

QUESTIONS AND ANSWERS **MediGuide's Medical Second Opinion**



Who is eligible to MediGuide's Medical Second Opinion?

All current and future clients who subscribed for a Transition policy or a critical illness rider, regardless of generation or amount of coverage, are eligible for this service.

How does MediGuide's Medical Second Opinion work?

- Patient is diagnosed with a condition which is covered under Medical Second Opinion
- The client calls MediGuide's local service center to establish eligibility and then initiates the Medical Second Opinion service through MediGuide
- Patient must sign a form consenting to the release of their medical records and details. The doctor will then prepare the relevant patient medical records for MediGuide
- MediGuide will identify three medical centers available to provide the review and gives the names to the patient and doctor
- Patient and doctor choose the medical center they wish to use for the Medical Second Opinion from the list of 3 provided
- Within 10 business days of receipt, both the patient and/or doctor will receive a written review from the selected medical center of the original diagnosis and a proposed treatment plan subject to data protection



Where should I refer the client if he wants to apply for a Medical Second Opinion?

The client communicates directly with MediGuide at the following number: 1 877 260-7746 and mentions his contract number.

What conditions are covered by MediGuide's Medical Second Opinion?

MediGuide is able to review ANY medical diagnosis with a Medical Second Opinion with the exception of the following circumstances:

- The member has not yet received a diagnosis
- There has not been an evaluation by a treating physician for >1 years
- The condition is acute or life-threatening (requires immediate medical intervention)
- An in person evaluation is required (e.g. mental illness)

Is there a cost to the client?

There is no cost to the client for requesting or receiving a review from MediGuide. MediGuide will cover all costs associated with the service.

What is the approach used by MediGuide ?

As opposed to having a single doctor review the medical file, MediGuide's hospitals employ the "Consultative Team" approach. This approach joins together a number of different specialists at the World Leading Medical Center, each of whom brings separate specializations to the review of a single patient.

Will the client's medical records remain private?

All discussions and ongoing correspondence with MediGuide will remain strictly confidential. MediGuide adhere to all applicable data protection laws when transferring medical records and details. Also, iA Financial Group have no involvement in the Medical Second Opinion process nor will they have access to the client's medical records or the Medical Second Opinion.

Is it the client's responsibility to collect his medical records?

No, once he contacts MediGuide and start the Medical Second Opinion process and have consented to share his data, MediGuide will then work with the client and his doctor to collect relevant medical records.



QUESTIONS & ANSWERS

MediGuide's Medical Second Opinion



Can the client use MediGuide for a condition that was present before he became eligible to MediGuide?

Yes, the client can use MediGuide's Medical Second Opinion for conditions which were diagnosed before the client became eligible to MediGuide.

How many times can the client use MediGuide's Medical Second Opinion?

As long as he is eligible to the Medical Second Opinion service and want a Medical Second Opinion on a diagnosed condition covered. There is no limit usage.

Who should I contact if I have general questions about MediGuide's Medical Second Opinion?

You should refer to the client service of the individual insurance at **1 844 4IA-INFO**.

How does MediGuide's Medical Second Opinion work?

LET'S GO THROUGH THE SIX EASY STEPS:



Patient is diagnosed with a condition which is covered under Medical Second Opinion. MediGuide covers up to 200 Medical Conditions.



The member calls MediGuide's local service center: 1 877 260-7746 to establish eligibility and then initiates the Medical Second Opinion service through MediGuide.



Patient must sign a form consenting to the release of their medical records and details. The doctor will then prepare the relevant patient medical records for MediGuide.



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



Patient and doctor choose the medical center they wish to use for the Medical Second Opinion from the list of 3 provided.



Within 10 business days of receipt, both the patient and/or doctor will receive a written review from the selected medical center of the original diagnosis and a proposed treatment plan, subject to data protection.