

AIG Group Plus – Expatriate Care Second Opinion Service



WorldCare ACCESS

Remote second opinion service

- A medical second opinion is free
- Provides virtual access to world-class hospitals
- Empowers you to make an informed decision
- Reduces the risk of medical mistakes
- Is easy to use
- Is a family benefit

Continued >

WorldCare ACCESS remote second opinion service:

Being ill in a foreign country is never pleasant – especially if you are wary of the local medical services.

You might consult a local doctor and want reassurance that your diagnosis – and the suggested course of treatment – is correct. After all, with constant advances in medical science, it is difficult for any one doctor to be aware of all of the latest developments and treatment options.

WorldCare International Inc. (WorldCare) offers peace of mind through its second opinion service, which entitles you to a virtual second medical opinion from doctors at a WorldCare Consortium® hospital, some of the top-ranked hospitals in the USA, after a first diagnosis by a local doctor.

While in many cases a second opinion will confirm a diagnosis or suggest only minor changes to a treatment plan, you will have the reassurance that your first diagnosis has been verified by internationally recognised medical specialists.

What the second opinion service consists of:

A written evaluation of the insured person's medical file and supporting diagnostic information by appropriate specialists from a WorldCare Consortium® hospital.

- Evaluation of the diagnosis and treatment plan occurs remotely.
- In complex cases, two independent second opinions.
- One follow-up written evaluation, if necessary, of additional reports or questions which are related to the initial second opinion request, obtained within 30 days of the first evaluation.
- A written report providing a diagnosis and/or treatment plan.
- A conference call, if needed, between the attending physician and the specialist who reviewed the case.

What is required for a medical second opinion:

You and your attending physician should compile a complete, concise and recent medical record. The record must be typed in English and must at least include:

- Clinical reasons and objectives for the requested review.
- Recent physical examination report.
- Detailed history of present illness or injury including signs, symptoms, chronological onset diagnosis, treatment plan, response to treatment and current status of disease.
- Medical images and pathology samples, when appropriate, and laboratory results.
- Brief medical history (including daily routines, habits and surgeries, list of medications, chronic problems, allergies and relevant medical history).

AIG branch network:

Within the EEA the insurance will be underwritten by the relevant branch of AIG Europe S.A.

For full branch details in a relevant jurisdiction please refer to www.aig.com/worldwide. Your insurance contract is subscribed by the Belgian branch office of AIG Europe S.A., located at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT BE 0847.622.919 and registered with the National Bank of Belgium (NBB) under the number 1136. The NBB is located at de Berlaumontlaan 14, 1000 Brussels. Your insurance contract is submitted to Belgian law.



www.aig.com/expat

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How to obtain a medical second opinion:

- Visit: www.worldcare.com/contact

Or call one of the following numbers. The number you call will depend on the AIG branch that has underwritten your policy.

For policies produced in:

- Belgium: Call +32 2 739 99 11
- Luxembourg: Call +32 2 739 99 11

The WorldCare Consortium®



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