



Second opinions **really count**

Especially when they're from the world's best doctors

 Best Doctors®


AVIVA

What is the **first thing** you might **think about** if you were **diagnosed** with a **serious illness**?

Probably: “Will I get better?”

We can help, by giving you access to a service called Best Doctors®. Best Doctors is a non-contractual benefit which can be withdrawn at any time without notice. Best Doctors is an independent service, it does not form part of Aviva's claims process and does not form part of the insurance policy.

You and your family can get access to Best Doctors if you take out a protection policy with Aviva. The service is available to:

- › You
- › Your spouse/partner
- › Your children up to the age of 18 (or 23 if in full time education)
- › Your parents and your spouse's/partner's parents

A second medical opinion

Best Doctors can help you with those questions that are likely to be racing around your mind after being diagnosed with a serious illness such as:

- Will I get better?
- Is my diagnosis correct?
- Is the treatment I've been recommended the most appropriate or is there an alternative?

Best Doctors aims to help people with these overwhelming questions by offering an expert second opinion from peer reviewed specialists, thereby helping you make decisions about your health. Best Doctors is a confidential service and the results of any second opinion are shared only with you (and your treating doctor if requested).

About Best Doctors®

Best Doctors was founded in 1989 by two renowned physicians and affiliates of Harvard Medical School, to offer people access to the pooled knowledge and experience of the world's very best medical experts, specialists, researchers and academicians. They created a database of 53,000 specialists from around the world, selected and recommended by their peers (and reviewed on a regular basis) as the top practitioners in their respective fields.

So, Best Doctors is uniquely placed to be able to refer your case to a team that can provide you with an expert medical review.

“It was a great relief to have somebody else available to help, and the service we received from Best Doctors was great. They always kept in contact and kept us informed of the situation. My mother has already started a treatment suggested by Best Doctors and has already experienced some improvement.”

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How does the service work?

Best Doctors provides an in-depth review of your medical files to assist in the confirmation of your diagnosis and to help develop a treatment plan.

1

Case received by Best Doctors

The Best Doctors programme is triggered when you contact Aviva to say that you wish to avail of the Best Doctors service. We will then send you information on how to contact Best Doctors and you can pursue this if you would like a second opinion.

2

Information gathering

One of Best Doctors' medical professionals is assigned to work with you to identify the medical issues, collect the signed Best Doctors medical release form and all your relevant medical records.

3

Information analysis

Best Doctors own multidisciplinary panel of doctors analyses all the clinical information and identifies the key medical issues affecting you. The panel creates a summary which includes: medical history, literature review, case analysis, additional questions and pertinent medical records.

4

Expert search

The most appropriate specialist is identified for the diagnosis and treatment of the particular condition. The expert is selected from the Best Doctors database of 50,000 peer reviewed specialists.

5

Diagnosis and treatment recommendations

The selected Best Doctors specialist reviews the summary and supporting materials including pathology, MRIs, etc. supplied by Best Doctors. The specialist sends a detailed report to Best Doctors with diagnosis and treatment recommendations.

6

Best Doctors report and follow up

The diagnosis and treatment report is then sent to you (and your treating doctor if requested). The Best Doctors' medical professional assigned to the case reviews the report with you (and your treating doctor if requested).

The cases below are examples of **how Best Doctors** has

Case overview

misdiagnosed tumour

Patient	55 year-old female
Symptoms	History of debilitating back pain.
Initial diagnosis and treatment	Malignant tumour around spinal column. Radical surgical removal, chemotherapy, radiation, rehabilitation.
Prognosis	High risk of permanent paralysis.
Best Doctors Impact	
Identified problem	Error in pathology.
Changed diagnosis and treatment	Benign tumour. Decompression surgery, avoiding chemotherapy and radiotherapy.
Referred to top specialist	Identified top experts including neurosurgeon, endocrinologist and rehabilitation medicine specialists.
Outcome	Treatment received locally. Patient no longer suffers from back pain. Full return to normal active life.

Source: Best Doctors

helped people with their **diagnosis** and **treatment**.

Case overview

changed diagnosis and treatment to cure the cancer

Patient	23 year-old male
Symptoms	Recurrent abdominal pain radiating to lumbar region.
Initial diagnosis and treatment	Pure seminoma. Four to six cycles of chemotherapy. No surgery needed.
Prognosis	Fair.
Best Doctors Impact	
Identified problem	Mixed germ cell tumour with nonseminomatous elements.
Changed diagnosis and treatment	No reason for more than four cycles of chemotherapy. A very aggressive surgical approach was recommended to eliminate elements that do not respond to chemotherapy.
Referred to top specialist	Patient underwent surgery locally following Best Doctors' recommendations.
Outcome	Residual tumour was found and resected. Cancer completely cured.

Source: Best Doctors

The case below is an example of **how Best Doctors has helped** people with their **diagnosis and treatment** *(continued)*.

Case overview

changed treatment
and patient lived

Patient	31 year-old female
Symptoms	Sudden loss of consciousness.
Initial diagnosis and treatment	High grade Multiform Glioblastoma. Chemotherapy and radiotherapy, no surgical options.
Prognosis	Maximum two months survival.
Best Doctors Impact	
Confirmed diagnosis	Multiform Glioblastoma.
Changed treatment	Surgical removal, chemotherapy and radiotherapy.
Referred to top specialist	Coordinated care, including hospital admission, transportation, 24/7 assistance. 99% of the tumour removed. Four days of admittance in the hospital. The patient was back to work two months after surgery.
Outcome	Almost three years later, there is no evidence of tumour recurrence.

Source: Best Doctors

Please note: this case was treated by doctors in hospitals outside of Ireland and the UK. Expenses incurred due to travel are not covered by Best Doctors or Aviva.



Important Information

Best Doctors is not available for acute, pregnancy related or mental health conditions. The service does not cover the cost of treatment, additional testing or face-to-face consultations. Best Doctors is an independent company and Aviva will not be responsible for any actions taken or not taken as a consequence of recommendations made by Best Doctors. Aviva Life & Pensions Ireland DAC does not guarantee the on-going availability of the Best Doctors service to its policyholders and may, at its sole discretion, withdraw access to the service at a month's notice. Policyholders will receive written notification if the Best Doctors service is withdrawn.



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