



⋮ **CERTAINTY.**  
IT'S WITHIN YOUR REACH.

**BEST DOCTORS INSURANCE LIMITED**

## ⋮ WHY CHOOSE OUR MEDICAL INSURANCE?

BEST DOCTORS, INC. OF BOSTON, MASSACHUSETTS, WAS FOUNDED WITH ONE GOAL – TO HELP PEOPLE BE SURE THEY GET THE BEST MEDICAL CARE.

To make this possible, we have developed exceptional medical insurance plans. Our plans are easy to understand, easy to use and built around the idea that getting you the right care should be the starting point of any insurance.

All of our products include our unique InterConsultation™ service that offers you an expert second opinion when you need it most. And all of our plans include a world-class claims process, meaning when you need to focus on your health, you can be confident your claims are paid and your reimbursements are made quickly and accurately.

With more than 20 years experience in the market, Best Doctors works with the world's leading medical experts and institutions to help more than 15 million people in 30 countries be sure they have the very best medical care.

## ⋮ WHY OUR TOTAL CARE GIVES YOU TOTAL CONFIDENCE.

BEST DOCTORS GUARANTEES NOT JUST COVERAGE BUT ACCESS TO THE BEST POSSIBLE CARE THE MEDICAL WORLD CAN OFFER.

### ⋮ TRUST. CONFIDENCE. EXPERIENCE.

- Best Doctors was founded in 1989 by professors of medicine from Harvard Medical School who had the vision of combining access to the best medical information with the best medical insurance.
- Best Doctors Insurance Limited is registered in Bermuda, a British Crown Colony, one of the world's most closely regulated and respected insurance markets. Its policyholder protection laws ensure that our members have the security and peace of mind of knowing that our reserves, investments and accounting procedures meet strict requirements.
- Best Doctors has earned world-wide recognition, and has been featured in publications such as The Wall Street Journal, Forbes, Business Week, Business Insurance, and *Redefining Health Care*, a book published by Harvard Business School Press. Best Doctors is regularly featured at insurance industry forums.
- We are one of the most experienced, fastest growing companies in the region – developing innovative insurance products and partnering with top reinsurers across the globe, including Munich Re and other highly rated reinsurers.

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⋮ BEST DOCTORS IS CHANGING  
THE FACE OF MEDICINE.  
**CBS 60 MINUTES**

⋮ **EXCEPTIONAL PROTECTION AND CARE**

We are a different kind of insurance company. We offer a distinctive approach designed to achieve the highest standards in the fast-changing medical world.

Our vision and operations are guided by our Medical Advisory Board, and we actively participate in debate and initiatives designed to advance the frontiers of medical care and adequacy of medical coverage. This ensures that medical excellence, meaningful benefits and the best treatment outcomes remain the driving forces behind everything we do.

⋮ **A GLOBAL MEDICAL COMMUNITY LIKE NO OTHER**

Best Doctors has established a worldwide community of specialists and works in close partnership with those who are recognized as the leaders in their field.

Our unique database of the 50,000 best doctors in the world is an unequalled and valuable resource that allows us to identify and access the leaders in over 400 medical specialties in 30 countries.

As our client, you have the priceless reassurance of being able to access this unique network to protect your health and your loved ones.

⋮ **DID YOU KNOW?  
HOW WE CHOOSE OUR  
'BEST DOCTORS EXPERTS'**

Best Doctors has identified the world's most respected doctors in every specialty of medicine by undertaking the largest-ever survey of how doctors rate their peers. In each country, we select the doctors whose reputation for clinical excellence puts them in **the top 5% of their specialty**. Best Doctors gives you access to these doctors and the most advanced care in the world.

⋮ A REPUTATION BUILT ON  
**MEDICAL LEADERSHIP.**

BEST DOCTORS WAS FOUNDED BY  
HARVARD MEDICAL SCHOOL PHYSICIANS  
AND CONTINUES TO FOCUS ON  
**ACHIEVING THE VERY BEST MEDICAL  
CARE FOR PEOPLE LIKE YOU.**

⋮ **MAKING THE NEWS**

Best Doctors has received a high level of attention from newspapers, books, magazines and television networks around the world.

CBS 60 Minutes, The Wall Street Journal, USA Today, New York Times, Readers' Digest, FOX Business News, Money Marketing Magazine, The Insurance Journal, Business Week, Financial Times, Benefits and Compensation Solutions, Healthcare World Magazine and many more have given our organization the highest accolades for our work.

 **THE WALL STREET JOURNAL.**

 **Reader's  
Digest**  
Life well shared.

 **USA  
TODAY**  
usatoday.com

 **The New York Times**

## ☐ MORE CARE, MORE CONFIDENCE...

Our aim is always to do the most we can for your peace of mind.

We know the world keeps going 24/7 so our Notification Center does too – call us day or night. We know you want claims settled quickly so we are leaders for simplicity and speed.

We know medical needs come in many shapes and sizes so we offer cover for all the following services.

- Diagnostic services
- Intensive care
- Renal dialysis
- Pregnancy and related services
- Treatment for congenital conditions
- Organ transplants
- Cancer treatments
- Heart surgery
- Medical equipment
- Medications
- Treatment of allergies
- Air ambulance
- Major joint replacement
- Treatment for digestive disorders
- Physical therapy and rehabilitation
- and much more...

## ☐ CHOICE OF COVERAGE

Best Doctors Insurance Limited offers a choice of medical plans that have been carefully developed to offer generous cover for a range of different clients.

Our straightforward range of options is easy to match to your age and level of medical need. Further optional plans offer you the additional peace of mind of special cover for particular circumstances.

## ☐ PERSONALIZED SERVICES

For clients who choose to have treatment overseas, we help take the worry out of making the arrangements.

We can help identify the very best specialists and medical facility, and we offer a full concierge service to handle hotel bookings, translation services and medical appointments.

## ☐ CORPORATE HEALTH INSURANCE

Our choice of corporate plans featuring the unique Best Doctors benefits at a competitive value will give your organization the edge in attracting and retaining the best staff. These are sample plans only.

**Please contact your agent for a customized plan design and quotation.**

### CORPORATE PREMIERPLUS™

The most comprehensive coverage with access to the best hospitals and doctors anywhere in the world.

### CORPORATE GLOBALCARE™

Excellent coverage anywhere in the world through our prestigious Best Doctors Network.

### STAFFCHOICE™

Excellent value plan that covers essential health care needs locally and regionally.

## ☐ INDIVIDUAL HEALTH INSURANCE

Here are some of our plans offering lifetime guaranteed renewal.

### PREMIERPLUS™

Total choice, flexibility and peace of mind from the very best coverage anywhere in the world.

Enjoy top benefits such as organ transplant coverage, cancer treatments, and congenital conditions.

### GLOBALCARE™

Excellent benefits with access to the best hospitals and doctors in the world through the Best Doctors Network.

This comprehensive plan offers coverage during hospitalization treatments, out-patient care, maternity benefits, and repatriation.

### ULTIMATECARE™

Maximum protection for major medical events, including transplants, cardiac surgery, severe trauma and burns.

This plan offers a travel benefit to help you get to the best hospital anywhere in the world.

## ☐ BE CONFIDENT WITH OUR UNIQUE BENEFITS.

ALL OF OUR PLANS OFFER  
BEST DOCTORS EXCELLENCE  
AND GIVE YOU THE CERTAINTY  
YOU SEEK.

## ☐ OPTIONAL EXTRAS (RIDERS)

Additional peace of mind when you need it most.

### MATERNITY COMPLICATIONS

Greater protection and peace of mind in one of life's most precious moments. This benefit covers complications before and after delivery.

### ORGAN TRANSPLANT

Cover for the procedure as well as pre and post-transplant care, medications, and any complication. This benefit also covers charges related to the living donor (available rider with GlobalCare™ only).

### CRITICALSELECT™

Cover for unexpected expenses, existing debts and lifestyle changes due to critical illness.

Choose between \$25,000 or \$50,000 cash payment\*.

\* Figures in American Dollars (USD)

☐☐☐ **HOPE.**  
"BEST DOCTORS GAVE US A CHANCE  
TO SAVE OUR SON'S LIFE –  
YOU CAN'T PUT A PRICE ON THAT."

☐☐☐ **INTERCONSULTATION™ BENEFIT**

All of our insurance plans offer the reassurance of Best Doctors' unique InterConsultation™ service. If you are diagnosed with a condition that threatens your health, or even your life, the InterConsultation™ benefit could make all the difference to the outcome. It will definitely make all the difference to your peace of mind.

With one simple phone call to Best Doctors, this service will give you an expert second opinion on your diagnosis and treatment. Our multi-disciplinary team lead by Harvard-affiliated physicians will undertake a comprehensive analysis of your medical information, review (and even retest) pathology and search the Best Doctors database for the best medical specialist to give you an independent report on your diagnosis and recommended treatment. Working with you and your doctor, our medical coordinator will provide additional support to ensure you can make vital medical decisions with confidence.

The results of the InterConsultation™ service speak for themselves. In 55% of the cases that we provided medical insight, our specialists changed the original diagnosis or recommended a different treatment plan.

**Your life is precious – only certainty is good enough.**

**ALEXIS' STORY**

Our son Alexis was born with a severe heart defect. When he was six weeks old, we were told he had just a few days to live and he was discharged from the hospital to hospice care. The doctors could do no more and he was given high doses of morphine. We thought there was no hope but our agent encouraged us to use the InterConsultation™ benefit available in our plan. That phone call changed our lives.

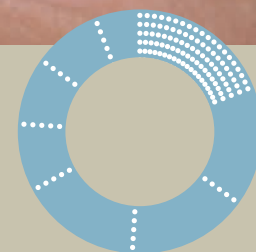
The team lead by Harvard-affiliated Best Doctors' physicians acted quickly to review Alexis' medical records and consulted with the world's leading pediatric heart surgeon. The surgeon agreed with the diagnosis of Alexis' rare condition but offered us the option of pioneering surgery to repair his heart. This complex procedure could only be performed by a few highly-skilled surgeons, and we were talking to the world's best.

Today our little son Alexis is laughing and playing with his brother. His heart is functioning properly and he no longer has any pain. Our joy and our gratitude is beyond words. Our insurance coverage allowed us to afford this surgery, gave us hope and access to the best doctors in the world.

☐☐☐ **UNIQUE BENEFIT FOR TOTAL REASSURANCE.**

☐☐☐ **DID YOU KNOW?**

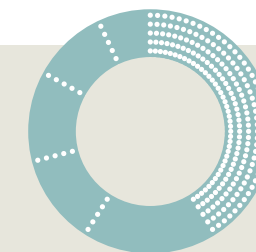
As a client, you can access the exclusive InterConsultation™ benefit even for medical conditions that are excluded from your policy. You can also use it to get more information on an existing medical condition.



**19%**  
CARDIOVASCULAR  
AND PULMONARY  
DISEASES

**Our members seek help for a variety of conditions\***

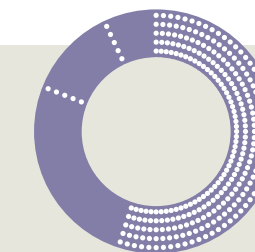
- 19%** Cardiovascular and pulmonary diseases
- 16%** Oncology
- 16%** Orthopedics and trauma
- 16%** Neurology and neurosurgery
- 9%** Skin, eye, ear, nose and throat
- 9%** Immunology and infectious diseases
- 9%** Nephrology and endocrinology
- 6%** Rare genetic diseases



**42%**  
WANT CONFIRMATION  
OF APPROPRIATE  
TREATMENT

**Reasons why members use the InterConsultation™\***

- 42%** Want confirmation of appropriate treatment
- 17%** Questioning need for surgery
- 12%** Don't understand diagnosis
- 12%** Symptoms not improving
- 10%** Skeptical of their doctor
- 7%** No diagnosis



**55%**  
CHANGED DIAGNOSIS  
OR TREATMENT

**Outcome of InterConsultation™ reviews\***

- 55%** Changed diagnosis or treatment
- 26%** Confirmed plan for treatment
- 12%** Identified that pathology was incorrectly interpreted
- 7%** Identified insufficient work-up

\*Source: Best Doctors InterConsultation™ cases 2008

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The insurance policy is issued by Best Doctors Insurance Limited, a Bermuda company. Insurance administration services provided by Best Doctors, Inc. on behalf of Best Doctors Insurance Limited. [www.bestdoctors.com](http://www.bestdoctors.com)

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The information contained in this guide is current at the time of issue, 1 March 2009, and supersedes all previously published material. Premium rates and benefits are subject to change from time to time. If you anticipate treatment for which you are expecting a benefit from Best Doctors Insurance Limited, please contact us before commencing treatment to confirm that the benefit you expect will be paid. Your plan's rules are listed in the Conditions of Coverage Booklet included in your Welcome Pack. Personal information is handled in accordance with our Privacy Policy, which is available at [www.bestdoctors.com](http://www.bestdoctors.com)

☐☐☐ BE CERTAIN BY  
**BECOMING A MEMBER.**

FOUR EASY STEPS  
TO BEST DOCTORS CERTAINTY.



**1. CALL YOUR AGENT.**  
With your best interest in mind, your trusted agent can guide you through the world of medical excellence Best Doctors offers.

**2. DISCUSS YOUR HEALTH NEEDS.**  
Your agent will help you choose the best plan for you.

**3. COMPLETE AN APPLICATION FORM.**  
Additional forms can be downloaded from the Best Doctors Insurance Limited website.

**4. WE WILL SEND YOU A WELCOME PACK.**  
The pack will contain your insurance details and everything you need to know to start enjoying the certainty that only Best Doctors Insurance Limited can give.



**Call USA Collect** 1 305 269 2521

**USA Toll Free** 1 866 902 7775

**Trinidad and Tobago Toll Free** 1 888 826 9630

**Fax** 1 800 476 1160

**[www.bestdoctors.com](http://www.bestdoctors.com)**

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