



ZURICH®

Your guide to Second Medical Opinion (SMO)

A Futura complementary
benefit supported by



Second Medical Opinion with Futura

The **Second Medical Opinion (SMO)**, a world class service from **Best Doctors®** is a free benefit with **Futura**,* your flexible lifetime protection solution. It offers world class diagnosis review and treatment recommendations to help you make medical decisions with confidence.

*with effect from 1 July 2018

How will this work?



You can access the Best Doctors services via zurich.askbestdoctors.com, or call our toll-free number: 800 03570 2554 (from UAE).

Who can avail the benefit?



- You, as the Life insured of your Futura policy,
- Your spouse and
- Your children

Best Doctors and your services with Futura

Zurich's selected partner for providing the second medical opinion service (also known as the Expert Medical Opinion, EMO service), Best Doctors, has been helping millions of patients worldwide get the right diagnosis and treatment plan. With a network of **50,000 expert physicians in over 450 specialties and sub-specialties**.

With your Best Doctors membership, you will have three different services to choose from.

Second Medical Opinion

Opt for this service when you are seeking a second medical opinion. We will send your case to one of our internationally renowned experts.

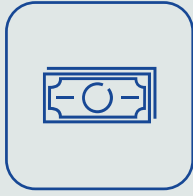
Ask The Expert

Choose this service when you are looking for answers to specific medical questions. You will receive a written report with answers from a leading specialist.

Ask Best Doctors

Askbestdoctors.com is Best Doctors' Member Portal, where you can find information and access the services.

Your benefits



Saves money

The second opinion service is free for you as a member. You can be sure you have the right diagnosis and treatment that helps avoid any unnecessary medical costs, such as avoidable surgery, medicine or visits to the doctor's.



Saves time

People lose valuable time seeking a second opinion. Our SMO will help you save that time in order to start treatment sooner.



Access to global expertise

Best Doctors gives you access to 50,000 international experts in over 450 (sub)specialties, whenever you need it most.

FAQ

Do I have to travel or collect my medical records?

No. Best Doctors handles everything for you including the collection of your medical records on your behalf. All of your contact with Best Doctors is over the phone or the Internet.

Do I have to follow the Best Doctors recommendation?

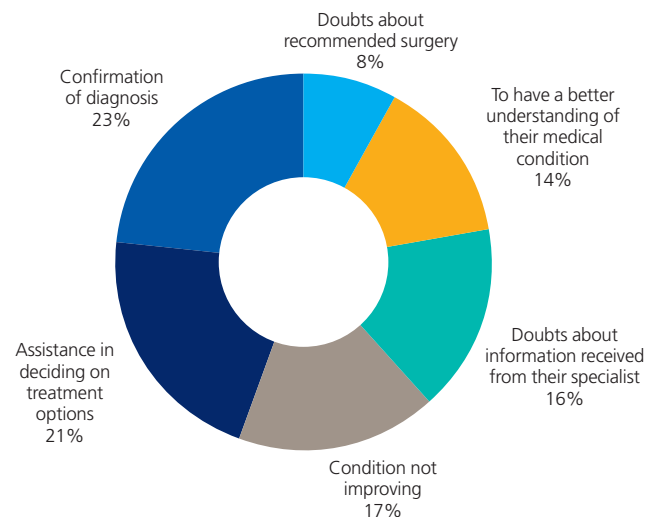
No. You'll remain in full control of your health care decision making.

How do I contact Best Doctors?

As a policy holder, you can use zurich.askbestdoctors.com or call 800 03570 2554 from the UAE.

Why do I need Best Doctors?

Here's why people contact Best Doctors



Source: Best Doctors EMEAA, total of all completed second opinion cases until December 2018.

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