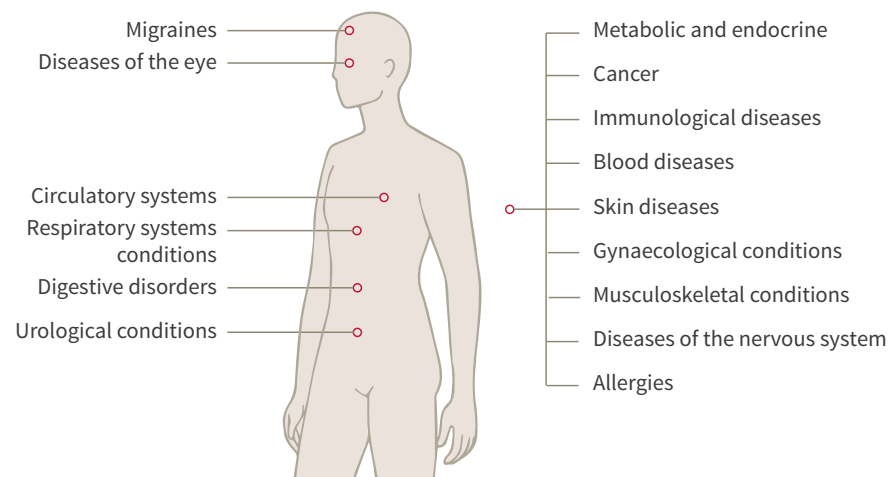
**When you're facing a critical medical decision – whether an important health question or a serious diagnosis – getting it right is everything.**

# Why use the Second Medical Opinion service?

## + Trusted experts

Second Medical Opinion connects you to more than 50,000 world-renowned medical experts. This means you can be sure you have the right information, the right diagnosis and the right treatment. You don't need to travel, visit doctors' offices or chase medical records. No matter where you live or work, you benefit from the world's best medical minds.

## + Conditions the service helps with:





# How the service works

## 1 Call 0800 085 6605

You'll be asked which company you work for.  
The service finds a local expert in your condition from their network of 50,000 leading consultants worldwide.



## 2 Best Doctors search a network of doctors in 450 specialties to find a local expert for your condition.



## 3 Receive answers to your medical questions, prognosis and treatment.



## 4 Medical records are reviewed and you are sent a confidential report.



## 5 Register at [canadalife.askbestdoctors.com](http://canadalife.askbestdoctors.com)



## 6 Submit your medical questions online to a panel of GPs.



## Sign up in 4 quick steps

### 1 Visit [canadalife.askbestdoctors.com](http://canadalife.askbestdoctors.com)



### 2 Fill in your employer details



### 3 Provide your personal details and create password



### 4 Click on the **Register** button



### Once registered you can access

- + Doctor Online
- + Interactive symptom checker
- + Online medical information
- + Video Library



# Life changing answers

## Aarya's Story

Hospitalised in early 2015 after suffering from multiple post-flu seizures, Aarya was treated for viral meningitis. This traumatic experience was exacerbated six days later, when she was re-admitted with post-meningitis symptoms.



She was discharged from the hospital, but was having mood swings and showed significantly reduced affection. Follow ups with the hospital then raised another anomaly in her blood tests, indicating an elevated red blood cell count several times over the maximum limit. Concerned, her parents contacted the Second Medical Opinion service.

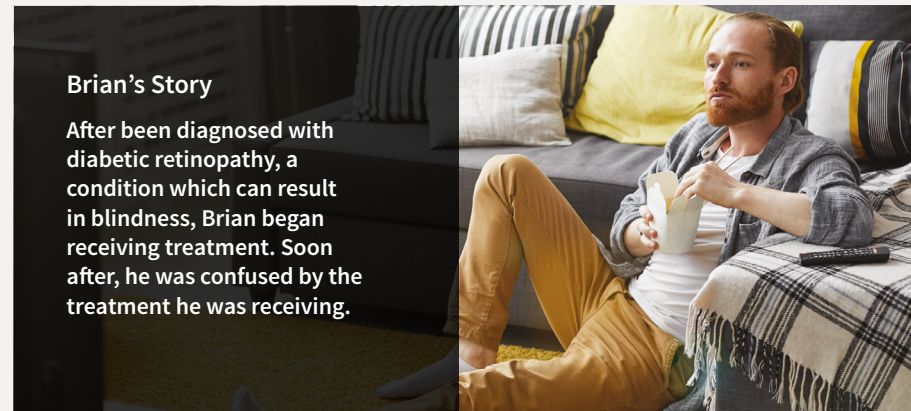
After some initial questioning, an expert contacted Aarya's parents confirming the treatment and advice received at the hospital was correct. They were reassured that her behavioural changes were not uncommon for a girl of this age.

**"I would definitely recommend using this service, especially where the diagnosis is not conclusive or you would like to get a second opinion on the treatment suggested".**

Gaurav, Aarya's father

## Brian's Story

After been diagnosed with diabetic retinopathy, a condition which can result in blindness, Brian began receiving treatment. Soon after, he was confused by the treatment he was receiving.



Wondering if he was doing the right thing, he decided to call the Second Medical Opinion service. An expert ophthalmologist reviewed Brian's case and felt that his diagnosis was not entirely accurate. He believed that Brian might be suffering from disruption of the blood supply to the central area of the retina and recommended testing to assess the damage.

From there, the expert provided Brian with clear steps for treatment, in terms that he could easily understand and follow. For Brian, the right diagnosis meant finally getting onto the right treatment plan and on track to relief.

**"The team was so professional. They really knew what they were talking about and were able to put my mind at ease because they actually took the time to explain everything."**

**To access the Second Medical Opinion Service call: 0800 085 6605. Or register at [canadalife.askbestdoctors.com](https://canadalife.askbestdoctors.com)**

# Some common questions answered

## + What help and advice does the Second Medical Opinion service offer?

The service provides clear and definitive answers for a wide range of health issues. They find the right specialist who will provide a clear, comprehensive and expert report. This can include a review of a member's diagnosis and/or treatment plan. A case manager and nurse work closely with the member and will provide support every step of the way. There are a range of services available, from a full comprehensive review of the member's medical records, to an online service where experienced GPs answer general medical questions within 72 hours.

## + What experience do the doctors have?

All doctors are peer nominated, which means you have access to a unique network of specialists who are internationally recognised as the best in their field.

## + Are there any conditions that are not covered?

Mental-health related conditions, acute conditions (when condition symptoms appear and change or worsen rapidly), minor chronic illnesses, dental problems or patients currently in hospital are not covered.

## + Who can use the service?

The services are available to UK-based employees. Access also extends to your immediate family<sup>1</sup> who live in the same household as you.

### Group Income Protection

- All UK-based employees, whether insured or not
- Immediate family members<sup>1</sup> of the employee

### Group Critical Illness

- All UK-based employees covered under a critical illness policy
- Immediate family members<sup>1</sup> of the employee

## + Can I use the service multiple times?

YES. You can use the service as many times as you need to.

## + Can I use the service for everyday conditions?

YES. It can be used for everyday health conditions such as migraines, back pain, asthma or allergies.

## + Is my information shared with my GP or employer?

NO. Best Doctors may request further medical information, but all details of consultations will be discussed with you and will be confidential.

## + Can I decide not to take the advice?

YES. There's no obligation to follow the advice.

## + Is the cost of treatment covered?

NO. The cost of treatment, additional testing or face-to-face consultations is not covered.

**This service is a non-contractual benefit and can be altered or withdrawn at any time.**

<sup>1</sup>Immediate family includes any spouse, partner, parent or sibling living in the same household; any legal dependant under the age of 21 and in full time education; or any other legal dependant who is dependent on the member because of disability.

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