



WorldCare: A Valued Benefit for the People You Care About

WorldCare's Medical Second Opinion service for serious or complex illnesses such as cancer, heart attack and other life-threatening conditions is available to companies and organizations as a benefit for their valued populations including employees, customers, members, policyholders and others, at a monthly per capita cost.

In the event that a covered member receives a diagnosis from their attending physician for a covered condition, they may request a Medical Second Opinion (MSO) from WorldCare to review their case.

Why a Second Opinion

With evolutions in medical technology, biomedical research and therapies, the practice of medicine has become highly specialized and complex. It can be difficult for any one physician to be aware of all the latest information relating to the diagnosis and treatment of serious illnesses and conditions. The WorldCare Consortium[®] hospitals utilize a multi-disciplinary approach involving a team of specialists and sub-specialists to evaluate patients with complex diseases to ensure holistic and effective management of each case.



Expert Medical Opinions for Serious and Complex Conditions

WorldCare delivers unrivalled medical second opinions for serious and complex medical conditions from top medical research centers in the USA to millions of members around the world — all without the need for travel.

Learn more at www.worldcare.com

Benefits of WorldCare's MSO

- ✓ Confirmation or modification of the original diagnosis
- ✓ Recommendation of alternative treatments and/or therapies
- ✓ Support for the member's relationship with their attending physician
- ✓ Peace of mind with a verified diagnosis and an effective course of treatment

How the Process Works

Each MSO is managed via a telehealth consultation and digital collection of medical records and imaging. Once all records are received, the member's case is sent to a multi-disciplinary specialist team at one of The WorldCare Consortium[®] hospitals for consultation. The member and their treating physician will receive a detailed report that outlines the specialists' review of their case and evaluation of the diagnosis and treatment recommendations.



For over 25 years, WorldCare has enabled members and their physicians around the globe to access top medical expertise and cutting-edge research through this valued service.



In 3 out of 4 cases, WorldCare's MSOs result in a change in the diagnosis and/or treatment plan.

Preparing for a Medical Second Opinion

The covered member and their treating physician should compile a complete, recent medical record that includes a detailed history of signs, symptoms, chronological onset of diagnosis, treatment plan, response to treatment, current status of disease and any relevant medical images, pathology samples and laboratory results.

The WorldCare Consortium® Hospitals

The WorldCare Consortium[®] includes top medical research institutions across the USA. Each of these institutions have multidisciplinary teams of renowned specialists and sub-specialists who regularly see and treat patients with specific serious or complex conditions. These facilities have direct involvement in more than \$4.0 billion in annual biomedical research and access to over \$100 billion in worldwide research initiatives.















WorldCare's MSO services consistently earn a rate of 98% "high satisfaction" from members.



Covered Conditions

- AIDS
- Coma
- Major trauma
- ALS
- Deafness
- Multiple Sclerosis
- Alzheimer's disease
- Embolism/thrombophlebitis
- Neuro-degenerative disease
- Any amputation
- Emphysema
- Paralysis
- · Any life-threatening illness
- · Hip/knee replacement
- · Parkinson's disease
- Benign brain tumor
- Kidney failure
- · Rheumatoid Arthritis
- Cancer
- Loss of speech

- Stroke
- Cardiovascular conditions
- Major or severe burns
- Sudden blindness due to illness
- Chronic pelvic pain
- Major organ transplant

To initiate a Medical Second Opinion, please contact:

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