



Employee Guide Part 2 Second Medical Opinion (SMO) Service

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What is the SMO Service?

MetLife Insurance Limited, as the insurer for the Brookfield Group Salary Continuance Insurance (SCI) plan has contracted with MedHealth Pty Limited, Australia's largest provider of independent medical advisory services, to provide insured employees and direct family members with access to a panel of independent medical specialists who can provide second opinion services. Brookfield group employees can access this service free of charge.

Why consider a second opinion?

Being told you have a serious medical condition can be a very challenging time in your life. Questions that naturally come to mind include "can I be sure of the diagnosis, what are the implications of the treatment, are there options for my treatment, how do I know if other doctors would agree with my doctor's advice?"

Given there are so many elements to consider and the consequences of your decision so critical, we believe that you should be armed with enough information to provide you with peace of mind that you are making the right choices. Many patients will use the internet for research, but this can create more questions and confusion.

To help empower you with professional and up-to-date advice as to treatment options for your personal situation, it may be worth considering a second opinion. A second opinion is where you have the evidence relating to your medical condition reviewed by another medical specialist who can help validate or challenge the diagnosis; the second opinion may also agree with the recommended treatment or suggest other possible options for you to consider.

Whatever the outcome of the second opinion you can be assured of having greater confidence in the choices you make.



What can I expect from a second opinion?

In most cases a second opinion will give you peace of mind that you're on the right track and will most likely give you further information regarding your condition. However, in some cases it can result in alternative treatment options or even diagnoses to consider. The reasoning for any options to consider with regards your diagnosis or treatment should be accompanied by medical reasoning and any recommended next steps to confirm the best way forward for you.

There is an ever shifting landscape with regards to the latest thinking in medical treatments. For example, it wasn't that long ago that bacteria was discovered to be the cause of many stomach ulcers. Recent research suggests that many instances of chronic lower back pain could also be caused by bacteria and that a significant percentage of people with lower back pain following a herniated disc could find relief by taking an antibiotic.

Prostate Specific Antigen (PSA) testing for prostate cancer is now used less than in the past due to the relatively high incidence of false positive results causing unnecessary further procedures that can have harmful side effects.

Through second opinions you have the comfort of knowing you are pursuing the best course of action.

Will I offend my doctor if I seek a second opinion?

The idea of obtaining a second opinion in relation to a serious or ongoing medical condition is well accepted within the medical fraternity. In fact, your referring general practitioner may even encourage it.

We often obtain different quotes for many things we embark upon in life so why not obtain a second opinion for a matter that has such serious consequences?

Additionally, your doctor should not be concerned with you simply wanting to corroborate their recommendation.

The final decision is yours

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When should you consider getting a second opinion?

MetLife appreciates the benefit of a second opinion from a medical expert and supports Brookfield group employees and their families in the following circumstances:

- ❖ Confirmation of the original diagnosis
- ❖ Further information to decide on a course of treatment
- ❖ To better understand your treatment options
- ❖ A double check on the diagnosis and treatment options before committing to a procedure.

What will I receive?

The proposition is that there is value in having access to independent expert medical specialists providing a second opinion based on the latest medical research and best current clinical evidence regarding their health condition.

The second opinion report is provided only to the individual and they are encouraged to share the report with their GP since the focus of the report is to assist them to determine the most appropriate and effective medical treatment. If you share the report with your Doctor (GP/Specialist) the MedHealth Specialist is available to discuss the report with your Doctor to ensure the recommendations and their basis is understood.

The medical specialists engaged to provide this service do so on the basis that they will not provide treatment services or advice on treating practitioners to any individual.

Your privacy will be protected throughout the process and importantly, the use of this service will not affect the assessment of any claim you may make under the Brookfield Salary Continuance Insurance (SCI) Plan with MetLife.

Collection of Health Records

In order to provide the specialist with sufficient information to be able to offer an opinion, you will be contacted by an MedHealth Health Concierge Officer to arrange collection of relevant medical records as required for the second opinion service.

In circumstances whereby not all required information is available from you directly, the Concierge Officer will facilitate procurement of this additional data from your GP with your consent.

Referral to a medical specialist

The MedHealth clinical triage team will determine the most appropriate specialist to provide an opinion within their worldwide network.

The appropriately qualified specialist will review the available medical case file data, assess the diagnosis and review accepted best practice guidelines drawing on evidence-based material to create and document a second opinion. In the event the medical specialist is unable to provide a meaningful second opinion without the benefit of a physical examination, they will recommend what further clinical tests or consultations are needed.



The Second Opinion Report

MedHealth will arrange for delivery of the second opinion report to you. The report will include the medical specialist's biography (demonstrating the relevant credentials) and a letter providing recommendations with supporting evidence-based reference material.

Where relevant, the second opinion report will provide:

- Confirmation of the existing diagnosis or alternatively differential diagnoses to consider with recommendations to create diagnostic certainty;
- A second opinion on the recommended treatment plan including any enhancement suggestions or a different treatment plan with supporting medical reasons;
- Requests for any additional necessary investigations or assessments to help further evaluate your condition and/or optimal treatment options;
- Any other recommended next steps not already stated; and
- A letter prepared for your treating doctor explaining how to best use the information set out in the second opinion specialist report.

You are encouraged to discuss any additional information received through the second opinion with your treating doctor before making any decisions or taking any action in relation to your condition or treatment.

How do I use the SMO Service?

Please complete the Second Medical Opinion Application forms (available on your employer's intranet) and send the completed forms to Evans Rossouw & Young Wealth Management (ERY), using the contact details provided on the forms. Alternatively, please email us on clientservice@erywealth.com to obtain the forms.

Note that ERY's role is limited to confirming your employment status and the relationship between you and the person who wishes to use the service (i.e. a family member) – you will not be sharing any medical information with ERY.

After confirming your / your family member's eligibility, ERY will instruct MedHealth to contact you or your family member directly to start the process. No medical information (or the outcome of the SMO process) will be shared with ERY, your employer or MetLife (the insurer) at any point during the process – your privacy is assured throughout the process.

Important: The SMO service is provided by MedHealth Pty Limited to MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 (MetLife). MetLife at its discretion, provides access to this service for eligible insured members and their families. The service isn't insurance (including health insurance) and it doesn't replace your relationship with your current doctor or medical specialist.

MetLife reserves the right to withdraw the service at any time or to change the terms on which the service is provided to eligible insured members or their families.