

# Best Doctors® - putting your health in the best hands



We have extended access to Best Doctors to eligible life cover customers with an initial sum assured of €250,000 or more. Best Doctors is also available to specified illness and income protection customers. Please see Terms and Conditions overleaf.

**Best Doctors creates a unique healthcare experience by providing access to the world's best medical experts should serious illness strike.**

## Peace of Mind

When you have an important decision to make about your health, or the health of your family, you have many questions:

- Is my diagnosis right?
- Is my medication right for my condition?
- Is surgery my best option?
- What is the best treatment?

Or you may be undergoing treatment, but your condition is not improving.

Your Best Doctors membership can help you. It provides access to some of the best minds in medicine to help you get the right answers about your medical condition, diagnosis and treatment – so you have the support you need to make good medical decisions.

Best Doctors will identify a world-leading specialist who will undertake an in-depth review of your original medical documentation, ensuring your diagnosis is accurate and helping you understand the most appropriate treatment options available to you. Your Case Manager will discuss the findings of this review in detail with you and deliver the result in a report direct to your home.

## Connect

1. Call the 24/7 Member Care Centre on **1800 882 342**
2. Best Doctors appoints a dedicated Case Manager and identifies the most appropriate consultant to review your case. Your Case Manager will arrange for all relevant medical documentation to be collected (such as your original imaging studies, biopsies, blood tests, case notes etc.).

## Investigate

3. The expert consultant reviews your case and prepares a detailed report answering all your questions, based on their comprehensive analysis of your medical documentation.

## Answer

4. Your Case Manager will send you the report and discuss the content in detail with you. You are free to share this report with your treating doctor/s so together you can make the most appropriate decisions about your treatment.

Here are just some of the conditions members rely on Best Doctors expertise:

- Musculoskeletal conditions
- Skin diseases
- Cancer
- Blood diseases
- Circulatory system conditions
- Digestive disorders
- Disease of the nervous system
- Gynaecological
- Immunological diseases
- Metabolic and Endocrine system conditions
- Respiratory system conditions
- Urological conditions

## What does Best Doctors do?

Best Doctors provides independent and objective medical information, advice and recommendations from leading medical experts, helping to ensure your diagnosis is accurate and that you are aware of the most appropriate treatment options available. The information is completely confidential and is provided directly to you.

## How does the process work?

Best Doctors is an easy-to-use, confidential service that begins with a phone call to Best Doctors at **1800 882 342**. The service is convenient because you can do everything over the phone instead of having to make a trip to your doctor's surgery.

## How do Best Doctors determine who are the "best doctors"?

Doctors are best qualified to evaluate the experience and skill sets of other doctors. That's why Best Doctors surveys doctors around the world to establish: "If you or a loved one needed a doctor in your specialty, who would you refer them to?" To get opinions that carry weight and professional credibility Best Doctors start at the top, by asking the department heads at major teaching hospitals to rate specialists outside their own facilities. Doctors don't pay to be included in the database and Best Doctors don't pay them to take part in the survey. The judgement of their peers is what matters. The responses form the basis of the Best Doctors global database, which is consistently recognised by doctors and patients for its quality, integrity and independence.

## Are there any additional costs associated with the service either for the company or for me when accessing Best Doctors services?

There are no additional costs. Best Doctors funds the cost of the service as well as arranging for the collection, return and assessment of all relevant medical documentation.

## Can I or my family use the Best Doctors service for a condition that was present before I took out my policy with Aviva?

Yes. Pre-existing conditions are not excluded.

## What would happen if Best Doctors recommended a treatment different from that already proposed by my treating specialist?

Best Doctors supports, not replaces, your treating doctors. You are encouraged to share the findings of your expert medical review with your own GP and/or treating consultant/s and together, decide the best course of action. If necessary, Best Doctors can arrange further independent opinions from other experts in their database, the cost of which would be borne by Best Doctors.

## Terms and Conditions

Access to Best Doctors is provided to persons insured by Aviva Life & Pensions Ireland Limited under individual plans for specified illness cover policies with an application date of 6 February 2007 or later, income protection policies with an application date of 24 August 2010 or later and Flexible Protection Plan and Mortgage Protection Plan policies with an initial life cover amount of €250,000 or more submitted to Aviva from 2pm on 28 March 2013 onwards. "Family" means the insured's Spouse/Partner and Children up to 18 (23 if in full time education). Best Doctors services are not available in respect of mental health related conditions. The service does not cover the cost of treatment, additional testing or face-to-face consultations. Aviva Life & Pensions Ireland Limited does not guarantee the ongoing availability of the Best Doctors service to its policyholders and may, at its sole discretion, withdraw access to the service at a month's notice. Policyholders will receive written notification if the Best Doctors service is withdrawn. Best Doctors is a registered trade mark of Best Doctors, Inc. in the United States and other countries.



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