

# Q&A – Medical Second Opinion

## (SBI Life - Sampoon Cancer Suraksha)

### • What are the benefits of a Medical Second Opinion?

As found by a Harvard study, 90% of the time, Harvard's scientists changed or enhanced the treatment the patient was originally told to follow. That is a staggering fact. The secret is that the WLMC's (World Leading Medical Centre) attract the most research funds. Those funds allow those Centers to purchase the most up to date scientific equipment, to attract the most dedicated scholars, and to hire the most highly regarded and focused scientists.

*Source: Mediguide India*

### • When can I access the Medical Second Opinion service provided by Mediguide India?

You can access the service if your SBI Life - Sampoon Cancer Suraksha policy is in force and you are diagnosed with cancer or Carcinoma in situ conditions.

### • Who is covered by Mediguide India?

All the policyholders covered by the SBI Life - Sampoon Cancer Suraksha and whose policy is in-force, automatically become member of Mediguide India.

### • What conditions are covered by the Medical Second Opinion service?

The Medical Second Opinion service covers any diagnosed Cancer & Carcinoma in situ for SBI Life - Sampoon Cancer Suraksha policyholders provided the policy is in force.

### • Is there any cost to me?

There is no cost to you for requesting or receiving a review from Mediguide India, Mediguide India will cover all costs associated with the service.

### • Why would the treatment recommended in my Medical Second Opinion be different from the original one?

The Medical Second Opinion report will provide you with a treatment plan that can differ from the treatment plan offered by your attending physician. The main reason for this is the fact that in the WLMCs Mediguide India uses a team of doctors who will re-study your medical records. Mediguide India is not referring from one doctor to another doctor, instead from a doctor to a research team composed of doctors of multiple specialties.

### • Will I be seen by the doctor at the medical center if I select for my Medical Second Opinion?

No - within 10 business days of receipt of your medical files by the center you choose, you and your doctor if you so authorize (subject to data protection) will receive an independent written review of your diagnosis and treatment plan.

### • Will I be in contact with Insurance Co for the Medical Second Opinion service?

No, you can contact Mediguide India directly. All of your correspondence with the Medical Second Opinion service will be directly with Mediguide India, SBI Life Insurance Company has no involvement in the Medical Second Opinion process nor will they have access to your medical records or the Medical Second Opinion.

### • What is the next step after I receive my Medical Second Opinion?

You should discuss the Medical Second Opinion service recommendations with your doctor. The information contained in the Medical Second Opinion may provide peace of mind to patients and their families and can enable them to make informed decisions about their health and treatment plan. In consultation with your doctor, it may even lead to the pursuit of a new treatment plan administered locally.

### • What if the Medical Second Opinion differs from the original diagnosis and treatment?

You should discuss the outcome of the Medical Second Opinion with your doctor. If you and your doctor have questions after receiving a Medical Second Opinion with a differing diagnosis or treatment plan, Mediguide India is happy to submit those questions to the medical center who provided the review. In certain cases, Mediguide India will go so far as providing a third opinion from another leading medical center to provide clarification and most importantly, peace of mind for you.

### • Will my medical records remain private?

All of your discussions and ongoing correspondence with Mediguide India will remain strictly confidential. Mediguide India adhere to all applicable data protection laws when transferring medical records and details.

### • Is it my responsibility to collect my medical records?

No, once you contact Mediguide India and start the Medical Second Opinion process and have consented to share your data, Mediguide India will then work with you and your doctor to collect relevant medical records.

### • How many times can I use the Medical Second Opinion service?

As long as your SBI Life - Sampoon Cancer Suraksha policy is in force and you want a Medical Second Opinion on a diagnosed cancer condition or Carcinoma in situ condition, you can use the Mediguide India service as often as you need to. There is no limit on usage.

### • How do Mediguide India choose their medical centers?

Mediguide India assesses the panel of medical centers on an ongoing basis to ensure they are capable of providing quality Medical Second Opinion services. Typically these WLMC are research centers.

### • What are the qualifying medical conditions?

Mediguide India is able to review any medical diagnosis on Cancer & Carcinoma in situ.

For more information, contact Mediguide India Toll Free No - 0008000401647