

FMI have partnered with MediGuide Africa to introduce a first-to-market service that gives you access to expert international medical second opinions.



As a new FMI Individual policy holder, you have access to this service for FREE. In addition, the service can also be used for your immediate family, if you chose this optional extra on your application. So your spouse / partner and your children will also be covered if your policy schedule reflects the Second Opinion Family Option.

Why a Second Opinion may be necessary?



We know that when facing a serious medical condition, you can feel completely overwhelmed, especially at a time when you need to make key decisions about your condition. At this crucial stage, you and your doctor want to be certain you're considering every available option when you're making critical decisions about your health.

We live in an age of unprecedented worldwide research, where announcements of major advances in medical diagnosis and treatment of disease are a regular occurrence. That's why FMI has established a relationship with MediGuide, who tap into these worldwide resources to organise a Medical Second Opinion from a leading medical centre.

Here's how it all works



If you have been diagnosed with a condition covered by MediGuide, you can have access to:

- an independent review of your diagnosis and treatment plan with one of MediGuide's medical centres;
- a range of high quality medical centres worldwide, which include the world-renowned Harvard Medical School Teaching Hospitals, London's King's College Hospital and London's Royal Marsden Hospital; and
- a Medical Second Opinion provided in writing typically within 10 business days.

The Medical Second Opinion service is available for all medical diagnoses, except:

- where no diagnoses has been given;
- where the patient has not been evaluated by a doctor for 1 year or more, or
- where an in-patient evaluation is required (e.g. for cases of mental illness).

Where the medical condition is immediately life-threatening, we would recommend that the patient does not wait for a Medical Second Opinion before seeking or starting treatment.

Questions and Answers



Who is covered?

In addition to you having access, the service can also be used for your immediate family, if you chose this option on your application. So your spouse / partner and your children may be covered.

Is there a cost to me?

There is no cost to you for requesting or receiving a Medical Second Opinion from MediGuide, MediGuide will cover all costs associated with the service.

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 an opinion with a different diagnosis or treatment plan, you should send your questions to MediGuide, who may in turn send them to the medical centre that provided the second opinion.

In certain cases, MediGuide may go so far as providing a third opinion from another leading medical centre to provide clarification and most importantly, peace of mind for you.

Is any treatment recommended in my medical second opinion covered?

No, MediGuide does not cover the cost of any suggested treatment plan.

This service provides a second opinion only and does not cover the cost of treatment, additional tests or further consultations with your doctor.

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 can help you to make informed decisions about your health and treatment plan with your doctor.

Can I use this service for a condition that was present before I started my FMI policy?

Yes, you or your family can use the Medical Second Opinion service for conditions which were diagnosed before you started your FMI policy. The situations where a Medical Second Opinion is not available are outlined on the previous page. The conditions covered by MediGuide may be different to those covered by your FMI policy.

How many times can I use the medical second opinion service?

As long as you have a qualifying FMI policy in place, and you or your family want a Medical Second Opinion on a diagnosed condition covered, you can use the service as often as you need to.

Let's go through the 6 easy steps:



1 If you're diagnosed with a serious medical condition, contact FMI straightaway.



2 We will put you in touch with MediGuide's local service centre who will initiate the Medical Second Opinion service.



3 You will need to consent to the release of your medical records before your doctor can prepare them for MediGuide.



4 MediGuide will then recommend 3 medical centres with expertise in your condition.



5 You and your doctor will then choose which centre you wish to use from the list of 3 provided.



6 Within 10 business days of receiving the medical records, you and your doctor will receive a written review of the original diagnosis and proposed treatment plan from your selected medical centre.



MediGuide Casebook

Within 10 business days of receiving the medical records, both you and your doctor will receive a written review of the original diagnosis and proposed treatment plan from their chosen medical centre.

One week later, you'll receive a 'MediGuide Casebook'. The casebook includes your medical records and second opinion findings. It also includes extra information on the medical centres and physicians who provided the second option and copies of medical journal articles they used. You will receive their casebook on a usb key, so it can be downloaded and stored on computer.