

## THE MEDICAL SECOND OPINION PROGRAM

When you're facing a serious illness, the feeling is nothing short of overwhelming. MediGuide's medical second opinion program provides you the easiest and most comprehensive review with no out-of-pocket costs or travel requirements in just ten business days.

The medical second opinion program is a unique service available through MediGuide America, an international leader in second opinion services. Members who have been diagnosed with life threatening illnesses can have their diagnoses and treatment plans evaluated by disease specialists at world leading medical centers.

By giving you access to an independent review from a leading medical center, the program provides you with comprehensive information and advice to help you make important decisions about your health. And since time is of the essence, second opinions are typically provided in writing within ten business days – complete with background information on the advising doctors and medical centers.

Take a moment to review the details of this program. Because with a serious illness at hand, peace-of-mind may often be one of the best medicines.



## ABOUT MEDIGUIDE AMERICA

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 occurrence. When faced with a serious illness, you want to have access to as much information as possible to help guide you as you make critical decisions about your health.

**MediGuide can help.** Working with leading medical centers throughout the United States and 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 diagnoses and treatment plans.

To learn more, please visit [MediGuide.com](http://MediGuide.com) or contact MediGuide at 800.961.4843.

MediGuide America is an independent company not affiliated with Legal & General America. In particular, Legal & General America will not be involved in the medical second opinion process.



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## PEACE OF MIND



# MediGuide

Medical Second Opinion Program

The company that responsibly insures your life is now doing something more, possibly saving it.

Provided FREE to you through the Legal & General America companies; Banner Life Insurance Company and William Penn Life Insurance Company of NY.



YOUR COMPANY FOR LIFE™

## QUESTIONS AND ANSWERS

**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.

**If I choose to receive a medical second opinion, is there any cost to me?** There are no out-of-pocket costs for requesting or receiving a medical second opinion. However some services and treatment options suggested in the second opinion may not be covered under your health benefit plan.

**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 center. Be assured that MediGuide is HIPAA compliant and follows State and Federal guidelines governing disclosure of personal medical information.

**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.

**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.

## MEDIGUIDE ACCESS

To access your membership benefits contact MediGuide and have your policy number ready if possible. MediGuide will need to verify your status as a Legal & General America policyholder.



1-800-961-GUIDE (4843)

## HOW THE PROGRAM WORKS



1.

Member is diagnosed with qualifying medical condition.



2.

Patient or physician calls MediGuide to request a medical second opinion.



3.

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



4.

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



5.

MediGuide, in conjunction with your physician's office, prepares relevant patient medical records to be sent to the medical center.



6.

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

## SAMPLE LIST OF QUALIFYING MEDICAL CONDITIONS

AIDS / HIV  
Angioplasty  
Aortic Aneurysm  
Brain Tumor  
Blindness  
Breast Cancer  
Cervical Cancer  
Cirrhosis  
Colon Cancer  
Congenital Heart Defect

Coronary Artery Disease  
Cystic Fibrosis  
Kidney Failure  
Leukemia  
Liver Cancer  
Lung Cancer  
Major Organ Transplant  
Melanoma  
Multiple Myeloma  
Muscular Sclerosis

Myocardial Infarction  
Non-Hodgkin's Lymphoma  
Ovarian Cancer  
Parkinson's Disease  
Pancreatic Cancer  
Prostate Cancer  
Pulmonary Arterial Hypertension  
Thyroid Cancer  
Ulcerative Colitis

Please contact MediGuide to learn about other medical conditions that may qualify.