

# Medical Second Opinion Service

The Medical Second Opinion Service\* is specifically for you who have taken out the designated plan(s). The service aims at providing the Insured professional advice on their medical condition from the highest ranked medical institutions, and enabling the Insured to choose the best possible solution.

The Insured who fulfills the conditions below is eligible to access the Medical Second Opinion Service\* while the Policy is in force:

- 1) The Insured is diagnosed with a covered illness by a qualified medical practitioner within the last 12 months and is able to provide recent medical record and examination report.
- 2) The Insured has not developed an acute or life threatening condition while awaiting the arrival of the Medical Second Opinion.

The Medical Second Opinion Service is not applicable for the Insured who is unable to receive in-person consultation and/or evaluation under certain condition (for example: mental illness).

## How to access the Medical Second Opinion Service?

### Call the MediGuide toll free customer service hotline at 800906445

- Provide the Insured's name, Policy number and diagnosis report from a qualified medical practitioner.

### Complete the required form

- Submit the completed form with medical history and medical reports (e.g. MRI, X-ray) to MediGuide directly.

### Select preferred medical institution

- Once MediGuide is notified of the Insured's diagnosis with the medical condition by a qualified medical practitioner, its researchers will identify 3 world leading medical centres in diagnosing and treating that particular illness for the Insured to consult the Medical Second Opinion.
- Please note that MediGuide will study the treatment plan provided by the qualified medical practitioner, if MediGuide agrees the treatment plan provided is the best option, MediGuide will not consult the Medical Second Opinion from the medical centre.

### Collect the relevant medical reports

- The selected medical centre will provide a comprehensive analysis and assessment based on the medical reports provided.
- The medical centre will also provide the most suitable medical treatment proposal for free.

### Receive Medical Second Opinion

- The Insured and the Insured's medical practitioner will receive written Medical Second Opinion within 10 working days.

For any enquiry related to the above-mentioned service, please call the service hotline during service hours.

## MediGuide toll fee customer service hotline : 800906445

Service hours : Monday to Friday 9:00 a.m. to 6:00 p.m.

\*The Medical Second Opinion Service (the "Service") is a free service provided by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") to clients. The Service is provided by a medical consultation service provider appointed by China Life (Overseas) from time to time, and subject to the terms and conditions imposed by such medical consultation service provider. MediGuide International, LLC ("MediGuide") is the current China Life (Overseas)'s appointed service provider for the Service. Under no circumstance shall China Life (Overseas) be responsible or liable for the acts or omissions or services of the designated medical consultation service provider. China Life (Overseas) reserves the right to replace the designated medical consultation service provider and review, revise and change the details, the terms and conditions of the services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. China Life (Overseas) will not be responsible for any overseas medical service charges and other relevant charges (if any). All fees and charges from the overseas medical services will be the responsibility of the Insured.