

Medical Second Opinion



Be prepared. A medical second opinion can make a world of difference in your life.

Finding out that you have a serious illness, like cancer, or having a major physical injury is, as many people can attest to, an event in your life that can bring you to a standstill. Add to that the fact that you now have to make decisions about your medical treatment that will have a significant impact on the rest of your life. Considering the complex nature of today's diagnostic testing and medical treatments, how can you be confident you're making the most informed decision?

That's where the value of a medical second opinion service comes in, such as the service offered by WorldCare International, Inc. (WorldCare). As the practice of medicine becomes more highly specialized, it can be difficult for any one physician to have all the latest information relating to the diagnosis and treatment of serious and complex diseases. According to the Institute of Medicine, it takes an average of 17 years for a new treatment to be incorporated into routine care. Through the WorldCare Medical Second Opinion service, patients and their physicians have immediate access to leading edge medical expertise from world-renowned research and academic hospitals.

The American Cancer Society and the National Comprehensive Cancer Network both recommend medical second opinions for everyone who receives a new diagnosis of cancer. In fact, an independent study of WorldCare members¹ using the WorldCare Medical Second Opinion service found that:

- Approximately 26% of the medical second opinions indicated a change in diagnosis.
- 75% of the medical second opinions recommended revisions to the treatment plan.

¹Center for Health Care Informatics at Tennessee Tech University

WorldCare Medical Second Opinion Service

The WorldCare Medical Second Opinion service provides independent medical second opinions from the top-ranked academic and research hospitals in the United States through The WorldCare Consortium™. The information they provide is tailored to each individual's specific situation and even includes a follow-up consultation if requested. Best of all, no travel is necessary; the medical second opinion comes directly to the patient and their physician in just days.

Highlights of the WorldCare Medical Second Opinion Service

- Enrollment in the WorldCare Medical Second Opinion service is automatically included in the Extended Health Care benefit.
- Plan members are eligible to receive two medical second opinions per family per year, up to a lifetime maximum of six.
- WorldCare works with leading medical institutions as opposed to individual physicians, ensuring that medical second opinions are based on a multi-disciplinary approach and reflect the most cutting-edge medical knowledge.
- The service is designed to enhance the local physician-patient relationship, by ensuring that the primary physician has direct access to the consulting physician, to confirm a diagnosis and develop the most effective treatment.
- Medical second opinions are typically delivered, via email, fax or mail, to the member and their attending physician within four business days once the complete medical record is received and pathology, if any, is reviewed; travel, appointments and office visits are not required.

WorldCare Medical Second Opinion Service – Covered Conditions

AIDS	Hip and Knee Replacement
ALS	Kidney Failure
Alzheimer's Disease	Loss of Speech
Any Amputation	Major or Severe Burns
Any Life Threatening Illness	Major Organ Transplant
Benign Brain Tumor	Major Trauma
Cancer	Multiple Sclerosis
Cardiovascular Conditions	Neuro-degenerative Disease
Chronic Pelvic Pain	Paralysis
Coma	Parkinson's Disease
Deafness	Rheumatoid Arthritis
Embolism and Thrombophlebitis	Stroke
Emphysema	Sudden Blindness Due to Illness

WorldCare – First Choice for Medical Second Opinions

Founded in Boston, Massachusetts in 1992, WorldCare is a pioneer and leader in providing global e-health services and solutions. Committed to medical excellence, WorldCare has partnered with some of the top academic medical centres in the United States, which comprise The WorldCare Consortium™, to provide access to over 20,000 specialists and subspecialists for remote medical second opinions and other medical consultation services. WorldCare aims to complement and support local physician-patient relationships and medical institutions by bringing them access to these multi-disciplinary teams of acclaimed specialists and subspecialists at The WorldCare Consortium™ hospitals, which have access to over \$4 billion in annual biomedical research funding.

WorldCare's network of provider hospitals, called The WorldCare Consortium™, consists of the following top-ranked medical institutions in the United States:

- Boston Children's Hospital
- Children's Mercy Kansas City
- Jefferson University Hospitals
- Mayo Clinic
- Northwestern Medicine
- Partners HealthCare (which includes Brigham and Women's Hospital, Massachusetts General Hospital, Dana-Farber Cancer Institute, McLean Hospital and Spaulding Rehabilitation Hospital)
- UCLA Health

Choose Victor Canada for Your Group Benefits Plan

A strong group benefits plan is an important part of any business strategy and can help organizations attract and retain top employees. As a standard part of the Extended Health Care benefit under the Victor plan, the WorldCare Medical Second Opinion service can significantly enhance the value of an organization's benefits package while helping employees to select the best treatment options in the event of a serious illness or injury.

About the Victor Group Benefits Program

Group and retiree benefits. That's what we do. We know the challenges independent businesses and retired individuals face when they're looking for the right coverage. We help by working with first-rate partners and drawing on their expertise to provide clients and plan members with an outstanding range of options for sustainable coverage.

We're not a traditional insurer; we work with carefully selected partners, all leaders in our industry. By dealing with highly-rated benefits providers, we offer stable, well-established insurance markets for your insurance. Victor Canada is part of Victor Insurance Holdings, the largest Managing General Underwriter (MGU) in the world, and we benefit from its scale, strong governance and regulatory compliance.

Log in to victorinsurance.ca/gbconnect for more information.



The Medical Second Opinion service is provided by WorldCare.

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