

A valuable second medical opinion service for you and your family

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Should you face a mental or physical health condition, there are so many questions and uncertainties – such as is my diagnosis correct or am I on the right treatment plan?

Through MLC Life Insurance¹, you and your family have access to Best Doctors, which connects you with a network of more than 50,000 leading medical specialists from Australia and around the world for a second medical opinion when you need it most.

If you or a family member² is dealing with a mental or physical health condition (minor or major), you can use Best Doctors at no extra cost to help get answers.

Best Doctors key features

- **Available to you and your family²** (your children, parents, partner and partner's parents).
- **Convenient virtual access** to leading specialists for a second medical opinion.
- **Leaders in their medical field** nominated by other doctors.
- **Expertise and knowledge** of an independent specialist helps you and your treating doctors agree on the best way forward.
- **Support for mental health conditions** with access to leading Australian clinical psychologists and psychiatrists, and a dedicated mental health nurse.
- **You don't have to be seriously ill** you can use the service for minor conditions like a bad back, allergies or a mild mental health condition.
- **Help with a wide range of conditions³** from minor to major with specialists in more than 450 areas of medicine.

 <p>No extra cost</p>	 <p>Completely confidential and won't affect the assessment of a claim</p>
 <p>Don't need to be on a claim to use the service</p>	 <p>More value from your insurance</p>

Find out more at mlcinsurance.com.au/bestdoctors

¹ Members of TelstraSuper are eligible for Best Doctors through the insurance cover provided by MLC Life Insurance.
² Best Doctors is available to TelstraSuper members as well as their immediate families including children, parents, partner and partner's parents. For mental health, it is only available if you are 18 years of age and over.
³ Best Doctors services are not available for acute care (emergency room) cases or dental conditions.

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Why Best Doctors?

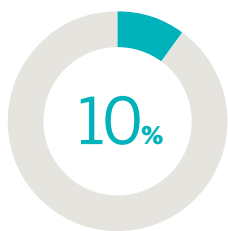
Best Doctors specialists are leaders in their field

50,000+ **450** specialities

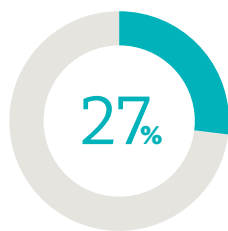
More than 50,000 medical specialists.

Medical leaders in 450 specialities of medicine.

Helping you get the right diagnosis and treatment



of cases considered by Best Doctors come back with a change of diagnosis.⁴



of cases come back with a change in treatment plan.⁴

And giving you the confidence to move forward

98%

Members using Best Doctors say it is an important part of their insurance.⁵



Best Doctors key services

There are a range of services available to you and your family.



In-depth medical review

Get a full review and second opinion on your diagnosis and treatment plan from a leading international specialist.



Mental Health Navigator

Get a full review and second opinion on your diagnosis and treatment plan for mental health conditions from leading Australian-based clinical psychologists and psychiatrists.



Doc Online

Get answers to general medical questions from a panel of registered doctors in Australia.



Find an expert

Find a local specialist for your condition.



Ask the expert

Get answers from a leading international specialist to specific questions about a medical condition.



Online library

Access a host of online tools providing unique insights and guidance on hundreds of conditions.

The Best Doctors service is **completely confidential**. Best Doctors won't share its findings with us and your use of the service won't affect the assessment of a claim.

⁴ Based on analysis of physical cases conducted by Best Doctors, 2019.

⁵ Best Doctors customer survey, 2019.

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Mental Health Navigator by Best Doctors

Mental Health Navigator is a service that empowers and supports you with a clinical review of your diagnosis and treatment plan.

It sources a specialist from a network of leading Australian-based clinical psychologists and psychiatrists, all from the comfort of your own home.

The Mental Health Navigator service offers a discreet, quick and confidential way to seek help if you or a family² member is experiencing a mental health condition such as depression or anxiety.

To find out more about Mental Health Navigator, visit mlcinsurance.com.au/mentalhealthnavigator

Access Best Doctors

To use the service, including Mental Health Navigator, call the Best Doctors Hotline on **1800 186 088 – Monday to Friday, 9am to 5pm (Sydney/Melbourne time).**

Mental Health Navigator: how it works



It starts with one call: accessing Mental Health Navigator starts with a simple phone call, during which you speak to a member of the Best Doctors team in Australia. You will then be connected with the dedicated Mental Health Nurse.



An initial assessment of needs: Best Doctors will work with you to establish how they can best help based on your situation. They can help you find a local specialist, access useful resources or assist in answering questions on your condition. They can also coordinate a review of your diagnosis and treatment plan via video conference with a leading Australian clinical psychologist and psychiatrist, if required. With your consent, Best Doctors will gather any relevant medical records for review.



Recommendations for diagnosis and treatment: after the in-depth assessment, you will be provided with a report detailing the review of your diagnosis and assisting you with a treatment plan to help manage your condition.



Supporting next steps: the Mental Health Nurse will call you to discuss the report findings and, with your consent, the report will be shared with your treating doctor who can coordinate a treatment plan. The Mental Health Nurse is available for up to six months to provide further navigational support if needed.

² Best Doctors is available to TelstraSuper members as well as their immediate families including children, parents, partner and partner's parents. For mental health, it is only available if you are 18 years of age and over.

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