



Personal Medical Guidance

Bringing clarity to medical conditions

SUPPORT AT A COMPLICATED TIME

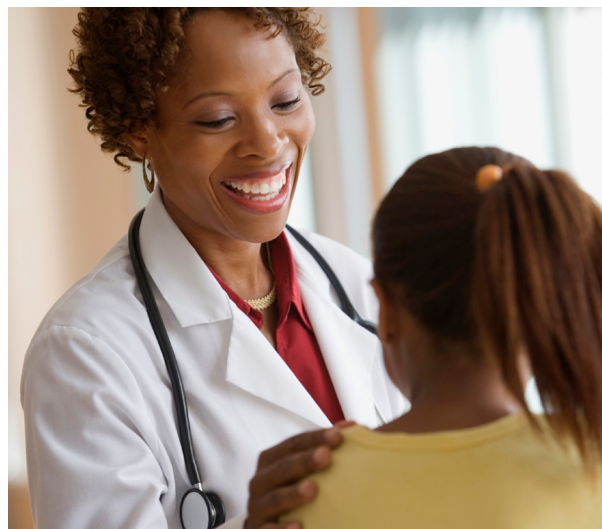
Facing a health problem is stressful, and the stress can be made worse when the medical issue is complex. Patients who don't have formal medical training can often get frustrated when dealing with scientific jargon, complicated reports and high-level details. Doctors often can't devote the time needed to help patients and their families understand every detail. In short, it can easily become overwhelming.

That's where Personal Medical Guidance comes in. It's a one-of-a-kind service offering support and clarity in a complicated time.

A Personal Medical Guidance representative (a qualified nurse or physician) will collect all relevant medical records pertaining to the member's case from the various professionals involved. They thoroughly review all information, sifting through the complex medical details and highlighting the most important and relevant facts.

HELPING YOU GAIN FULL UNDERSTANDING

A Personal Medical Guidance professional then contacts the member with the goal of helping them gain a full and complete understanding of their condition. Personal Medical Guidance seeks to help members understand their condition, care, and existing treatment plans in simple plain language. This can even include reconciling seemingly disparate recommendations from multiple doctors. Personal Medical Guidance will help reconcile all recommendations, present an easy-to-understand summary and help formulate questions to discuss with the member's doctor.



HOW DOES PERSONAL MEDICAL GUIDANCE WORK?

BF&M's Personal Medical Guidance is here for you when you need it most and you're unsure where else to turn. Through this service, you'll have the answers you need in a simple three-step process:

Step 1: Call 1 (877) 676-6439 to initiate the Personal Medical Guidance service. Monday to Friday, 8:00 a.m. - 6:00 p.m. EST.

Step 2: After the initial intake, a WorldCare Personal Medical Guide, who is a qualified nurse or physician, will speak to you and gather and review your relevant medical records, noting the most important facts of your case.

Step 3: Your Guide assembles and delivers the Personal Medical Guidance Report to you, and then calls you to walk you through the findings, including understanding your condition, navigating next steps and outlining questions to ask your doctor.

Personal Medical Guidance prepares a comprehensive report, personalized to the member. A valuable long-term resource, each report can include:

- A layperson's overview of the medical condition
- Various treatments and therapies available based on the latest clinical research
- Suggested questions to discuss with a doctor starting treatment
- Possible side-effects and complications
- Clinical trials available, and options for participation, if desired
- Reference sources, such as medical societies, associations, support organizations, discussion boards, etc.

CONTACT US

Have peace of mind knowing that BF&M's Personal Medical Guidance can help you make informed decisions. For more details call 295-5566, visit www.bfm.bm or email bfm@bfm.bm.