

MEDIGUIDE

MEDICAL SECOND OPINION PROGRAM

AIG, the company that responsibly insures your health, now safeguards your well-being by taking you "Closer to the Cure".

Provided complimentary to you by AIG.



MEDIGUIDE's Medical Second Opinion Program

When you are facing a serious illness, the feeling is nothing short of overwhelming. MEDIGUIDE's Medical Second Opinion program provides you with a convenient and comprehensive review with no out-of-pocket costs or travel requirements in just 10 business days.

The Medical Second Opinion program is a unique service available through MEDIGUIDE International, an international leader in Medical Second Opinion services. Members who have been diagnosed with life threatening illnesses can have their diagnoses and treatment plans evaluated by disease specialists at World Leading Medical Centers.

By giving you access to an independent review from a leading medical center, the program provides you with comprehensive information and advice to help you make important decisions about your health. Since time is of the essence, Medical Second Opinions are typically provided in writing within 10 business days – complete with background information on the advising doctors and medical centers.

Take a moment to review the details of this program, because with a serious illness at hand, peace of mind may often be one of the best medicines. All Medical Conditions may be reviewed under the program, with the exception of these circumstances:

1. No diagnosis by a qualified physician;
2. No evaluation by a treating physician for more than one year;
3. Condition is acute or life-threatening (requires immediate medical intervention), and
4. An in-person evaluation is required (e.g. mental illness).

| Examples of Qualifying Medical Conditions (QMCs) | | | |
|--|--------------------------|----------------------------|--------------------------|
| Endocrine Disorders | Infectious Diseases | Gastrointestinal Disorders | Gynaecological Disorders |
| All Types of Cancerous Conditions | Hematological Disorders | Neurologic Disorders | Orthopaedic Disorders |
| Pulmonary Disorders | Cardiovascular Disorders | Spine Disorders (multiple) | Urological Disorders |
| Vascular Disorders | Major Organ Transplant | | |

"Medical Second Opinions led to an improved prognosis in 71 per cent of the cases reviewed and a change in the treatment plan of 93 per cent of the cases reviewed."

HOW THE PROGRAM WORKS

- 1.** Member is diagnosed with qualifying medical condition.
- 2.** Member contacts MEDIGUIDE to initiate Medical Second Opinion Process.
- 3.** MEDIGUIDE begins collecting all relevant medical records.
- 4.** MEDIGUIDE identifies 3 leading medical centers available to provide the review and sends the list to the Member.
- 5.** Member selects leading medical center. Records will be transferred to selected medical center.
- 6.** Within 10 business days of receipt, the Medical Second Opinion is sent to the Member and their physician.

Frequently Asked Questions

1. Who is MEDIGUIDE International, LLC?

MEDIGUIDE International, LLC, is an independent company specializing in the Medical Second Opinion program headquartered in Delaware, USA with patient clients (Members) located all over the world.

MEDIGUIDE collaborates with leading medical centers worldwide to acquire second opinions for Members who need to make critical medical decisions.

2. How does the Medical Second Opinion Program work?

As a MEDIGUIDE Member, if you are diagnosed with (or you are suspected of having) a serious medical condition, you are eligible to have a written evaluation of your diagnosis and treatment plan as part of your membership, at No Cost to you. With your authorization, MEDIGUIDE collects all of the relevant medical records and sends them to a selected medical center. Typically, the Medical Second Opinion is completed within 10 business days of the receipt of the records by the selected medical center.



3. What is included in MEDIGUIDE's Medical Second Opinion service?

Once MEDIGUIDE is notified of the Insured's medical condition, its medical researchers identify three World Leading Medical Centers (WLMC) that are among the best in the world in treating that particular illness. From this list of three, the insured, with or without consultation with his attending physician or family members, selects the one they wish MEDIGUIDE to use to provide the written Medical Second Opinion.

Upon receipt of a completed Medical Second Opinion, if the Patient/Insured wishes to seek medical treatment at the WLMC that provided the Medical Second Opinion, or at other selected Hospitals, MEDIGUIDE through a highly specialized Concierge Services Company can assist in scheduling admission and arranging all necessary logistical supports, such as, transportation, hotel accommodation, ambulance, Visa, interpreters, etc. for the best medical treatment plans at discounted fee rates.

However, the high quality of MEDIGUIDE's completed Medical Second Opinion is so detailed, that any local Hospital in the country can successfully perform the recommended medical treatment.

4. Will my medical records remain confidential?

Yes. All information remains confidential and will not be released to employers, health plans, or anyone else unless expressly authorized by you in writing.

In addition:

My MediGuide Casebook provides our members with a tangible takeaway that they can share with their treating physicians and also use as a reference.

My MediGuide Casebook will consist of these items:

- The member's Medical Second Opinion (original and translated version if necessary);
- Medical center and expert physician's biography;
- Related journal articles referenced by the expert physician(s);
- Contact information of MediGuide, and
- A USB flash drive containing the member's medical records.

The USB flash drive included in My MediGuide Casebook will contain all of the member's medical records collected by MediGuide during the MediGuide Second Opinion process. This tool is an invaluable resource comprising at times decades of medical records, lab results, and reports to be used by the member and his/her treating physicians. The member can continue to add to the flash drive and store documents for years to come to ensure all of his/her medical information is easily accessible and all stored in one place. The flash drive is password protected and compatible with both the MacBook and other computers. My MediGuide Casebook will be sent to the member within one week of the conclusion of his/her case.

For More Information

To learn more, please visit MEDIGUIDE.com or contact MEDIGUIDE at 65-6751-5271 (Monday to Friday, 9am to 6pm).

To Use MEDIGUIDE

To get a second opinion through MEDIGUIDE, please contact MEDIGUIDE at 65-6751-5271 (Monday to Friday, 9am to 6pm), and have your policy number on hand for us to verify your status as an AIG policyholder.

MEDIGUIDE is an independent company not affiliated with AIG Asia Pacific Insurance Pte. Ltd. In particular, AIG will not be involved in the Medical Second Opinion process and shall not be liable for any advice rendered through this service nor any reliance placed on such advice.