



## Best Doctors FAQs

### What is Best Doctors?

Best Doctors is a company that connects MLC Critical Illness insurance clients and their families<sup>1</sup> with leading specialists to provide medical advice regarding a serious illness without having to leave home.

Using its global network of more than 50,000 leading medical specialists, who have been nominated by their peers, Best Doctors provides MLC Critical Illness insurance clients with comfort and reassurance when:

- they may want to be sure about the condition they suffer ;
- they may feel they need help deciding between the various treatment options available, especially at this stressful time;
- they may wonder whether they really need surgery;
- they may feel sceptical or confused after accessing information from multiple sources (for example, look up breast cancer online and you're likely to find 34 million pages of information);
- they may not understand their diagnosis; or
- they may question why their symptoms don't seem to be improving.

The use of Best Doctors is entirely at the client's choice and is optional.

### What's the history of Best Doctors?

Established by Harvard University medical specialists in 1989, Best Doctors is a privately-held company. It now operates in 30 countries, covering more than 15 million members, and has access to more than 50,000 medical specialists.

### How does Best Doctors work?

If a client or one of their family members is eligible for the service, they simply call Best Doctors to set the process in motion.

A medical professional from Best Doctors in Australia will become the client's dedicated point of contact and support them throughout the entire process called 'InterConsultation™'.

They'll note the client's medical history and document any questions they may have.

- The client will need to sign a consent form so Best Doctors can collect all their relevant medical information.
- This may include:
  - medical records,
  - imaging studies,
  - treatment plans,
  - surgical reports, or
  - pathology, including test results and biopsies.

This entire InterConsultation process is completed without the client ever having to leave home.

---

<sup>1</sup> Family means the client (being the life insured under the policy), their spouse and any dependent children.



---

**Who can use this service?**

The Best Doctors medical advice service is available to current MLC Critical Illness insurance clients (being the life insured under the policy), their spouses and any dependent children.

**Which illnesses or conditions does Best Doctors review?**

Best Doctors will arrange leading specialist medical advice about critical illness, chronic or degenerative conditions, regardless of whether it's a listed condition under MLC Critical Illness insurance. It is important to note that this service is not limited to life threatening illnesses and is available to clients at any time; they do not need to be on claim.

Note: consultations regarding acute care (emergency room) cases, pregnancy and mental health conditions are not available through Best Doctors.

**What happens once a client's medical records have been collected?**

At the request of the Best Doctors in Australia, a team of medical experts in Boston (including Harvard-trained specialists) will review the client's case in rigorous detail by:

- identifying the important issues in their case,
- identifying specific questions or concerns the client may have, and
- distilling the specifics of the case into a detailed Clinical Summary.

Best Doctors then searches its global network of 50,000 leading, peer-nominated medical specialists to identify who is best suited to review the client's case.

The leading specialist receives the client's medical information and conducts a thorough analysis of their case. The specialist then writes a report based on their key issues and concerns.

Prior to sending this report to the client, a medical professional from Best Doctors in Australia will call and review the key findings of the report with the client.

The client will then receive the report that they may want to share with their treating doctor. This is entirely at their discretion.

**How long does this process take?**

On average, the client should receive their InterConsultation report within 15-20 business days after all the relevant medical information and reports are received by Best Doctors. This process may take longer if pathology needs to be reviewed.

**Who selects the 'Best Doctors'?**

Best Doctors believes that doctors and specialists are the best qualified to evaluate the experience and skill sets of other specialists and to identify those who are at the peak of their field. Only current medical specialists within the Best Doctors network nominate and vote for peers to join.

As part of the process, the specialists are asked the same question:

*If you, or a family member, need a doctor in your speciality, who would you refer them to?*

The result is the ultimate vote as to who is the doctors' choice.



---

**Are there any costs associated with the service?**

Doctors are not paid to be listed in the Best Doctors network, nor does Best Doctors accept payments from doctors to be included in the network. In fact, MLC has paid for access to this medical advice service for our clients with MLC Critical Illness insurance.

Best Doctors does not employ doctors, but calls on the appropriate specialist in their global network to review on cases in their area of expertise.

When one of these specialists participates in an InterConsultation process he/she is paid a consulting fee – there is no charge to MLC clients and their families for the service.

However, when accessing the service, a client may have to pay for faxing or mailing any completed information and consent forms to Best Doctors.

**How many times can a client use Best Doctors?**

Eligible MLC Critical Illness clients and their families can utilise the Best Doctors service as many times as they wish. There is no cap on the amount of times clients can access Best Doctors.

**Will local doctor/s be familiar with Best Doctors?**

MLC has recently introduced, on an exclusive basis in Australia for clients with MLC Critical Illness insurance and their families, Best Doctors' medical advice service. As such, local doctors may or may not be familiar with Best Doctors.

Best Doctors is forming an Australian-based Medical Advisory Board. One role of this Board is to help educate doctors, at a local level, about Best Doctors.

From an operational perspective, Best Doctors collects medical records, diagnostic tests and pathology through departments of the hospital where the client or a family member has been treated.

If Best Doctors needs to approach a local doctor directly for a client's medical records, they will fully explain the service.

Best Doctors will also have to show that they have the client's permission to collect medical records, and the reason/s for doing so.

Over the past 20 years, Best Doctors has established itself in 30 countries worldwide and has experienced acceptance with treating physicians in about 98% of their cases.

**How can Best Doctors help local doctors?**

These days, it's virtually impossible for any doctor to stay informed of the evolving techniques, medications and treatments for every medical condition.

A client may choose to share the InterConsultation report with their treating doctor(s). Leading medical specialists may provide their doctor(s) with valuable insights regarding complicated medical conditions, and additional information on innovative diagnostic and treatment protocols that might not be readily available.



**Is a claim required to use the service?**

Eligible MLC clients can voluntarily access this service regardless of whether they have submitted a claim or the status of that claim.

**Is a client's personal medical information provided to MLC if they use the Best Doctors service?**

No.

MLC has arranged for Best Doctors to provide MLC Critical Illness clients with this exclusive medical advice service.

The client's privacy is fully protected.

- MLC will not receive a copy of the InterConsultation report from Best Doctors.
- Nor will MLC accept a client's InterConsultation report in support of a claim.
- Best Doctors will not share the names of participants with MLC.
- MLC will not ask clients for a copy of their InterConsultation report, nor will we accept a copy of the report from them.
- If a copy of an InterConsultation report is received by us, it will be promptly returned to the sender.
- If received, a copy of their InterConsultation report will not be retained on MLC's system.

However, a client's local treating specialist (with the client's permission) may use information from the InterConsultation™ report when submitting medical information to MLC.

**What is Best Doctor aiming to achieve?**

Best Doctors goal is: *"To connect ill people to leading specialists to provide confidence, clarity and certainty in regards to their diagnosis and treatment plan".*

**If you have any further questions please contact Kristen Allen, MLC Corporate Affairs, 02 9957 8580.**

**Important information**

Best Doctors is not insurance (including health insurance) and it does not replace a client's relationship with their current doctor or medical specialist. Information about the history of Best Doctors and choice of specialists was sourced from Best Doctors. MLC reserves the right to withdraw the service at any time or to change the terms on which the service is provided to customers. Copyright 1998-2009 Best Doctors. All Rights Reserved. Best Doctors, the star-in-cross logo and InterConsultation are trademarks or registered trademarks of Best Doctors in the European Community, the United States and in other countries and are used under license.

This document has been prepared by MLC Limited (ABN 90 000 000 402, AFSL 230694), of 105-153 Miller Street, North Sydney, NSW 2060 a member of the National Australia Group of companies.