

PENSIONS
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Irish Life

MEDCARE

MEDICAL SECOND OPINION SERVICE



LIFECARE

SUPPORT FOR WHEN YOU NEED IT MOST

If you've recently taken out a life insurance plan with us you now have one less thing to worry about knowing you and your family are protected.

Financial protection is one of the most important things you can have but we also know you may need emotional and practical support to help you throughout your life, which is why we've introduced **MedCare**, a Medical Second Opinion service that's part of the **LifeCare** range of services.

MEDICAL SECOND OPINION FROM MEDIGUIDE

We know that when facing an illness, you can feel completely overwhelmed; there are questions to ask and decisions to make, all alongside the emotional stress that comes with a diagnosis. At this stage you may seek further medical advice or reassurance. That's where the **MedCare** Medical Second Opinion comes in.

Brought to you by MediGuide, you and your family can avail of an independent review on any medical diagnosis by one of the world's leading medical centres, where major health breakthroughs and advancements are regularly made.

Seeking a second opinion is common practice and your doctor will most likely be supportive of this. The Medical Second Opinion service will work in tandem with your doctor to ensure your diagnosis is correct and that you will receive the best treatment plan possible.

The Medical Second Opinion service is available to you at no extra cost when you start a new Mortgage Life Insurance, Term Life Insurance, Life Long Insurance, Pension Life Insurance, or Income Insurance plan with Irish Life.



There is no cost to you for requesting or receiving a Medical Second Opinion from MediGuide.

WHAT IS A MEDICAL SECOND OPINION?

The **Med**Care Medical Second Opinion is an independent review of the diagnosis and treatment plan given to you by your doctor.

It is provided by MediGuide, a company in the USA, and it is available to you at no additional cost, as part of the **Life**Care range of services that come with your Irish Life plan.

The Medical Second Opinion is carried out by a team of experts from one of the world's leading medical centres that MediGuide has access to including Harvard Medical School's Teaching Hospitals, Boston Children's Hospital and Kings College of London.

WHY DO PEOPLE SEEK A MEDICAL SECOND OPINION?

People usually get a second opinion for peace of mind; to confirm a diagnosis and to get further information and advice. This service is intended to supplement the advice you have received from your doctor or health professional. It is designed to work together with your doctor, not against them, to ensure you can make more informed decisions and take the best course of action.

YOUR FAMILY CAN ALSO AVAIL OF THE SERVICE...

The Medical Second Opinion service is available to and for:

- You
- Your spouse/partner
- Your children
- Your parents
- Your spouse's/partner's parents

HOW DO I GET A MEDICAL SECOND OPINION?

You can arrange to have a Medical Second Opinion by calling **1800 94 83 50**.

The Medical Second Opinion is provided in writing typically within 10 working days from receiving your medical records.

For more details
ask your Financial Broker



HOW DOES THE MEDICAL SECOND OPINION SERVICE WORK?



1. The patient is diagnosed with a condition and would like a review of their diagnosis and treatment plan. The situations where a Medical Second Opinion is not available are outlined in the FAQ section. The patient can be the customer who holds the plan or their spouse/partner, children or parents.
2. The customer who holds the plan calls MediGuide to check that the patient can access the service and then the Medical Second Opinion service can start.
3. The patient must sign a form saying they agree to release their medical records and details to be used by MediGuide. The patient's doctor will then prepare the medical records. The medical records will not be seen by Irish Life and are confidential to MediGuide.
4. MediGuide will identify three of the leading medical centres that it works with that could provide the Medical Second Opinion and gives the names of the centres to the patient and doctor.
5. The patient and doctor choose the medical centre they want to use for the Medical Second Opinion from the list provided and MediGuide will arrange the second opinion. The patient will not be seen by the medical centre in person.
6. Within 10 working days of receiving the medical records, both the patient and doctor will receive a written review of the original diagnosis and a proposed treatment plan from their chosen medical centre.
7. One week later, patients will receive their 'MediGuide Casebook'. The casebook includes patient's medical records and second opinion findings. It also includes extra information on the medical centres and physicians who provided the second opinion and copies of medical journal articles they used. Patients will also receive their casebook on a memory stick, so it can be downloaded and stored on a computer.

Call 1800 94 83 50 to access
the Medical Second Opinion service

Please have your Irish Life plan number available when you call.



FREQUENTLY ASKED QUESTIONS

IS THERE A COST TO ME?

There is no cost to you for requesting or receiving a Medical Second Opinion from MediGuide. MediGuide will cover all costs associated with the service.

CAN I USE THE MEDICAL SECOND OPINION SERVICE FOR ANY DIAGNOSIS?

The Medical Second Opinion service is available for all medical diagnoses, except:

- where no diagnosis has been given; or
- where the patient has not been evaluated by a doctor for one year or more.

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

IS ANY TREATMENT RECOMMENDED IN MY MEDICAL SECOND OPINION COVERED?

No, MediGuide does not cover the cost of any suggested treatment plan. This service provides a second opinion only and does not cover the cost of treatment, additional tests or further consultations with your doctor.

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 help you to make informed decisions about your health and treatment plan with your doctor.

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 an opinion with a different diagnosis or treatment plan, you should send your questions to MediGuide, who may send them to the medical centre that provided the second opinion. In certain cases, MediGuide may go so far as providing a third opinion from another leading medical centre to provide clarification and peace of mind for you.

WILL MY MEDICAL RECORDS REMAIN PRIVATE?

All of your discussions and ongoing correspondence with MediGuide will remain strictly confidential. MediGuide follows all applicable data protection laws when transferring medical records and details. Irish Life will not have any access to the medical records sent to MediGuide. MediGuide is independent from Irish Life.

CAN I USE MEDIGUIDE FOR A CONDITION THAT WAS PRESENT BEFORE I STARTED MY IRISH LIFE PLAN?

Yes, you or your family can use the Medical Second Opinion service for conditions which were diagnosed before you started your Irish Life protection plan.

HOW MANY TIMES CAN I USE THE MEDICAL SECOND OPINION SERVICE?

As long as you have a qualifying Irish Life protection plan in place, and you or your family want a Medical Second Opinion on a diagnosed condition, you can use the service as often as you need to.

ABOUT MEDIGUIDE

Established in over 40 countries, MediGuide works with patients and their doctors to facilitate access to some of the world's leading medical centres for review of their diagnoses and treatment plans.

MEDIGUIDE:

- was founded in 1999.
- offers the Medical Second Opinion service in over 40 countries giving access to the service 24/7, 365 days a year.
- currently works with over 100 leading medical centres worldwide.

For more details:

- talk to your Financial Broker; or
- call the Medical Second Opinion service today at 1800 94 83 50

Please have your Irish Life plan number available when you call.



Any contact you make with MediGuide around the Medical Second Opinion service will be directly with MediGuide itself. Irish Life do not provide the Medical Second Opinion and have no access to your medical records or the results of the Medical Second Opinion.

MediGuide provides an independent and confidential service. MediGuide is independent from Irish Life and Irish Life accepts no liability for this service. Your access to the **MedCare** Medical Second Opinion service is subject to MediGuide terms and conditions. Irish Life cannot guarantee the ongoing availability of the **MedCare** service to our customers and this service may be withdrawn or changed in the future.

Irish Life Assurance plc is regulated
by the Central Bank of Ireland.

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