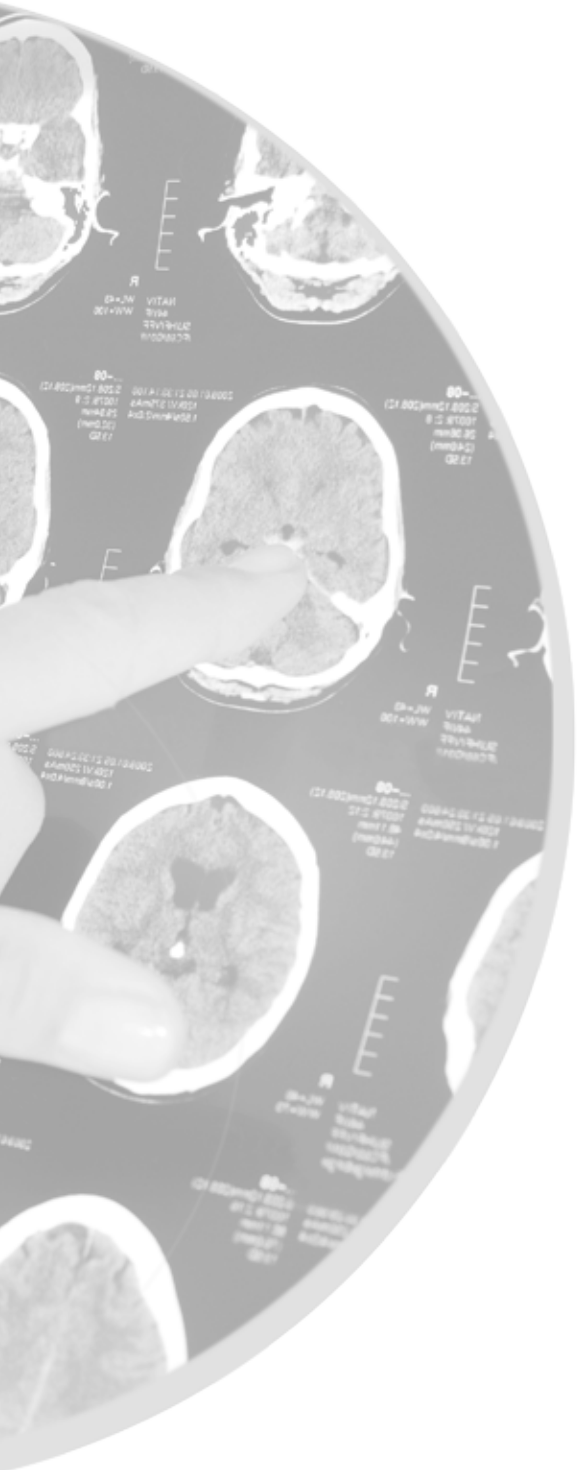


SECOND MEDICAL OPINION



PayerFusion offers access to expert opinions from world-renowned doctors at internationally recognized Centers of Excellence. Our doctors and nurse case managers review the initial diagnosis and arrange for the second opinion with the appropriate expert. The expert will then prepare a formal written medical evaluation and recommendation for treatment once he or she has reviewed the details of the case. The medical expert may also collect additional information and deliver their opinion via telemedicine consultation with the patient. For members who require an in-person consultation, PayerFusion can provide assistance in arranging for medical appointments with the expert, organizing admission to hospitals, making travel arrangements and lodging accommodations.

Why Get A Second Medical Opinion?

A Second Medical Opinion provides reassurance and peace of mind to patients who have received a first diagnosis provided by a physician or have doubts about treatment they are currently undergoing. A second medical opinion is invaluable in dealing with issues such as:

- A medical condition that doesn't improve following physician-prescribed treatment
- Clarifying or reviewing the necessity of surgical interventions
- Persons who have relocated abroad (expatriates)
- Unclear or serious diagnoses
- Cases where the course of treatment is unclear
- An independent opinion regarding ongoing treatment
- An event that causes you to doubt your physician or dissatisfaction with patient-doctor communication

How Does A Second Medical Opinion Work?

Data Collection: With member approval, PayerFusion coordinates the collection of all relevant medical information from the patient's physician.

Medical Review & Treatment Recommendation: Our US medical team reviews the patient records, confirms the qualifying diagnosis and arranges for the Second Medical Opinion. We send the patient's medical records along with any diagnostic test results to be reviewed by a medical expert at a Center of Excellence who prepares a formal written medical evaluation and recommendation for treatment. Additional consultations may be delivered via telephone or video conferencing.

Facility Admission Assistance: Upon request, PayerFusion will assist the patient with admission to the Center of Excellence for treatment by the Second Medical Opinion doctor.

Travel & Translation Assistance: PayerFusion can make travel arrangements for patients and their families should they choose an in-person diagnosis or for subsequent treatment. We can also arrange for translation services to ensure effective communication

Second Medical Opinion Service Levels

Standard Service - Provides access to a Second Medical Opinion from a recognized Center of Excellence. It also assists the patient in making any and all travel arrangements and translation services should the patient wish to visit the Center and meet with the SMO doctor in person.

Premium Service - Includes the classic service and covers the cost of travel for the patient and a loved one should either the patient or the doctor wish to have an in-person consultation.

VIP Service - Includes the Premium Service and also coordinates for the patient to be admitted at exclusive medical centers and treated by the second opinion doctor. While it does not cover the cost of treatment beyond the Second Medical Opinion, PayerFusion will negotiate with the facility on behalf of the patient or insurer for negotiated rates to help manage the cost of treatment.

ACCESS TO EXPERT OPINIONS FROM TOP DOCTORS AT INTERNATIONALLY RECOGNIZED CENTERS OF EXCELLENCE.

Included Medical Conditions*

AIDS (contracted from a blood transfusion, physical assault or work-related contact)

3rd degree burns

Cancer-related amputation of bone or soft tissue

Cancer – Stages 3 & 4

Chronic Obstructive Pulmonary (including pulmonary fibrosis, emphysema, chronic bronchitis)

Chronic (active) Liver Disease

Coronary Artery Disease

Inflammatory Bowel Disease

Major Organ Transplantation (heart, lungs, kidney)

Malignant Melanoma

Multiple Sclerosis

Neurodegenerative Disease (Alzheimer's, Amyotrophic Lateral Sclerosis)

Renal insufficiency that may be a candidate for a kidney transplant

Disabling Rheumatoid Arthritis

Recurring Strokes

Sudden onset blindness

*See terms and conditions for specific eligibility and coverage