



# Additional support from AIG

Medical advice from the  
world's Best Doctors®





At AIG, we provide more than financial support when illness or injury threatens your life, lifestyle or livelihood.

Should you or a member of your family be diagnosed with a serious illness, we know that you will have lots of questions and need clear, reliable answers.

## A second opinion could prove to be invaluable.

That's why we include access to Best Doctors® for you and your immediate family when you buy any AIG Life Individual or Business Protection policy – so that you and your family are supported both financially and medically.

We give critical illness customers access to the Best Doctors service for three years following a claim, even if their cover ends. Therefore, even if you have had your claim paid and your policy ends, you will still be able to get help from Best Doctors.

 Best Doctors®

## About Best Doctors

Best Doctors is a network of medical experts who can help you make important medical decisions with confidence. Founded in 1989 by two professors from Harvard Medical School, Best Doctors has created a database of 50,000 world-renowned medical experts.

In a world of rapidly advancing medical science, access to Best Doctors means that if you, your partner or any of your dependent children are diagnosed with a serious or worrying illness you can get a world-leading expert to:

- conduct an in-depth review of your diagnosis and medical case; and
- provide expert advice and recommendations for medical treatment.

Best Doctors can help with everything from minor surgery to major health concerns like cancer and heart disease. The service is 100% confidential. You don't need to travel, visit a doctor's office or chase medical records.

**In short, Best Doctors will give you the confidence to make the best medical decision for you.**



**A second medical  
opinion can help  
you get the right  
diagnosis, treatment  
and care.**



## Sandra's story.

Sandra had a dull pain in her ear which became worse, developing headaches. Her family had a history of Multiple Sclerosis (MS), so she was referred to a neurologist.

Sandra's neurologist explored several theories but her disabling headaches remained constant. Her doctor put her on medication, resulting in the temporary disappearance of her headaches. Her response led the doctor to diagnosis her with Relapsing Remitting Multiple Sclerosis. Sandra began undergoing MS treatment but the side-affects were greatly affecting her life. **Through her policy Sandra obtained access to a Best Doctors neurology expert.**

The expert concluded that she had been misdiagnosed and explained that she actually had two separate medical conditions: Radiologically Isolated Syndrome and Chronic Intractable Headaches - not MS. The expert recommended that she have an annual MRI to monitor any possible signs of MS symptoms.

The report she received from Best Doctors also focused on alternative treatment options that would have an extremely positive impact on Sandra's quality of life. Sandra's MS treatment stopped and she has since received successful treatment for her headaches.

**Sandra is extremely thankful  
for Best Doctors.**

# How do I use Best Doctors?

## **Step 1: Call Best Doctors on 0800 085 6605**

You can contact Best Doctors at any time during your policy to get a second medical opinion for yourself, your partner or your child. You will be able to discuss your case in detail with a Best Doctors Case Manager, all of whom are medical professionals.

## **Step 2: Best Doctors will identify the most appropriate specialist for you**

Your Case Manager will collect all your relevant medical records and prepare a summary. This will then be used to identify the most appropriate specialist from Best Doctors' database of over 50,000 specialists from almost every field of medicine. Your Case Manager will also provide you with updates and support throughout the entire process.

## **Step 3: The Best Doctors expert provides a second opinion and recommendations for treatment**

Your Best Doctors specialist will review the summary and all supporting materials and will compile a detailed report, with their diagnosis and recommendations for treatment. This report will be sent directly to you, to share with your treating doctor. Your Case Manager will contact you to review the report, discuss the details and answer any questions you may have. This will give you the information that you, and your treating doctor, need to make a decision about your treatment in confidence.

# What conditions are covered?

Nearly all conditions are covered by the Best Doctors service: from eczema and migraines, to heart disease and stroke. It can be a pre-existing condition and does not have to be related to a claim.

The only conditions that Best Doctors cannot help with are mental health (except certain behavioural problems such as autism and children's developmental problems).

## How much does it cost?

Your AIG policy covers the cost of the Best Doctors service and arranges for the collection, return and assessment of your medical information. You will be responsible for any cost associated with any medical treatment, travel or accommodation, either in the UK or abroad.

## What if Best Doctors recommendation is different to that of my treating doctor?

Best Doctors' objective is to support, not replace, your own treating specialist. Best Doctors always recommends that you share the findings of their expert medical review with your GP and/or consultant. It is then you and your doctor's responsibility to decide the best course of action. If necessary, Best Doctors could arrange further independent opinions from other experts in the database, the cost of which would be supported by Best Doctors.

## Are there any additional costs when I use Best Doctors services?

There are no additional costs. Best Doctors funds the cost of the service and arranges the collection, return and assessment of all relevant medical documentation.

## Will the recommended treatment be available in the UK?

Information from Best Doctors is based on established protocols and internationally approved diagnostic or therapeutic guidelines and it would be unusual for information from Best Doctors to relate to testing or treatment that could not be provided under the NHS or medical insurer (if an eligible condition).





## Daniel's story

Daniel visited his GP when he grew concerned after finding a lump on his testicle. He was quickly referred to an Urologist who diagnosed him with prostate cancer. He was recommended to undergo an open prostatectomy to remove the cancer. Feeling uneasy about having surgery, Daniel requested a second referral to another Urologist and received the same course of treatment but with robotic surgery.

Daniel felt very reluctant about undergoing surgery; **he was made aware of Best Doctors at just the right time.** Best Doctors identified a world leading Urologist to review his case and also gave him the opportunity to present all of his questions to the expert.

His medical prognosis confirmed that surgery would significantly improve his long term survival. The Best Doctors team recommended that the most effective form of surgery would be an open radical retropubic prostatectomy. Having all the information, Daniel felt comfortable and reassured to have the surgery.

**Daniel believes Best Doctors is essential to have on any medical journey.**

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