



Best Doctors®

YOUR GUIDE TO
BEST DOCTORS® BENEFITS



REALIZE

A CERTAINTY
THAT IS PRICELESS.

BEST DOCTORS INSURANCE LIMITED



WE GIVE YOU
**WORLDWIDE COVERAGE
AND PEACE OF MIND**

☐☐☐ **BE SURE.**
MARIA IS.

My name is Maria. I'm 33 years old. I completely lost my sight over a few months. This is my story. Doctors diagnosed an aggressive brain tumor. They said it would need urgent surgery, which would be disfiguring, dangerous and would result in permanent blindness.

My doctor and I turned to the Best Doctors InterConsultation™ benefit available in my insurance plan. Their specialists discovered I had an inflammatory disease and not a life-threatening tumor. Thanks to Best Doctors, I have now regained my eyesight and reclaimed my wonderful life.



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WELCOME TO A WORLD OF MEDICAL EXCELLENCE

This guide is a handy reference to help you understand what being covered by Best Doctors Insurance Limited means and to explain the potentially life-saving benefits it offers you and your loved ones.



☐☐☐ **OUR
PROMISE
TO YOU.**

HELPING YOU BE ABSOLUTELY SURE

Your peace of mind is the reason we have developed unique insurance plans and services that give you access to the best possible care the medical world can offer.

We promise to help you to be absolutely sure you receive the **right diagnosis and treatment**. For thousands of clients, our benefits have proven to be the difference between overwhelming anxiety and fully-informed confidence.

Sometimes it's the difference that saves a life.



☐☐☐ CLARITY.

"AT THE WORST TIME OF MY LIFE, BEST DOCTORS GAVE ME ALL THE SUPPORT AND REASSURANCE I NEEDED."

USING YOUR INSURANCE COVER.

WHEN ONLY CERTAINTY IS GOOD ENOUGH, CALL BEST DOCTORS.

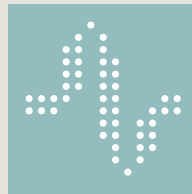
Imagine the anxiety and uncertainty that comes with a serious medical diagnosis. Could it be wrong? What do all these medical terms really mean? Should I consider other tests? What are my treatment choices? What are the risks? How will I pay for treatment?

At the time when you most need financial protection, support and guidance, it's hard to know who to turn to and whose advice to trust. With our insurance cover, you can call on a respected, independent medical team lead by Harvard-affiliated physicians to answer all your questions and to help guide you and your physicians every step of the way. You can also rest assured that the best treatment is covered by your insurance plan.

4 REALIZE A CERTAINTY THAT IS PRICELESS
USING YOUR INSURANCE COVER

1.

HOW THE INTERCONSULTATION™ WORKS



CONNECT.

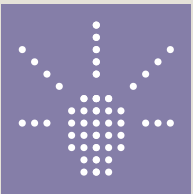
If you have any questions about a diagnosis or treatment plan, it takes just one phone call to connect you to all the help and support you need.

A local Best Doctors Coordinator will be assigned to you and will be your partner in ensuring you get the right information and the best outcomes.

INVESTIGATE.

Your Coordinator will ask you to provide specific medical information and to collect supporting medical reports from your treating doctors. Once we have this information, we will select the most suitable world-renowned expert to review your case.

Our experts are drawn from our exclusive database of 50,000 of the world's leading doctors covering more than 400 sub-specialties. This Best Doctors specialist will then supply a thorough analysis of his/her findings and recommendations.



ANSWERS.

We will give you and your doctor an easy-to-understand report summarizing the expert's findings. The report includes all the information you need to be sure of your diagnosis and to confirm the best treatment plan.

With this expert second-opinion, you have the confidence to make decisions and, put your treatment plan into action. Best of all, you have the peace of mind that Best Doctors can give.

2.

HOW TO ARRANGE MEDICAL CARE OUTSIDE YOUR COUNTRY

If you choose to have treatment overseas, we can help take the worry out of making the arrangements.

We will help you to identify the very best specialists and medical facility, and we offer a full concierge service to help make all the arrangements such as hotel accommodation, transportation, translation services, medical appointments and hospital admissions.

At all times, we are available to answer your questions and to guide you through the process. Our concern is to reduce hassles and stress so you can concentrate on getting well again.

If you would like our help, simply call our Notification Center or email us at precert@bestdoctors.com

DID YOU KNOW?

- You and all your dependents covered by Best Doctors Insurance Limited can benefit from the InterConsultation™ service right away. There is no waiting period and you can even use this extraordinary benefit for medical conditions excluded from your insurance coverage.

3.

☐☐☐ YOUR CHECKLIST BEFORE GETTING TREATMENT

We want you to get maximum benefit from your insurance cover and to avoid any unexpected misunderstandings. To help us help you, please read this checklist carefully before you have treatment.

BEFORE ANY TREATMENT

- 1. Make sure you take your insurance identification card with you.**
2. Check with us to make sure your insurance plan covers the services you want to use.
3. Call us to check whether you have completed any relevant waiting periods (if applicable).

IF YOU ARE GOING INTO A HOSPITAL

4. Check with us if any part of the cost is excluded from your insurance cover and, if it is, how much this will be. You will need to pay this amount on admission or before being discharged from the hospital. Depending on your type of plan, we settle most hospitalizations directly with the facility, so you don't have to deal with reimbursements.

5. If your insurance cover specifies that you must use a hospital that is part of the Best Doctors Member Care Network, check with us if the hospital you intend to use is part of our network.

AFTER TREATMENT

6. You may need to make changes to your insurance cover after treatment. For example, if you have given birth to a baby, we will need to add the baby to your policy. Please call us within 30 days to let us know.

IN A MEDICAL EMERGENCY

7. Safety and well-being will be everyone's first priority and naturally you will not call Best Doctors before getting urgent treatment. However you must notify Best Doctors **within 48 hours** from the time you (or a covered dependent) receives medical service.

You will be responsible for 30% of all covered medical expenses if you fail to notify us as outlined above.

8. Air ambulance services must be pre-approved and coordinated by Best Doctors Insurance Limited. We will take care of every detail to ensure that transportation and hospitalization are managed as efficiently as possible.

FOR ELECTIVE ADMISSIONS, SURGERY AND PROCEDURES

9. For elective admissions, scheduled surgery, scheduled MRI, CT services and other procedures, you must notify Best Doctors **at least 72 hours** prior to the service date.

You will be responsible for 30% of all covered medical expenses if you fail to notify us as outlined above.

WHEN YOU CALL US

When calling to make a notification, please have the following information handy:

- ♦ Patient name
- ♦ Date of birth
- ♦ Policy number
- ♦ Diagnosis
- ♦ Estimated length of stay
- ♦ Proposed treatment
- ♦ Estimated cost (if available)
- ♦ Medical records
- ♦ Name of treating physician and/or medical facility you have selected



NOTIFICATION CENTER

Best Doctors Notification Center is open 24 hours a day, 7 days a week.

Call USA Collect 1 305 269 2521

USA Toll Free 1 866 902 7775

Trinidad and Tobago Toll Free 1 888 826 9630 or
After Hours Only 868 290 6406

Fax 1 800 476 1160

Email precert@bestdoctors.com

www.bestdoctors.com

These numbers are listed on the back of your **Insurance Identification Card.**



BE ABSOLUTELY SURE

If the InterConsultation™ assessment of your case needs a pathology review, Best Doctors retests all pathology through one of our world renowned partners: Dana-Farber Institute, M.D. Anderson Cancer Center or Memorial Sloan-Kettering Cancer Center.

Their meticulous analysis often identifies medical issues not found during initial evaluation and is one of the reasons why 55% of people who use the InterConsultation™ benefit receive a changed diagnosis or treatment.

16%
ONCOLOGY



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

For Maria, a changed diagnosis was life-changing news. For many of our members, there is fresh hope or a better way forward. For all of them, there is new confidence in being certain.

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

4.

HOW TO SUBMIT A CLAIM

Depending on your plan, if you select a medical facility that is part of the Best Doctors Member Care Network, you won't need to complete a claim form. Simply present your insurance identification card and we will settle your account directly with the hospital. This avoids paperwork and processing and also greatly reduces the financial burden on you and your loved ones.

If you need to make a claim for reimbursement, please complete a claim form and submit it with the following information:

- ♦ Original itemized bills and receipts
- ♦ Medical records that we consider necessary
- ♦ Any available police report (if applicable)

All claims will be processed within 10 to 21 working days of receipt of all the required information. We strive however to deliver all reimbursements within 5 to 10 working days. Before reimbursement can be paid out, you must meet the deductible you have chosen.

WHERE TO SUBMIT YOUR CLAIMS

Within USA

Best Doctors Claims Center
5301 Blue Lagoon Drive, Suite 620
Miami, Florida 33126

Within Trinidad and Tobago

Best Doctors Claims Center
c/o Global Financial Brokers
92 Tragarete Road
Port of Spain, Trinidad
W.I.



"ONE CALL TO BEST DOCTORS
CHANGED THE REST OF MY LIFE –
YOU CAN'T PUT A PRICE ON THAT."

☐☐☐ **BE CONFIDENT.**
YOUR HEALTH IS IN THE SAFEST HANDS.



☐☐☐ REMINDER OF BEST DOCTORS MEDICAL PLAN BENEFITS

- ◆ You can choose your specialist and hospital on many of our plans (check your policy details).
- ◆ Your cover includes access to our proprietary database of Best Doctors Experts who are in the top 5% of their profession for clinical excellence.
- ◆ You can use the invaluable InterConsultation™ service when you need an expert second opinion – even for pre-existing conditions excluded from your policy.
- ◆ We reimburse approved medical expenses within 5 to 10 days (when complete information is received).
- ◆ A baby born to a mother covered for maternity care is automatically covered (with reasonable notification).
- ◆ You are guaranteed that your policy will be renewed for life – regardless of your age and changes in your health.

☐☐☐ REMEMBER

- ◆ Our notification center is open 24 hours a day, 365 days a year to help with emergencies and all the requirements of hospitalization.

☐☐☐ BENEFITS OF BEST DOCTORS NETWORK

Whether you are treated in your home country or overseas, our network gives you access to the highest standard of care.

If the best specialist for your condition is in another country, we can help with all the relevant information and arrangements.



CENTER OF EXCELLENCE

Over 30,000 medical facilities have been appointed to Best Doctors international community of hospitals. They are hospitals that continually strive to advance the standards of medical care.

You will find the latest listing of our network of doctors and hospitals online at www.bestdoctors.com or you can call Best Doctors Notification Center.



ABOUT BEST DOCTORS

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 the 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.

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.

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**

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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**



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