SECOND **MEDICAL OPINION VIP®** GUIDE



VUMI® Europe

SECOND MEDICAL OPINION VIP®

We know a serious diagnosis can compromise our policyholders' peace of mind, especially those who need to make decisions impacting their health and financial stability. That is why VUMI®, in association with MediGuide, offers the Second Medical Opinion VIP®, providing all its insureds access to the opinion of top medical experts. These respected physicians will help you better understand your medical condition, and also find the best treatment options available - all from the comfort of your home.

Second Medical Opinion VIP® selects the hospital recognised as the leading treatment provider for each specific diagnosis. The second opinion is performed by a panel of medical experts gathered by this provider to ensure all aspects are considered and debated before they form a conclusive qualified opinion on both the diagnosis and the recommended treatment. VUMI® strongly believes an increased number of expert eyes on a case will result in a better outcome for the insured. This service is part of our promise to guarantee peace of mind and VIP service to all our policyholders.

WHAT ARE THE ADVANTAGES?



CONVENIENCE of receiving expert medical opinions without the need to travel



PERSONALISED SERVICE that finds the top specialists for each medical case



ACCESS to the opinion of respected doctors, internationally recognised in their field of expertise



COMPREHENSIVE REPORT with the opinion of the specialists, plus recommendations on diagnosis and treatment



CONFIDENCE of knowing the recommended treatment is the most appropriate for your condition



INFORMED DECISIONS by patients and their physicians

WHO PROVIDES THE SECOND MEDICAL OPINION?

MediGuide provides the Second Medical Opinion VIP® to all VUMI® insureds. MediGuide is a leading international organisation providing remote second medical opinions through a network of renowned medical experts. Operating in more than 50 countries and serving clients in more than 150 nations, MediGuide works closely with a network of Centres of Excellence and medical specialists. During the process, VUMI® doctors will help you gather the necessary information and medical examinations so you will get the maximum benefit from the service.

WHO CAN BENEFIT?

The Second Medical Opinion VIP® is fully covered for all VUMI® insureds, regardless of the plan selected, and is not subject to any deductible. The service may also be used to obtain expert reviews for medical conditions that are excluded from cover; however, any diagnosis or treatment recommendations resulting from the second opinion will not change the policy's terms, exclusions, or cover limitations.

WHEN IS IT RECOMMENDED TO USE THE SERVICE?



For complex cases where the diagnosis is serious and/or unusual.



For non-urgent medical conditions, which will not be negatively impacted by the 2-3 week process.

WHEN IS IT NOT RECOMMENDED TO USE THE SERVICE?

The patient's life must not be in imminent danger. For example:



A patient who had just suffered a cardiac infarction requiring immediate cardiovascular revascularization therapy.



A patient who is currently hospitalised and requires any type of urgent care.

These are examples of scenarios in which the Second Medical Opinion VIP® cannot be performed.

HOW TO REQUEST THE VIP® SECOND MEDICAL OPINION?

1. SERVICE REQUEST TO VUMI®:

Complete the Second Medical Opinion VIP® Form and send it, together with all medical reports related to your condition, to **contact-europe@vumigroup.com**

The form is available on our website or can be requested via the same email.

A Instructions for completing the Second Medical Opinion VIP® Form:

- Provide a full description of your medical condition.
- Include any questions or concerns you would like the specialists from the Centre of Excellence designated for the evaluation of your case to address.

B Collection and sending of medical data:

- Request all available medical records from your physician or specialist, including:
  - *Medical reports*
  - *Diagnostic results (laboratory tests, radiology reports, pathology studies, etc.)*
  - *Digital images (if available)*

Please provide all your medical reports in typed PDF format (no handwritten documents).

C Medical conditions with specific requirements:

- ***Cases related to the Musculoskeletal System (bones, joints, muscles, intervertebral discs, etc.):*** request the CD with radiology images from the Radiology Department/Centre. VUMI will provide instructions for sending the files or sharing them online.

- ***Cases of Cancer:*** send the biopsy slides and/or paraffin blocks together with the pathology report, including the number that has been labelled on the glass slide and/or paraffin block.

2. TELEPHONE INTERVIEW:

Once we have all the requested documents, a VUMI® physician will contact you for a detailed intake interview.

3. CASE REVIEW:

From this point on, MediGuide reviews all submitted medical information and translates it if needed. This process takes around 24–48 hours.

4. MEDICAL EVALUATION:

Once the information has been translated, it is evaluated by a group of specialists affiliated with the Centres of Excellence, who select the appropriate experts for the evaluation of the case, according to your medical condition.

5. NOTIFICATION OF THE STATUS OF THE PROCESS:

VUMI® will keep you or your designated contact informed at each stage of the process.

6. COMPREHENSIVE REPORT:

Once the review is complete, MediGuide provides a report in English. You will receive this report, followed by a Spanish translation if applicable, and then the official Casebook, which is the final product of the process.

- The Casebook includes all medical information reviewed and additional details about the Centre of Excellence.
- It is password-protected; the personalised web will be shared with you via email.

7. FOLLOW-UP OF THE CASE:

Our team continuously monitors your case and provides guidance according to the results of the VIP® Second Medical Opinion.



VUMI® INSURANCE EUROPE LIMITED

COMPANY NUMBER: C 112852

AUTHORISED AND REGULATED BY THE MALTA FINANCIAL SERVICES AUTHORITY

TO CARRY ON GENERAL BUSINESS OF INSURANCE UNDER THE INSURANCE BUSINESS ACT 1998

Registered address:

The Landmark Level 1 Suite 2, Triq l-Iljun, Qormi, QRM 3800, Malta · +356 2248 9122

Customer Support: +34 810 832 092 • contact-europe@vumigroup.com

www.vumieurope.com