



## Best Doctors<sup>®</sup>

A unique service offered by  
MLC Group insurance



# Medical advice when you need it most

With over 120 years of looking after Australians, we're proud to bring the unique medical advice service offered by Best Doctors to you as an MLC Group Insurance client.

Imagine for a moment a doctor has told you, or a member of your immediate family, you're seriously ill.

Having insurance can help provide financial security, but we know the initial reaction at this emotional time is to ask a number of key questions:

- Am I making the best treatment decision?
- Is the diagnosis correct?
- Is surgery the best option?
- Are there any new treatment options we should consider?
- What's going to happen to me and my family?

## **The answer is you speak to Best Doctors.**

With your MLC Group Salary Continuance Scheme your employees (members), and their immediate families<sup>1</sup>, will now get access to the unique medical advice service offered by Best Doctors.

It means they won't have to waste precious time researching for leading specialists or treatments (a Google search for 'Cancer', for instance, reveals 189,000,000 results, a bewildering amount of information for anybody).

## **Best Doctors does it all for them.**

And all this is done at no additional cost.<sup>2</sup> to them or you. MLC has arranged for your access to this service

<sup>1</sup> Family means the member (as the insured), their spouse and their dependent children.

<sup>2</sup> When accessing the service, members may incur personal expenses such as faxing or mailing any completed information and consent forms to Best Doctors.

"I want everyone connected to Best Doctors to know how much comfort I got from their work."

Quote from an Australian patient.



**Innovation Excellence**

# Best Doctors

## What benefits does it offer?

For many years Best Doctors has been helping people all over the world gain some confidence, clarity and certainty about their diagnosis and treatment.

It was founded by doctors from the Harvard Medical School in 1989 and has been so successful it's now in 30 countries around the world; including the US, UK and Canada.

Best Doctors was established to achieve one specific goal, namely to connect ill people to a network of peer-nominated, leading medical specialists from around the globe.

“I couldn't have been more impressed with the quality of the information I got and the quality of the process.”

Quote from an Australian patient.

### Who are the 'Best Doctors'?

Through your MLC Group Salary Continuance Scheme your members will have access to leading medical advice from a network of 50,000 specialists voted by other doctors as the best.

As part of the Best Doctors' network recruitment process, these specialists across the world 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 best of the best in their respective field. In other words, Best Doctors' network is the doctors' choice.

Periodically this network is reviewed, following a well-established and accepted peer review process that ensures quality standards are met.



# Best Doctors

## The key benefits

### For your organisation

- Access to Best Doctors may reduce the period of recovery and subsequent absence from work by providing access to the best medical information.

A healthy, productive and motivated workforce is projected to increase productivity by over 1,700 days valued at \$0.6m (estimated per year for an organisation with 1,000 employees and a 20% reduction of average absence rates).<sup>1</sup>

- Best Doctors forms a valuable part of an employee benefits package, which should aid recruitment and reduce turnover by attracting and retaining the best calibre staff.

<sup>1</sup> Human Capital Magazine, October 2010.

### For employees and their families

- Best Doctors provides unlimited access to leading medical specialists from around the world who can advise on anything from chronic disease to pain management and serious illness.
- Ongoing support and updates from a dedicated medical professional in Australia about their case.
- In-depth case review from a leading medical specialist on the diagnosis of a serious illness or injury.
- Guidance through the best treatment options available from a unique database of 50,000 specialists who have been voted “the best” by their peers.

“Best Doctors is a very popular benefit. Our employees value the ability to have their case reviewed by world-leading experts.”

**Graham Clark, Head of Compensation & Benefits, Société Générale Corporate and Investment Banking (UK).**

“We actively communicate Best Doctors as part of our employee benefit package – we also signpost relevant staff at point of need.”

**Nora Tisdall, Occupational Health Manager, Wrigleys.**

“Put simply, I think that Best Doctors is a fantastic benefit for employees, their families as well as us as an employer. I would recommend it to anybody. It’s the perfect complement to our workplace health programme.”

**Mona Smith, HR Leader, PerkinElmer.**

“We’re delighted to be working with Best Doctors because it’s an innovative proposition that we can provide to staff that the competition can’t. So far over 100 staff have benefited from the service, including our CEO!”

**Charlie Johnston, HR Director, Cisco, UK and Ireland.**

# How Best Doctors works

If a member, or one of their immediate family, is diagnosed with an illness it takes just one call to Best Doctors to set the process in motion.

A medical professional from Best Doctors in Australia will become their dedicated point of contact and support them throughout the entire process called 'InterConsultation' (see the next page for how this works).

They'll note their medical history and document any questions they may have.

They'll need to sign a consent form so Best Doctors can collect all the relevant medical information.

This may include:

- medical records
- imaging studies
- treatment plans
- surgical reports, or
- pathology, including test results and biopsies.



“Through Best Doctors, Australians now have the opportunity to access a leading specialist to obtain additional medical advice for their own information or to share with their treating doctors and feel more confident in the difficult choices they face with their ongoing care.

There is increasing evidence that second-opinion consultations provide benefits to both patients and treating doctors.

In particular, patients report they received new information at the second consultation in relation to treatment options and prognosis, resulting in improved satisfaction with the level of communication and confidence in making treatment decisions.”



**Dr John Aloizos,**  
**AM, MBBS, FRACGP, FAICD**  
**Leading Australian General Practitioner**

# The Best Doctors InterConsultation™ process

How does it work?

**The member contacts Best Doctors by calling toll-free 1800 388 097**

The member discusses their medical issues and key concerns with a medical professional from Best Doctors in Australia.

The member provides consent for Best Doctors to gather and analyse your medical information.

Best Doctors selects a leading medical specialist based on the member's specific medical needs.

Best Doctors confers with the specialist who analyses the member's case and writes a report which addresses key concerns.

This report will be sent to a medical professional from Best Doctors in Australia who will call the member to share the main findings of the report, prior to forwarding the report to them.

After receiving their report, the member can call Best Doctors with any questions they may have. They may also share this report with their treating doctor.

On average, 15–20 business days if review of pathology is not required.

# Best Doctors in real life



**Alexis<sup>1</sup>** was born with severe cardiac defects. By six weeks she had developed signs of respiratory distress, congestive

heart failure, poor oral intake and failure to thrive.

The family was told there was nothing that could be done, and Alexis would soon die.

Hospice care, high doses of morphine and cardiac medications were started.

To Alexis' parents it seemed as if all their options had been exhausted until Alexis' mother called Best Doctors.

The Best Doctors' team connected Alexis and her treating physician with one of the world's top Paediatric Cardiac Surgeons, chosen

from the Best Doctors' global network of 50,000 specialists.

The Best Doctors' assigned specialist recommended a pioneering surgery that would not only save Alexis' life, but also offer her full life-expectancy.

A few weeks later, after the complex surgery was successfully completed, Alexis' heart worked perfectly and she now lives a normal life.

**“Our baby is alive, her little heart is fixed. Alexis is playing with her older brother, laughing and has no more pain. Our family is overwhelmed with joy. Thank you Best Doctors.”**



**Mary<sup>1</sup>** was 33 and had completely lost her sight over a period of months.

She was diagnosed with an aggressive brain tumour requiring emergency open

head surgery; a procedure both dangerous and disfiguring.

The location of the tumour required the optic nerve to be cut and permanent blindness would result.

She turned to Best Doctors in the hope they could find an alternative treatment.

Thanks to Best Doctors she discovered she did not have a life-threatening tumour; rather she had sarcoidosis, a treatable inflammatory condition.

For final determination and expert advice on treatment, the assessment was forwarded to a Rheumatologist, from the

Best Doctors' global network, who confirmed sarcoidosis.

The Rheumatologist immediately phoned Mary's surgeon and recommended cancelling the operation.

Mary's surgeon was sceptical, but at the insistence of the specialist, agreed to delay the operation for 48 hours.

During this time, anti-inflammatory drugs were administered and the change was dramatic: her eyesight began to return almost immediately.

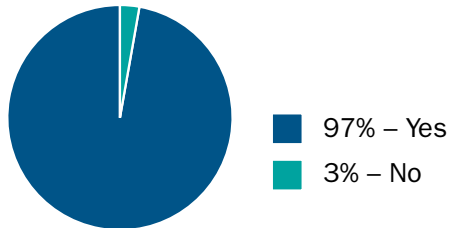
**Today, Mary is healthy and active with full eyesight and thankful for the services of Best Doctors.**

<sup>1</sup> The information contained in these case studies is based on real life cases. However, in order to preserve the privacy of the patients their personal details have been removed.

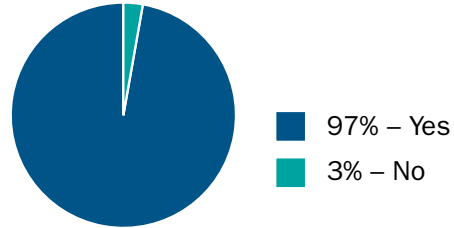
# What do people think of Best Doctors?

Some graphs from the regular quality survey provide the best answer.

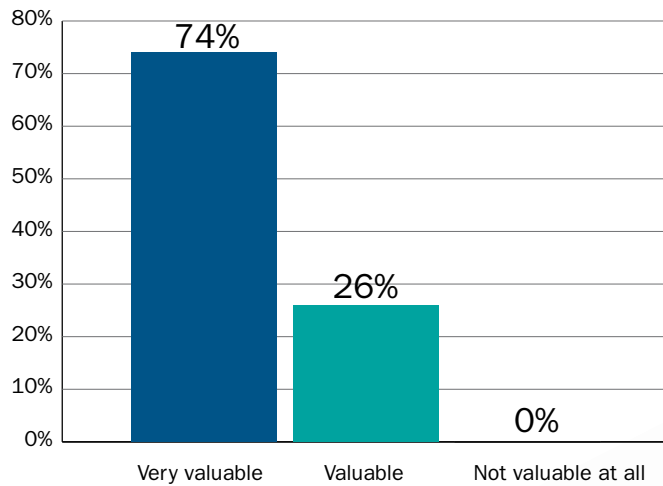
**Did the report respond to all of the questions you raised with Best Doctors?**



**Do you intend to tell your friends and family about Best Doctors?**



**How valuable was the medical information provided to you by Best Doctors?**



**Source:** Best Doctors, Quality Survey Results, June 2010.



# Best Doctors

## Do you have a question?

### Who can use this service?

The Best Doctors medical advice service is only available to members of the MLC Group Salary Continuance Scheme, their spouses and any dependent children.

### Do members need to make a claim to use the service?

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

### Will the Best Doctors service affect an insurance claim?

Best Doctors will not share their findings with MLC, and members use of the service won't affect the assessment of a claim.

The Best Doctors InterConsultation report can't be used to support a claim with MLC; nor will MLC request a Best Doctors' report in connection with a claim.

However, the member's treating specialist may, with their consent, share information from the Best Doctors InterConsultation report with MLC.

Member's privacy will be protected throughout the process.

### Which illnesses does Best Doctors deal with?

Best Doctors will arrange leading specialist medical advice about serious medical conditions such as cancer, stroke and any other conditions causing the member major discomfort or disruption to a healthy and productive life.

The illness doesn't need to be a claimable condition under the member's MLC Group Salary Continuance Scheme.

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

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

MLC has arranged for access to this medical advice service for certain MLC Group Insurance clients.

Best Doctors doesn't employ doctors, but calls on the appropriate specialist in their network to review cases in their area of expertise.

When one of these specialists participates in an InterConsultation process, he/she is paid a consulting fee by Best Doctors— there is no charge to you or the members for this process.

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

Doctors aren't paid to be listed in the Best Doctors network, nor does Best Doctors accept payments from doctors to include them in the network.

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

MLC has recently introduced Best Doctors in Australia. As such, your local doctors may or may not be familiar with Best Doctors.

It has formed 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 member (or a family member) has been treated.

If Best Doctors need to approach the member's doctor to request medical records, they will fully explain the service.

Best Doctors will also have to show that they have obtained the member'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.

As a result of sharing Best Doctors' InterConsultation report with local treating doctor/s (with the member's permission), leading medical specialists may provide them with valuable insights.

These may be regarding complicated medical conditions, and additional information on innovative diagnostic and treatment protocols that might not be readily available.

## What personal information is provided to MLC if a member uses the Best Doctors service?

Rest assured, the member's privacy is fully protected.

- MLC will not receive a copy of the InterConsultation report from Best Doctors.
- Nor will MLC accept the InterConsultation report in support of a claim.
- Best Doctors will not share the names of participants with MLC.
- MLC will not ask for a copy of the InterConsultation report.
- If a copy of an InterConsultation report is received by MLC, it will be promptly returned to the sender.
- If received, a copy of your InterConsultation report will not be retained on MLC's system.
- The report from Best Doctors won't be sent to the member's local treating doctor unless the member chooses to do so.

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

If you have any further questions  
please call Best Doctors on  
**03 9225 5066**

## Important information

Best Doctors isn't insurance (including health insurance) and it doesn't replace your relationship with your current doctor or medical specialist.

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**How to access the Best Doctors service**  
Call Best Doctors from anywhere  
in Australia on **1800 388 097**

