

Jubilee

LIFE INSURANCE



MEDICAL SECOND OPINION
MAKING HEALTH
CARE BETTER



Being diagnosed with a serious medical condition can be a challenging and life-altering situation, especially when one has doubts about the diagnosis. This could result in serious consequences if your time is spent searching for the correct diagnosis instead of the treatment.

In order to make sure that you have access to all the information and are looking at all the available options when making critical decisions about a serious medical condition, Jubilee Life Insurance Company Limited in collaboration with MediGuide brings "Medical Second Opinion" Program. Medical Second Opinion (MSO) offers you a choice of obtaining a medical opinion from specialists located all over the world so that you can find correct diagnosis and a treatment plan which will help you make informed decisions about your health.

ABOUT MEDIGUIDE

We live in an age of unprecedented worldwide research, where announcements of major advances in medical diagnosis and treatment of disease are nearly a daily concern. When faced with a serious illness, you want to have access to as much information as possible, from the best medical service provider across the world, to help guide you as you make critical decisions about you and your loved one's health.

MediGuide can help! Founded in 1999 in America, MediGuide currently serves millions of members across the Globe with its network of offices in North America, South America, Europe and Asia. Working with leading hospitals and medical centers around the world, MediGuide has made it its mission to work with patients and their physicians to gain convenient access to these medical centers for review of their diagnosis and treatment plans.

MediGuide's Medical Second Opinion (MSO) services can be availed if you are a policyholder of Jubilee Life Insurance Company Limited by calling at the following number: 111-11-CARE (2273)

FEATURES OF MEDICAL SECOND OPINION

- Expert medical opinion from specialists around the globe
- Saves time in finding the correct diagnosis and treatment plan
- Offers Safe & Secure use of medical data
- No limit of usage

Why Medical Second Opinion?

Members of MediGuide who have been diagnosed with any medical condition including, but not limited to, Cancer, Stroke, Heart Attack, Kidney failures, Coronary bypass surgery, Major Organ Transplantation can have their diagnosis and perhaps even more importantly, their treatment plans evaluated by researchers that are at the cutting edge of the science across the globe.

The program provides members with comprehensive information and advice to help them make critical decisions about their health. Since time is of the essence, Second Opinions will normally be provided in writing within 10 business days by WLMC (World Leading Medical Centers). Because with a serious illness at hand, peace-of-mind may often be one of the best medicines.

How does the MSO Program work?

MSO Service can be obtained by following the six easy steps:

1. Patient (member or his/her spouse /children/extended family) is diagnosed with any medical condition.
2. The member calls MediGuide's local service center (111-11-CARE) to establish eligibility and initiates the Medical Second Opinion service.
3. Patient must sign a form consenting to the release of their medical records and details. The primary physician will then prepare the relevant patient medical records for MediGuide.
4. MediGuide will identify 3 medical centers available to provide the review and gives the names to the patient and primary physician.
5. Patient and primary physician choose the medical center they wish to use for the Medical Second Opinion from the list of 3 provided.
6. Within 10 business days of receipt of medical records, both the patient and/or primary physician will receive a written review from the selected medical center of the original diagnosis and a proposed treatment plan, subject to data protection.



Member is diagnosed with a qualifying medical condition

1



Patient or physician calls MediGuide at 111-11-CARE (2273) to check eligibility and initiate the Second Opinion Program

2



MediGuide will identify three leading medical centers available to provide the review and gives the names to the patient.

3



Patient and the physician will choose the medical center they wish to use.

4



The Physician's office will prepare relevant patient medical records to be sent to the medical center selected

5



Within 10 business days of receipt, both the patient and physician will receive the review from the selected medical center

6

If you or physician prefers that your medical records be reviewed by a qualified medical center not initially identified, please contact MediGuide for assistance.

1. 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.

2. 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. Their research and the technological progress is making it possible to do remote MSOs for more medical conditions than in the past.

3. What are the names of World Leading Medical Centers (WLMC), who are the part of the Second Opinion Program?

In total, MediGuide currently works with over one hundred hospitals across four continents, with continued expansion. A sample of facilities are listed below however this list is subject to change based on quality control efforts:

- Harvard Medical School teaching hospitals - US
- Boston Children's Hospital - US
- Kings College of London - London, UK
- Beijing Cancer Hospital - China
- Seoul National University Hospital - Korea
- Vejthani Hospital -Thailand
- Parkway Hospitals - Singapore

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

4. 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

5. 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.

6. Is there any fee applicable on obtaining Medical Second Opinion Service?

Medical Second Opinion (MSO) service can be availed by paying an annual membership fee based on plan type as shown in the table below:

Plan Type	Annual Membership Fee (PKR)
Life Assured (Self)	819
Life Assured + Spouse	1,188
Life Assured + Spouse + Children	1,365
Extended Family*	2,129

* Life Assured + Spouse + Children + Parents of Life Assured

The member has the option to choose from the above plan types available under Medical Second Opinion service.

7. Who is covered under “Extended Family”?

Under the “Extended Family” plan type, the Medical Second Opinion service can be accessed by you, your spouse, children and parents.

8. Will I be seen by a doctor at the medical center 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.

9. 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.

10. 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.

11. Is it my responsibility to collect my medical records?

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

12. How many times can I use the Medical Second Opinion service?

As long as you are a member of MediGuide and you or your family wants 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.

13. 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, children or extended family. This also depends on the type of insurance Plan that you have bought from Jubilee Life Insurance (JLI).

14. 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.

15. Are there any exceptions under Medical Second Opinion?

MediGuide Members may request a Medical Second Opinion under most circumstances, except under the following conditions:

- Member has not received a diagnosis - a MediGuide Member must have been given an official diagnosis by his or her treating physician as a prerequisite in order for the WLMC's to confirm the diagnosis and to provide treatment recommendations on a particular medical condition.

- Member has not been evaluated by a treating physician within the last 12 months - Recent medical records are required by WLMCs in order to provide MediGuide Members relevant treatment recommendations.
- Emergency Conditions and Treatments - If a MediGuide Member requires immediate medical attention that Member should seek the care of their treating physician on an urgent basis, and not delay while awaiting the arrival of the MSO.
- Physical evaluation of the Member is required - certain conditions will always require an in-person study and evaluation (for example, mental illness). Understandably, such cases would not be eligible to receive a Remote Medical Second Opinion.

Disclaimers

- The Medical Second Opinion program is a service only and does not reimburse medical expenses from the recommended treatment protocol.
- It is not guaranteed or insured by Jubilee Life Insurance Company Limited or its affiliates and is not a service of the Company. Jubilee Life Insurance Company Limited is acting as a distributor of services on behalf of MediGuide and is not and shall not be held responsible in any manner whatsoever to any person obtaining these services.

Contact details

In case of complaint or for further details, please contact:

Jubilee Life Insurance Company Limited

Head Office: 74/1-A, Lalazar, M.T. Khan Road,
Karachi, 74000, Pakistan

Tel: (021) 32120201, 35205094

Fax: (021) 35610959

Email: info@jubileelife.com, complaints@jubileelife.com

UAN: (021) 111 111 554

SMS: "JUBILEELIFE" to 8398

Website: www.jubileelife.com

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