

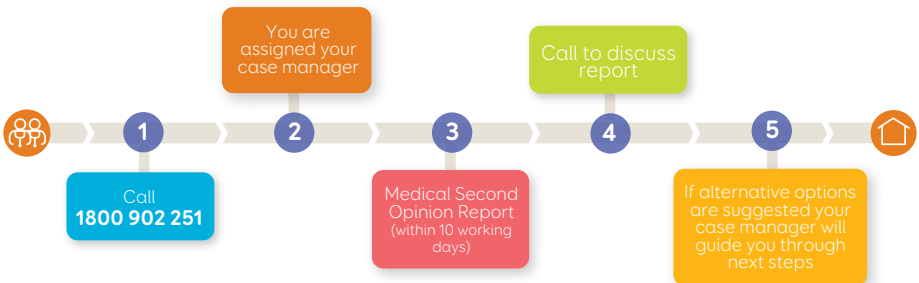


International Second Opinion Service



If you have been diagnosed with a serious medical condition, you may feel overwhelmed. You want to be certain you are considering every available option when you're making critical decisions about your treatment plan. Having a medical second opinion can offer valued guidance and peace of mind to you and your family at this time.

How does International Second Opinion work?



Direct access to a global
network of medical experts on

1800 902 251

With the Second Opinion service you can have access to:

An independent review of your diagnosis and treatment plan in a medical centre of your choice such as the world renowned Harvard Medical School's Teaching Hospitals, London's King's College Hospital and London's Great Ormond Street Hospital.

Benefits of having a second medical opinion:

- > Confirmation of a diagnosis
- > Additional information on the medical condition
- > Other treatment options

A Medical Second Opinion provided in writing typically within 10 working days

This service is available for all medical diagnoses, except:

- > Where no diagnosis has been given or physical evaluation is required
- > Where you have not been evaluated by a doctor for one year or more

Recommendation

Where the medical condition is immediately life-threatening, we recommend that you do not wait for a Medical Second Opinion before seeking or starting treatment.

What is Navigator?



Once you have received your Medical Second Opinion report, you may choose to use the services of Navigator.

Navigator will use the Medical Second Opinion to secure admission on your behalf into a world leading medical centre or to a local hospital in the network.

Navigator will assist with:

- > Case management and advice on recommended facilities based on your Medical Second Opinion and arrange admission
- > Cost containment and claims settlement with medical providers
- > Provide a cost estimate for the treatment package
- > Pharmacy review of prescribed drugs if relevant
- > Translation service available if required
- > Travel assistance

If you choose to use the Navigator Service, you will be invited to sign a contract that outlines the terms & conditions of the service.

If you avail of the International Second Opinion service from Mediguide, it is important to note that if treatments and procedures are proposed as a result, they may not be covered by your health insurance policy as there are limits to your cover. Please check your health insurance membership handbook for full details of the terms and conditions of your health insurance cover or call Irish Life Health on 01 5625396 to discuss your cover.

Irish Life Health do not provide this service and have no involvement in the International Second Opinion service. We have no access to your medical records or the Medical Second Opinion provided unless preapproval for cover is requested by a member.

There is no fee for Navigator in EEA and Switzerland, fees may apply for services outside.

Available on selected plans.