

SECOND MEDICAL OPINION SERVICE.



CLAIMS SERVICE

If your client makes a claim on a condition covered under their policy and they want a second opinion on their condition or treatment, they will have access to leading experts in the appropriate field.

The Second Medical Opinion service is included on all new policies taken out from 29 June 2015. This is available on all of our products excluding Whole of Life Protection Plans, Relevant Life Plans and Over 50s Life Insurance.

Limitations and exclusions apply. For further information please refer to our client flyer (W14015).

BACKGROUND

We pride ourselves on our claims service with a dedicated UK based claims team, who are Samaritan trained. Your clients can trust they will be treated as individuals with a dedicated claims assessor, meaning a single point of contact throughout the claims process.

As part of our on-going commitment to your clients and our claims service, we offer a Second Medical Opinion service. This is an opportunity for your client to get an independent second opinion on their condition from a Consultant Specialist.

SECOND MEDICAL OPINION

When making a claim, your clients will have:

- Added peace of mind from the ability to ask questions such as:
 - What is your expert opinion on my diagnosis?
 - Can I discuss my proposed treatment?
 - Are there any alternative treatments?
 - Is there more information on my condition?
- Access to a database of Consultant Specialists throughout the UK.
- Access to a face to face consultation and a supporting report sent to their GP.
- A contribution of up to £300 towards the cost of the consultation (average consultation cost is £250)

This is not a consumer advertisement. It is intended for professional financial advisers and should not be relied upon by private customers or any other persons for making financial decisions.

THE SERVICE

We have appointed Healix Health Services Ltd, to manage our Second Medical Opinion service. Healix's role is to manage all elements of the service including liaison with associated third parties.

Healix are a UK company that employs more than 90 fully qualified doctors and nurses. The service is completely confidential and independent from Legal & General.

HOW DOES THE SERVICE WORK?

- After your client initially contacts us to make a claim, they will be emailed or posted details, including the Healix telephone number, to start the process. They can immediately use the service whilst we assess their claim.
- When they call Healix, your client will discuss their requirements in terms of their condition, where they live and their availability.
- Healix will identify the most appropriate Consultant Specialist(s) from their UK database. Your client can then select their preferred choice for a confidential face to face appointment. Telephone consultations will be considered, if necessary.
- On behalf of your client, Healix will arrange, manage and co-ordinate the appointment with the appropriate specialist. They will send a Request of Medical Information Form to your client for them to complete and return, allowing the safe and secure transfer of their medical records to the Consultant Specialist.
- Your client can then attend their appointment to discuss their condition.
- After the consultation the consultant's medical report will be sent safely and securely to your client and their GP. Finally, Healix will manage the billing arrangements.

Please note: An alternative diagnosis may be used by the person covered to support a claim. This new diagnosis or information will not be used to reverse an accepted claim decision.

FIND OUT MORE

Our Second Medical Opinion provides added peace of mind and can help make sure your clients get the right diagnosis and the right treatment during this difficult time.

For more information please speak to your usual Legal & General contact or visit our [website](#).

Legal & General Assurance Society Limited

Registered in England and Wales No.166055.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered office for both firms: One Coleman Street, London EC2R 5AA

Q0052214 05/17

