

# WorldCare: making a world of difference to you and your family

## How it works.

WorldCare's Second Opinion service is here for you when you need it. It's a simple 3-step process:

1. Call WorldCare to authorize a second medical opinion. WorldCare takes it from here.
2. WorldCare works with your physician to gather medical records and send them to the medical institution best suited to address the condition.
3. The specialist team reviews the records and provides an independent second opinion to you and your doctor. WorldCare can coordinate a call between the lead specialist that supplied the second opinion and your doctor, to discuss the case and help you make a better informed healthcare decision.



Access to the  
Best in U.S. Health Care



WorldCare  
7 Bulfinch Place  
Suite 301  
Boston, MA 02114  
www.worldcare.com

BF&M Insurance Group  
112 Pitts Bay Road,  
Pembroke HM 08  
Bermuda  
TEL: 441-295-5566  
Email: bfm@bfm.bm  
Web: www.bfm.bm

## Benefits of a WorldCare Second Opinion

### Reinforce local physician-patient relationship

The comfort and convenience of working with your local doctor, using the second opinion to make decisions together.

### Ease of Access

Opinions delivered to you without the hassle of arranging appointments or travel.

### Enhance Care and Quality of Care

Ensure that the treatment with the greatest chance of success is put into effect as quickly as possible.

### Peace of Mind

Experts from top hospitals provide opinions tailored to YOUR specific situation.

### Partnering with America's Best Hospitals to Provide HealthCare You Can Trust

#### The WorldCare Consortium®



You may also visit our website at:  
[www.worldcare.com](http://www.worldcare.com)



**WorldCare Second Opinion**  
Expect, Timely e-Consultations





Empower yourself with expert input

## WorldCare Member Advantages >>>

- Expert guidance from specialists at top medical centers based on the latest advances – including information your local hospital may not yet have.
- Independent advice from experienced specialists with a single goal: getting you the most informed, up-to-date medical guidance.
- Fast, easy access to second medical opinions, with no travel or additional office visits required, typically within days of WorldCare receiving all the medical records and completing the review of primary diagnostics (radiology and pathology).
- Personal assistance throughout the process from a dedicated WorldCare Member Care Representative.

With WorldCare, you'll have the peace of mind knowing that a team of world-class physicians is available to support you and your doctor. During the stress of important medical decisions, that can be a real life-saver.

Call **1 (877) 676-6439** to start your WorldCare Second Opinion.

# *A second medical opinion can make a world of difference. WorldCare makes it easy.*

Medical decisions can be overwhelming. When you or a family member face treatment decisions – from surgery to a serious medical condition – how can you be confident you're making the most informed decision?

## WorldCare can help >>>

WorldCare provides independent second medical opinions from teams of leading physicians at top U.S. hospitals. Best of all, you don't have to go anywhere... Your WorldCare Second Opinion comes to you and your physician in just days. With WorldCare, you have access to expert, independent medical guidance based on the latest treatment advances. That's the information you need to make medical decisions with greater confidence.

## Covered medical conditions >>>

As a Plan Member, you and your eligible dependents are entitled to receive Second Opinions for the following conditions:

- |                                  |                                      |
|----------------------------------|--------------------------------------|
| (1) AIDS                         | (14) Hip/ knee replacement           |
| (2) ALS                          | (15) Kidney Failure                  |
| (3) Alzheimer's disease          | (16) Loss of speech                  |
| (4) Amputation                   | (17) Major or severe burns           |
| (5) Any life threatening illness | (18) Major organ transplant          |
| (6) Benign brain tumor           | (19) Major trauma                    |
| (7) Cancer                       | (20) Multiple Sclerosis              |
| (8) Cardiovascular conditions    | (21) Neuro-degenerative disease      |
| (9) Chronic pelvic pain          | (22) Paralysis                       |
| (10) Coma                        | (23) Parkinson's disease             |
| (11) Deafness                    | (24) Rheumatoid Arthritis            |
| (12) Embolism/Thrombophlebitis   | (25) Spinal Surgery                  |
| (13) Emphysema                   | (26) Stroke                          |
|                                  | (27) Sudden Blindness due to illness |

The WorldCare Consortium®



Boston Children's Hospital



Jefferson University and Hospitals



Penn Medicine



Duke Medicine



MAYO CLINIC



BRIGHAM AND WOMEN'S HOSPITAL



MASSACHUSETTS GENERAL HOSPITAL

UCLA Health