



Second Medical Opinion Service

Reassuring

We understand being diagnosed with a condition and subsequently having to make a claim can be a very difficult time. We aim to make this process as stress free as possible and put you first. Therefore, as part of our on going commitment to our customers and the service and support we provide, we offer a Second Medical Opinion service. In the event of a claim for a condition covered under your policy, you could benefit from a second medical opinion from a Consultant Specialist on your condition and treatment.

This will give you the opportunity to **ask questions**, such as:

- What is your expert opinion on my diagnosis?
- Is there more information on my condition?
- Can I discuss my proposed treatment?
- Are there any alternative treatments?

Legal & General working
in association with:

healix⁷
HEALTH SERVICES


**Legal &
General**

Second Medical Opinion Service

Access to UK based consultant specialists

You can select the most convenient appointment from a UK database of Consultant Specialists based on your location and availability. We will contribute up to £300 towards the cost of the consultation (the average consultation cost is £250).

Face to face consultation

Our service offers you the personal touch of a face to face consultation where you can voice your concerns about your diagnosis and prognosis.

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 the Consultant Specialists. Healix are a UK company that employs more than 90 fully qualified doctors and nurses.

The service is totally confidential and independent from Legal & General.

Our Second Medical Opinion service is based on NICE (National Institute for Health and Care Excellence) guidelines and treatments available in the UK.

How it works

- After contacting our claims department you will be emailed or posted details of our Second Medical Opinion service. This will include the Healix telephone number. You can use the service immediately whilst we process your claim.
- When you call Healix, you can discuss your requirements about your condition, where you live and your availability.
- Healix will identify the most appropriate Consultant Specialist(s) from their UK database. You can then select your preferred choice for a confidential face to face appointment. Telephone consultations will be considered, if necessary.
- Healix will then arrange, manage and co-ordinate the appointment with the appropriate Consultant Specialist. They will send a Request of Medical Information Form to you to complete and return, allowing the safe and secure transfer of your medical records to the Consultant Specialist.
- You can then attend your appointment to discuss all aspects of your condition.
- After the consultation the Consultant's medical report will be sent safely and securely to you and your GP. Finally, Healix will manage the billing arrangements.



Geoff's story*

When Geoff started to experience dizziness, blurred vision, bladder problems and trouble swallowing he naturally went to see his GP. After being referred to a neurologist, the diagnosis was Multiple Sclerosis.

Geoff called Legal & General to make a claim on his Critical Illness Cover policy. He was understandably distressed, but a few days later was pleased to receive the Second Medical Opinion service flyer.

Wanting to know more about his condition, treatment and advice on how to manage his symptoms, Geoff called the Healix telephone number.

After enquiring about Geoff's condition, whereabouts and availability, Healix were able to provide Geoff with a Consultant Specialist within reasonable travelling distance from his home.

After completing and returning the Request for Medical Information Form, Healix arranged the transfer of a copy of Geoff's medical records from his GP to the Consultant Specialist, so she was fully informed for Geoff's appointment.

Geoff attended his appointment and was able to ask all the questions he had and air his concerns to an expert in the field.

Geoff came away from his appointment feeling much better informed and thankful for the opportunity provided to him by the Second Medical Opinion service.

Finally Geoff received his medical report from the Consultant Specialist to keep for himself and something he can refer to in the future.

**Geoff's story is only an example for illustration purposes.*

Terms and conditions

For you to use our Second Medical Opinion service a valid claim must be made for a terminal illness, or one of our specified critical illnesses listed on your policy. For Income Protection Benefit this means that you must meet our definition of incapacity.

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 Plan, Relevant Life Plan and Over 50s Life Insurance. Customers who are eligible for Legal & General Nurse Support Services (provided by RedArc Assured Limited) are not eligible for our Second Medical Opinion service.

If your policy is:

- Life Cover only plans, you can use the service once.
- Income Protection Benefit, you can use the service up to two times per policy.
- Critical Illness Cover, you can use the service once.
- If Children's Critical Illness Cover is included in your policy the service can be used once per relevant child up to a maximum of two children per policy.

Legal & General will contribute up to £300 (average consultation cost is £250) for the cost of the face to face consultation. In the event the consultation costs more than this, you will need to fund the remaining balance. Legal & General will not pay for any additional cost of the initial consultation, travel costs, or resulting treatment or medication. Healix will select a range of specialists from their panel and communicate the costs of each to you before a decision is made on who to select.

Please note: Our Second Medical Opinion service is not compulsory.

Contact Healix

To use the Second Medical Opinion service please call **0800 048 3379**

If you have a complaint about the service please call **0800 048 3379**

We may record and monitor calls.