



Life changes. Be prepared. Be protected.

Put your mind at ease with an expert second opinion

Friends Provident International (FPI) is pleased to now include the world-class health benefit, '**Best Doctors®**', as part of the benefits of International Protector Middle East (IPME) product. **Best Doctors** gives you access to the best medical minds in the world, they provide medical expertise and support so you can be confident in your diagnosis, treatment and care.

Even good medical professionals may not always see the whole picture first time. That's why an expert second opinion is often essential to get to the bottom of a condition and understand how best to proceed with treating it.

Should you fall seriously ill, we want you to be confident that you are getting the best advice from the best doctors in the world. That's why FPI has teamed up with **Best Doctors** to provide you with the very best expert answers about your medical condition, resulting in the right diagnosis, the right treatment and peace of mind.

**Best Doctors will
help you make
medical decisions
with confidence.**

What is Best Doctors?

Best Doctors was founded in 1989 by two Harvard Medical School professors, who had the vision of creating a global network of medical experts to offer patients the best possible expertise wherever they happened to be. It now comprises a database of more than 50,000 of the best doctors in the world, each an acknowledged expert in his or her field.

This means patients who have been diagnosed with a serious medical condition can benefit from the best available expertise to review their case and provide expert advice and recommendations for treatment. The service is 100% confidential and there is no need for patients to travel for consultations or even obtain their own medical records.

Who is covered?

You and your spouse or partner and any children living with you all have access to **Best Doctors** service as part of your policy.

What is covered?

The **Best Doctors** service will be available to eligible lives who have been diagnosed with a major critical, degenerative or life threatening condition.

What is not covered?

The **Best Doctors** service does not cover minor conditions, the cost of treatment or act as notification of an insurance claim on your behalf. It does not cover any costs you may incur for travel, accommodation or treatment.

Services covered*

InterConsultation®

Best Doctors InterConsultation service provides you with an expert second opinion on your condition, based on an in-depth analysis of your medical case by a top specialist. This is a confidential service designed to complement the care your own doctor is providing.

Best Doctors will collect all your records, X-rays, scans, test results, pathology reports etc. and forward these to the appropriate specialist. You will then receive a personalised report including recommendations on how to proceed.

Asktheexpert®

You can also make a confidential call to **Best Doctors** to ask questions about your medical condition(s). These will be addressed by a specialist in that field and you will be provided with a full report.

FindBestCare®

Having provided you with a recommended course of action, **Best Doctors** can also search for the most appropriate care facility to provide that treatment. You will also be provided with background information on each specialist involved in the treatment.

Best Doctors will help you at each step along the way, including coordinating your cost of travel and accommodation, but the cost of this as well as the treatment will be covered by you.

*Best Doctors provides additional services in other markets, the three services listed above are available to Friends Provident International customers.

InterConsultation - How does it work?

You can contact **Best Doctors** for a second medical opinion at any time after you, your spouse or partner or children living with you have been diagnosed with a serious illness.

You will then be assigned a **Best Doctors** Member Advocate, a registered nurse who will assist you in your native language. All Member Advocates are medical professionals qualified to discuss your condition in detail. The **Best Doctors** team will identify the most appropriate specialist for you from a database of over 50,000 specialists in virtually every field of medicine.

During the InterConsultation process you will also be allocated a dedicated Case Coordinator who will then collect all your relevant medical records on your behalf and prepare a summary for your specialist, as well as providing you with updates and support throughout the entire process.

Your **Best Doctors** specialist will review the summary, along with all relevant medical evidence, before confirming or making their own diagnosis and recommendation for treatment.

They will then put together a detailed report explaining their findings and reasoning, and this report will be sent to you to review and share with your treating doctor.

Your Member Advocate will also be in touch to discuss the report and answer any questions you may have. This is to ensure that you and your treating doctor have all the information you need in order to make a decision about how to proceed.



Why use Best Doctors?

Here are five good reasons

01

A second opinion for your medical condition by an expert from a database of more than 50,000 doctors in over 40 specialties and 450 subspecialties.

02

Confused about a medical condition? Put a stop to endless internet searches. Ask an expert at Best Doctors.

03

Best Doctors will cost you nothing to use.

05

Get an in-depth analysis of your case, including a personalised report and a recommendation from a medical expert.

04

Best Doctors can help locate the right medical expert for an in-person consultation.



Next steps

01 Think

about whether you have the protection and medical cover you and your family need, and consider the peace of mind you would gain from having an IPME policy with the additional benefit of Best Doctors.

02 Remember

that by purchasing an IPME policy, you will also be eligible to benefit from Best Doctors service free of charge.

03 Speak

to your financial adviser to see how the IPME product and Best Doctors service could take care of you and your family's medical needs now and in the future.

Find out more by visiting:
www.fpinternational.ae/bestdoctors

Copyright© 2017 Friends Provident International Limited. All rights reserved.

Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Telephone: +44(0) 1624 821 212 | Fax: +44(0) 1624 824 405. Incorporated company limited by shares. Registered in the Isle of Man, number 11494. Authorised by the Isle of Man Financial Services Authority. Provider of life assurance and investment products.

United Arab Emirates: Friends Provident International Limited | Dubai Branch, Emaar Square, Building 6, Floor 5, PO Box 215113, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: www.fpinternational.ae. Registered in the United Arab Emirates as an insurance company (Registration No. 76). Registered with the Ministry of Economy as a foreign company (Registration No. 2013); Registration date 18 April 2007. Authorised by the United Arab Emirates Insurance Authority to conduct life assurance and funds accumulation operations. Friends Provident International is a registered trade mark of the Aviva group.

Best Doctors® and the star-in-cross logo are registered trademarks of Best Doctors, Inc. in the United States and other countries.