

Your guide to Best Doctors®

**A unique service for
clients with MLC insurance**



With over 120
years of looking
after Australians,
we're proud
to bring
Best Doctors
exclusively to
you as a client
with MLC
insurance.

Medical advice when you need it most

Imagine for a moment your doctor has told you or someone in your immediate family they're seriously ill.

Having insurance can help provide financial security, but we know the initial reaction at this emotional time is to ask a number of key questions:

- Am I making the right treatment decision?
- Is the diagnosis correct?
- Is surgery the best option?
- Are there any new treatment options out there?
- What's going to happen to me and my family?

The answer is you speak to Best Doctors.

A unique medical advice service

As a client with MLC insurance you, and members of your family¹, get access to the unique medical advice service by Best Doctors.

It means you don't have to waste precious time researching for leading specialists or treatments (a Google search for Cancer, for instance, reveals 189,000,000 results, a bewildering amount of information for anybody).

Best Doctors does it all for you.

It was founded by doctors from the Harvard Medical School in 1989 and has been so successful it's now in 30 countries around the world; including the US, UK and Canada.

Best Doctors was established to achieve one specific goal; namely to connect ill people to a network of peer-nominated, leading specialists from around the globe.

These doctors will be able to provide confidence, clarity and certainty to the patient's diagnosis and treatment plan.

The end result could change a life.

¹ Family means you (as the insured), your spouse and your dependent children.

Which illnesses or conditions does Best Doctors review?

Best Doctors will arrange leading specialist medical advice about serious medical conditions.

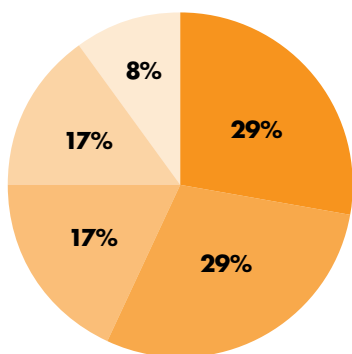
These could be cancer, stroke and any other conditions causing you major discomfort or disruption to a healthy and productive life.

And, again, this applies to anyone in your immediate family.

All this is done at no additional cost to you². MLC has arranged for this great service to be available for you and your loved ones.

Since we introduced Best Doctors, hundreds of our insurance clients have used the service with 96% of those saying they would recommend it to family and friends.³

Reasons for contacting Best Doctors (multiple options)



- Confirmation of diagnosis
- Assistance in deciding on treatment options
- Questions about information received from your doctor
- Condition not improving
- Questions about recommended surgery

Source: Best Doctors, Quality Survey Results, January 2011.

Please note: consultations regarding acute care (emergency room) cases, pregnancy and mental health conditions are not available through Best Doctors.

Did you know?

Around half of all Australians aged over 30 will suffer at least one of the seven health conditions that can lead to long-term disability and, consequently, a long-term loss of income.⁴

- 2** When accessing the service, you may incur personal expenses such as faxing or mailing any completed information and consent forms to Best Doctors.
- 3** Best Doctors Quality Survey, January 2011.
- 4** NATSEM, Health and Income in Australia, 2003.



The Best Doctors InterConsultation™ process

How does it work?

**You contact
Best Doctors
by calling
toll-free
1800 186 088.**

You discuss your medical issues and key concerns with a medical professional from Best Doctors in Australia.

You provide consent for Best Doctors to gather and analyse your medical information.

Best Doctors selects a leading medical specialist based on your specific medical needs.

On average,
15–20
business
days
if review of
pathology is
not required.

Best Doctors confers with the specialist who analyses your case and writes a report which addresses key concerns.

This report will be sent to a medical professional from Best Doctors in Australia who will call you to share the main findings of the report, prior to forwarding the report to you.

After receiving your report, you can call Best Doctors with any questions you may have. You may also share this report with your treating doctor.



Best Doctors – True Australian stories

Mark⁵ was diagnosed in 2005 with rheumatoid arthritis and commenced a course of treatment to keep the condition under control. The medication worked well until early 2009, at which time his rheumatologist prescribed an additional drug as part of his ongoing medication.

During that year, Mark experienced a general painless stiffness and weakness to his limbs.

For the following year and a half, he consulted his rheumatologist, orthopaedic surgeon and neurologist and underwent many tests. Muscle wasting had become evident, particularly in his legs and upper body.

His neurologist suggested Mark had a muscle wasting disease caused by a defective gene he inherited, but the doctors were genuinely puzzled and intrigued by his condition but couldn't give a definite diagnosis.

In the meantime, Mark's muscles were deteriorating. He had difficulty walking, especially up stairs. He couldn't pick things up off the ground And he would also fall over easily.

His neurologist suggested the most likely type of disease he had was slow in progressing but fatal. He was also told he may never get a definite diagnosis and that muscle diseases are generally rare and very difficult to diagnose. He and his wife were alarmed, worried and confused as to what to do next. Mark was also starting to become depressed with the whole business.

His wife read about Best Doctors and decided to contact them.

Six weeks later Mark received a detailed report from a Professor of Neurology from the Harvard School of Medicine in Boston.

In his opinion, Mark was experiencing a rare negative reaction to a drug he was taking for his arthritis.



Best Doctors – True Australian stories

At first, Mark and his wife were sceptical that this was the cause, because in June 2010 Mark's own doctors had ruled out arthritic drugs as a cause of his problems following pathology analysis of the muscle biopsy.

Mark and his wife passed the Best Doctors report to his own doctors and they reviewed it straight away. They all agreed with the professor's findings and Mark was taken off the drug immediately.

The professor said that Mark's reaction to the drug is rare but he cited two patients in the US where that had happened and were almost identical to Mark's condition.

According to the Best Doctors' report, Mark's muscles should recover, although it may take up to 18 months. He and his wife think the recovery has already started.

Mark's wife commented, "It's changed everything for our family and knowing that Mark will make a recovery feels like we've been given a second chance. Before Best Doctors we'd been contemplating a life where he would eventually need help and care with everyday life activities.

The worry from a health, lifestyle and money point of view was scary and stressful. That stress has now being lifted, the recovery has started and our family can now look forward to a better future."



Jodie⁶ is 32 with a husband called David and a baby son called Bailey.

Shortly after he was born he got a red blemish on the side of his head. They saw a paediatrician who diagnosed it as a strawberry birthmark. They were told it would grow a little bit, usually last for maybe two to three years and then disappear. And they were advised there were no treatment options available.

One day David checked on Bailey who started to cry. Jodie was shocked to see that he was lying in a pool of blood.

Obviously, it was very traumatic for them.

They heard of the Best Doctors service through their MLC insurance and decided to engage their services.

When they got the Best Doctors report it was very, very professional, all the questions that Jodie had asked were answered.

The most satisfying thing was that they had given recommendations for surgeons in Australia as well as overseas. It gave Jodie and David the confidence to actually proceed with the surgical treatment option.

Best Doctors – True Australian stories

Bailey is doing really well now after his operation and has made a speedy recovery. He'll only have a little scar which, in time, will be covered by hair and he can do all the things in life that all children do.

Jodie said, “Thanks to Best Doctors for giving us confidence and allowing us to seek the treatment we received. We’re really appreciative of the great service they offer.”



Marco⁶ is 32 years old and a Brisbane real estate agent. After severe abdominal pain he went to his GP who immediately sent him to hospital where he was told he had Crohn’s disease.

During his stay in hospital a gastroenterologist set out a course of medication for him.

Marco had researched Crohn's disease online and also the medication that the doctor had prescribed, but couldn't understand what they were talking about.

After reading about the Best Doctors brochure he received from MLC as part of his insurance, he realised he had access to the best doctors in the world.

To be told that a leading gastroenterologist in America would review his file was something that he'd never imagined as being possible.

After Marco received the Best Doctors report he took it to his gastroenterologist who was amazed that this leading gastroenterologist in America actually had the time to review the case.

Marco was relieved to know that his doctor was on the right path with his treatment and also the medication plan was correct.

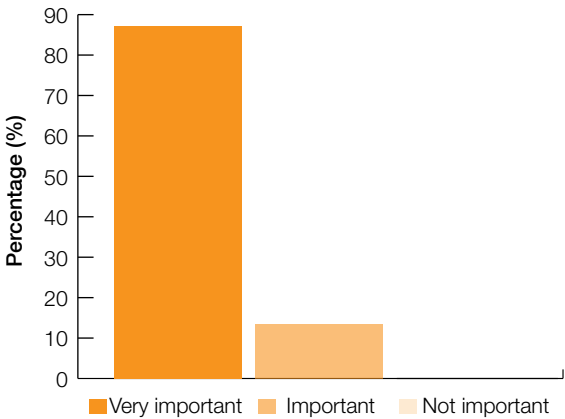
Marco commented, "I would definitely recommend the Best Doctors service to family and friends. To have access to the best doctors in the world reviewing your file is pretty exceptional."

- 5 The information contained in this case study is based on a real life case. However, at the patient's request, personal details have been removed.
- 6 The information contained in these case studies is based on real life cases.

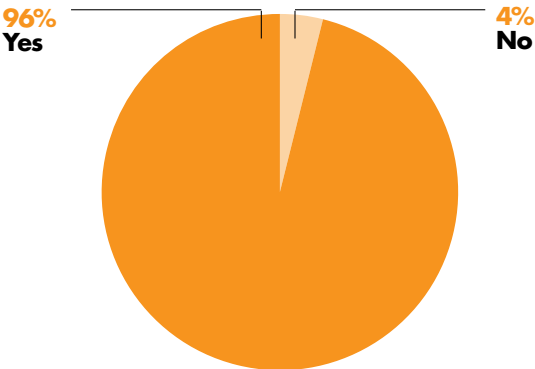
What do people think of Best Doctors?

Some graphs from the regular quality survey provide the best answer.

MLC provides you with access to the Best Doctors service as part of their Critical Illness plan. How important is this for you?



Do you intend to tell your friends and family about Best Doctors?



Source: Best Doctors, Quality Survey Results, January 2011.

Best Doctors

Do you have a question?

Who selects the 'Best Doctors'?

Best Doctors believes that doctors and specialists are the best qualified to evaluate the experience and skill sets of other specialists and to identify those who are at the peak of their field.

Only current medical specialists within the Best Doctors network nominate and vote for peers to join.

As part of the process, the specialists are asked the same question:

If you, or a family member, need a doctor in your speciality, who would you refer them to?

The result is the ultimate vote as to who is the doctors' choice.

What happens once your medical records have been collected?

At the request of Best Doctors in Australia, a team of medical experts in Boston (including Harvard-trained specialists) review your case in rigorous detail by:

- identifying the important issues in your case,
- identifying specific questions or concerns you may have, and
- distilling the specifics of the case into a detailed Clinical Summary.

Best Doctors then searches its global network of 50,000 leading, peer-nominated, medical specialists to identify who is best suited to review your case.

The leading specialist receives your medical information and conducts a thorough analysis of your case. The specialist then writes a report based on your key issues and concerns.

Before sending this report to you, a medical professional from Best Doctors in Australia will call and review the key findings of your report with you.

You will then receive your report that you may want to share with your doctor.

Best Doctors

Do you have a question?

Will my local doctor/s be familiar with Best Doctors?

Best Doctors has formed an Australian-based Medical Advisory Board. One role of this Board is to help educate doctors, at a local level, about the service.

From an operational perspective, Best Doctors collects medical records, diagnostic tests and pathology through departments of the hospital where you or a family member has been treated.

If Best Doctors needs to approach your doctor to request your medical records, they will fully explain the service.

Best Doctors will also have to show that they have your permission to collect medical records, and the reason/s for doing so.

Over the past 20 years, Best Doctors has established itself in 30 countries worldwide and has experienced acceptance with treating physicians in about 98% of their cases.

How can Best Doctors help local doctors?

These days, it's virtually impossible for any doctor to stay informed of the evolving techniques, medications and treatments for every medical condition.

As a result of sharing your Best Doctors InterConsultation report with your treating doctor/s, leading medical specialists may provide them with valuable insights.

These may be regarding complicated medical conditions, and additional information on innovative diagnostic and treatment protocols that might not be readily available.



Best Doctors

Do you have a question?

What personal information is provided to MLC if I use the Best Doctors service?

Rest assured your privacy is fully protected.

- MLC will not receive a copy of your InterConsultation report from Best Doctors.
- Nor will we accept your InterConsultation report in support of a claim.
- Best Doctors will not share the names of participants with MLC.
- We will not ask you for a copy of the InterConsultation report, nor will we accept a copy of the report from you.
- If a copy of an InterConsultation report is received by us, it will be promptly returned to the sender.
- If received, a copy of your InterConsultation report will not be retained on our system.

However, your local treating specialist (with your permission) may use information from the InterConsultation report when submitting medical information to MLC.

Will the Best Doctors service affect an insurance claim?

Best Doctors will not share their findings with MLC and your use of the service won't affect the assessment of a claim.

The Best Doctors InterConsultation report can't be used to support a claim with MLC; nor will we request a Best Doctors report in connection with a claim.

However, your treating specialist may, with your consent, share information from the Best Doctors InterConsultation report with MLC. Your privacy will be protected throughout the process.

If you have any further questions please visit **mlc.com.au/bestdoctorsinfo** or call Best Doctors on **1800 186 088**.

Important information

Best Doctors isn't insurance (including health insurance) and it doesn't replace your relationship with your current doctor or medical specialist. Information about the history of Best Doctors and choice of specialists was sourced from Best Doctors. MLC reserves the right to withdraw the service at any time or to change the terms on which the service is provided to customers. Copyright 1998–2011 Best Doctors. All Rights Reserved. Best Doctors, the star-in-cross logo and InterConsultation are trademarks or registered trademarks of Best Doctors in the European Community, the United States and in other countries and are used under license.

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It's part of our campaign to maintain our carbon neutral footprint and reduce global warming.



Registered office:

Ground Floor, MLC Building
105–153 Miller Street
North Sydney NSW 2060

mlc.com.au

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