



doctor connect
we care



LIFE

Zaroori Hai



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YOUR HEALTH, OUR PRIORITY

At EFU Life, we provide more than financial support by connecting YOU to world renowned specialists.

EFU Life brings you "Doctor Connect", a service providing you access to the world's best physicians and specialists. Connect to the world's leading health professionals and qualified doctors that can help answer all your medical questions and give you an invaluable second medical opinion when you need it the most.



- Is my diagnosis correct?
- What is the best treatment available?
- Am I making the right decisions for my medical condition?
- Is surgery the best option?
- Are there any new medical options out there we should consider?

These questions likely come to mind to anyone who is seriously ill or if someone in the immediate family is diagnosed with a medical condition, the primary concern then is to get the best medical advice. Getting the right answers may be challenging. This is where Doctor Connect can help.

Your Guide to Doctor Connect

In times of medical uncertainty, Doctor Connect brings the best medical minds in the world to help the customers of EFU Life who are enrolled as members under this service.

You can contact Doctor Connect if you, your spouse or children have been diagnosed with a chronic medical condition and:

- You require a better understanding of the condition
- You have doubts about the information received from your specialist
- the condition is not improving or is getting worse
- You need expert guidance to decide between treatment options

With 'Doctor Connect', EFU Life has collaborated with 'Best Doctors' to give you medical advice about any illness, injury or medical condition; helping you get the right diagnosis, treatment and information.

About Best Doctors?

Founded in 1989 by Harvard Medical School physicians. Best Doctors provides access to expert medical specialists who help you understand your medical condition and treatment options, so you make the right decisions about your health.

Quick Facts about Best Doctors worldwide:

- Experts are part of top **5%** of practicing physicians.
- Access to **53,000+** medical experts.
- Services provided in over **70** countries.
- **450+** medical specialties and sub specialties
- **30 Million+** members globally



How Doctor Connect Works

Whether you are facing a minor health concern or a chronic medical issue, Doctor Connect via Best Doctors provides a wide range of services to help our members.

In case you, your spouse or children are diagnosed with a serious medical condition and would like a second opinion.

Call Best Doctors helpline number +92 21 38799832 and identify yourself as an EFU Life Client (or family member). You can also obtain membership on Best Doctors online portal.

A dedicated case coordinator will be appointed who will coordinate with you regarding all relevant medical information.

After evaluating your medical records, an expert doctor will give his diagnosis in the form of a personalized report.

What are the facilities available through Doctor Connect?

Our partner, Best Doctors will provide the following three major facilities to the members enrolled under Doctor Connect:

1. In-depth Medical Review

The most widely used Best Doctors service, the InterConsultation is an in-depth review of a plan member's medical files by world renowned specialists to provide medical opinions and treatment options without the plan member even having to leave home.

When an InterConsultation is recommended, Best Doctors will collect all of the medical information, including medical records, diagnostic tests and pathology which are available with you. A multi-disciplinary team of qualified physicians performs an exhaustive analysis of the medical information and tests.

Each case is unique, so the timeframe for the InterConsultation can vary. On average, the overall completion time - including the collection of medical records and testing of pathology (if required) is 6-8 weeks, depending on the complexity of the case.

2. Ask an expert

If you're seeking fast answers to questions that don't need a full review of your medical records, then AskTheExpert is the answer.

A member of the Best Doctors medical team will work with you to make sure you're asking the right questions. You'll receive a comprehensive report within 7-10 days from a leading international expert.

3. Doctor Online

If you need non-emergency medical information, you can go online and receive the answers you need, within 48 hours.

Your questions will be treated in confidence and will be answered by a fully qualified doctor. With Doctor Online you get:

- Answers from a trusted online source to specific questions, anywhere, anytime
- The ability to ask questions on behalf of your family members (your spouse or dependent children).

Important

Doctor Online only provides medical information. You shouldn't act on this information alone and should always consult with your own doctor for medical advice.

Annual Membership Fee:

You can opt for the service by registering for Doctor Connect for an annual membership fee of **Rs.3,500.**

Some Case Studies

Mehak's Story:

Mahira's daughter Mehak was perfectly healthy till the age of 6 months when she developed sudden disinterest in feeding, rapid & heavy breathing and progressive poor weight gain. The pediatrician was consulted who carried out a detailed examination and some related tests. Mehak was then referred to a pediatric cardiac surgeon who informed that she has a hole in her heart (is suffering from a congenital heart disease namely Ventricular Septal Defect) and might need surgery for the correction of defect. Mehak's parents were devastated, not knowing where else to turn, Mehak's father called his insurance consultant for financial advice and to surrender his policy to meet Mehak's medical expenses.

As a father himself, the insurance consultant could feel the pain and apprehension of Mehak's father regarding the surgery. As an advisor he reminded Mehak's father to access Best Doctors via Doctor Connect to determine what was wrong with Mehak and take a second opinion for reaffirmation of her conditions.

They contacted Best Doctors who took on board world's renowned pediatric cardiac surgeon. Although the surgeon confirmed the need for surgical intervention but he reassured them regarding the good-to-excellent outcome of surgery at the right time for the cure of disease. The affirmative reassurance that their daughter's condition is a common one and has an excellent prognosis was all the confirmation Mehak's parents needed in making the right decision

Testimonial from Mehak's Mother:

"My husband and I are highly grateful to the entire team of Best Doctors who provided us the reassurance regarding the illness of our child. The Best Doctors team was genuinely interested in helping us."



**Adnan's Story:**

Suffering from abdominal discomfort, indigestion, bloating of abdomen and abdominal pain, Adnan consulted many doctors. Initially he was treated for acid peptic disease but to no relief. Adnan then consulted specialists and underwent numerous test resulting in diagnosis of Pancreatic Cancer.

Adnan was shocked after learning about the poor prognosis of the diagnosed cancer. He contacted Best Doctors Helpline for a second opinion.

After collecting all necessary information, a complete review of medical records was conducted by Best Doctors' team. A Best Doctors specialist who specialized in Pancreatic disorders, recommended some radiological scans and specific blood tests.

Adnan discussed the recommendations with his primary specialist and after his approval underwent the recommended scans and tests. The results changed the diagnosis to Pancreatic Pseudo cyst. Best Doctors Specialist provided a detailed report regarding the treatment options and good prognosis of this disease.

This report proved to be very helpful and the primary specialist who initially diagnosed pancreatic cancer performed an Endoscopic-assisted drainage using an endoscope and Adnan was cured.

Testimonial from Adnan:

"The Best Doctors service is fantastic: It really shows the value of using more than one medical team. I am now cured after a successful Endoscopic procedure. "

FAQ's

How do I obtain membership for Doctor Connect?

As a policyholder you can obtain membership for Doctor Connect by filling out the information required in the Enrolment form provided in this brochure. Please courier at the address mentioned, and our representative will contact you shortly with the details. Alternatively you can also handover the form to your sales representative.

How do I contact Best Doctors?

You can call Best Doctors helpline number +92 2138 7998 32 and identify yourself as an EFU Life Client (or family member). You can obtain membership on our online portal <http://efulifeassurancelimited.askbestdoctors.com>

Will Best Doctors cost me anything extra on each consultation?

No, you only need to pay the annual membership fee irrespective of number of consultations.

Do I have to collect all my medical records first?

If you request the InterConsultation service for an in-depth medical review of your condition, we will need your assistance in collecting all your medical records including diagnostic test reports, radiological images etc. Once you have the records with you, they will be picked up from your doorstep without any extra costs to you.

Who is covered under Doctor Connect?

EFU Life policyholders who obtain membership for Doctor Connect, along with their spouse and children are covered under Doctor Connect.

Do I have to follow Best Doctors recommendations?

You remain in full control of your health care decision making. The information you receive through Doctor Connect is intended to help you make informed decisions regarding your diagnosis and/or treatment plan. If you choose, you can authorize Best Doctors to share their findings with your treating physician.

What happens if Best Doctors advice is different from my current doctor?

Best Doctors services complement rather than replace the services offered by your treating physician. It is recommended that the specialist report is shared with the member's primary doctor so the best clinical decision can be reached to benefit the member.

Disclaimer:

Doctor Connect services ("Services") are provided by Best Doctors Inc. Whilst EFU Life has taken all necessary measures to ensure that you get the best service, EFU Life is not responsible for the provision of the Services, their results, or any treatment received or requested in connection with the Services.

This is a one year annually renewable service and EFU Life reserves the right to withdraw this service after one year or change the terms. In case the terms are changed the same will be communicated to the member

EFU LIFE ASSURANCE LTD.

37-K, Block-6, PECHS, Karachi-75400, Pakistan.

Fax: (021) 3453-5079 Email: info@efulife.com



Doctor Connect Membership Form



I have read and understood the features of 'Doctor Connect' provided by EFU Life Assurance Ltd and I wish to enroll for the same. My particulars are as follows:

Name of Policy Holder :

Policy Number : CNIC :

Complete Postal Address :

Contact Numbers (Landline) :

(Mobile) :

Details of Family

(Please note that only the policy holder, spouse and children are covered)

S. No.	Name	RELATIONSHIP	DATE OF BIRTH

***You may attach additional papers in case of space being insufficient**

"I hereby declare that the information given above is true and I give my consent to "Doctor Connect" to seek information from any doctor, hospital, or laboratory and the giving of such information is hereby authorized. I understand that "Doctor Connect" is offered solely for the purpose of providing medical information (expert medical opinion) and EFU Life is not liable for the outcome of the treatment received or requested in connection with the Services"

Signature of Policy Holder : _____

Date : _____

Please courier Doctor Connect Membership Form on the below given address:

Doctor Connect

EFU Life Assurance Ltd.

37-K Block 6, PECHS Karachi - 75400, Pakistan

