Medical Second Opinion

Personal Guide

Access to some of the world’s best medical services

Available on MyHealthPortal at www.mylifeline.co.uk
Medical Second Opinion

What is Medical Second Opinion?
A second opinion is an additional medical consultation after a first medical diagnosis by a doctor or hospital consultant in the UK. With constant changes in medical science, it is difficult for any one doctor or surgeon to be aware of all the latest information.

While, in many cases, Medical Second Opinion will confirm your diagnosis or suggest only minor changes to your treatment strategy, you will have the reassurance that the treatment being proposed has been verified as appropriate by internationally recognised medical specialists.

In the case of a life-threatening or life-altering diagnosis a second opinion is accepted as ‘best practice’.

Who can benefit from Medical Second Opinion?
You or any member of your immediate family can obtain a medical second opinion from a leading international specialist if diagnosed with a new medical condition or are injured whilst you are insured by our Lifeline Plus policy.

How Medical Second Opinion can make all the difference
You’ve been diagnosed with cancer and are concerned that your doctor’s prognosis may not be accurate. You log on and request a second opinion. Our medical team arrange for one of the best clinics in the world to review your case and set up a secure, confidential web video conference with a top specialist so that you can ask whatever questions you need to.
Are only severe cases considered for Medical Second Opinion?
No, you can use Medical Second Opinion, regardless of your medical problems or the degree of seriousness, as long as it’s about a newly diagnosed illness or injury which occurs whilst you are covered by a Lifeline Plus policy.

Why seek a second opinion?
Medical Second Opinion ensures you receive a comprehensive analysis of your situation and treatment options and avoid mistakes in circumstances where your choice of treatment may be one of the most important decisions you ever make.

You owe it to yourself and to your family to base any medical decision on the most complete and reliable information available.

Medical Second Opinion is provided by Second Opinion Telemedicine Network (UK) Limited.
How do I get a second opinion?
Firstly, you need to contact Second Opinion’s Medical Director on 01273 552 922 or online via www.mylifeline.co.uk (click MyHealthPortal) and provide details of your current UK medical consultant. Then Second Opinion will contact your consultant and request your files. In some circumstances, they will need your written authorisation for the transfer of your files and a small charge may be made by your consultant.

If your consultant is outside the UK, please contact Second Opinion and they will be able to advise the best course of action.

Generally it is not necessary to visit the Second Opinion offices. The medical second opinion is sent by fax or e-mail from the hospital to Second Opinion’s UK Medical Director. They will then explain the contents of the opinion to you and, if you wish, to your doctor.

How long will it take for me to receive the second opinion?
It depends on how many doctors are involved to get a comprehensive opinion. If only one doctor is required it usually takes only a few days. In general, each additional doctor required for the provision of a full opinion extends the procedure by three to four additional days.

How much do I have to pay to get a second opinion?
If you’re covered by a Lifeline Plus policy there is generally no cost to you. Most services and related costs will be fully covered.

If Second Opinion’s Medical Director believes it is necessary to visit their offices in London, we will cover the cost of this first consultation. However, we do not cover transport and accommodation costs or the cost of any subsequent consultations.

In most cases it will not be necessary to visit Second Opinion’s offices as their advanced and secure technology enables them to make your medical files available to the relevant specialist. So a medical specialist, who may be thousands of miles away at one of the world’s most renowned hospitals, can review medical information and provide a high-quality medical second opinion without you leaving home.

How many times a year can I use Medical Second Opinion?
There is no restriction – you can use the service as often as you need to as long as you are covered under a Lifeline Plus policy.
Access to some of the world’s best medical services
The Medical Second Opinion medical network
The network works on two levels: there is a UK based medical team, which co-ordinates the provision of services, and an international collection of leading medical institutions that delivers medical consultations.

An advanced online system is used to manage and make available a subscriber’s medical records and files to the selected medical team. This includes imaging such as CT and MRI which would normally need to be sent via the postal service.

The UK based medical team is available to you or your doctor to provide further clarification and explanation about the second medical consultation. If necessary you have the opportunity to talk directly with the specialist about their consultation using a medical video conferencing system.

How Medical Second Opinion can make all the difference
Peter, 43, was diagnosed with a brain tumour (Ewing’s Sarcoma). Before undergoing chemotherapy, Peter asked for Medical Second Opinion. As his case was urgent, Peter’s file was sent to the USA and immediately reviewed by a Professor and a specialist pathologist in sarcomas. The team in the USA requested urgent further tests and found that he did not have a brain tumour, but had suffered a stroke. Peter was saved from unnecessary treatment and risk to his life.

Visit www.mylifeline.co.uk (MyHealthPortal) or call 01273 552 922
The list of leading medical institutions includes:
- The Harley Street Clinic
- The Lister Hospital
- The Portland Hospital
- The Princess Grace Hospital
- The Wellington Hospital
- London Cancer Group
- HCA Laboratories
- John Hopkins Medical Institutions
- Harvard Medicine
- The Children’s Hospital of Philadelphia
- University of Pennsylvania Health System
- Dana-Farber/Brigham and Women’s – Cancer Center
- Massachusetts General Hospital
- Thomas Jefferson University Hospital
- Brigham and Women’s Hospital
- Crozer Keystone Health System
- Newton-Wellesley Hospital
- Fox Chase Cancer Center
- Temple University Hospital
- Faulkner Hospital
- McLean Hospital
- North Shore Medical Center

The hospitals with which we work may change from time to time. A current list can be found online at www.mylifeline.co.uk (MyHealthPortal)
MyHealthPortal is provided by Second Opinion Telemedicine Network (UK) Limited ("SOUK"). Users of MyHealthPortal who are insured under insurance products with American International Group UK Limited and its affiliates should be aware that it does not provide and is not responsible for MyHealthPortal.

To the fullest extent permitted by law American International Group UK Limited and its affiliates therefore excludes any and all liability for the contents of MyHealthPortal, including any errors, omissions or inaccuracy of the content of MyHealthPortal or any third party websites linked to MyHealthPortal. American International Group UK Limited does not endorse any third party websites.

Lifeline Plus insurance is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register). American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

GBL207116 AHG Medical Second Opinion Dec 18