

Support for you
and your family
in difficult times.



SPECIALIST MEDICAL SERVICES

It's not just about the cover.

With Care Consultants, it's about extra peace of mind.



Our Care Consultants service is here because we recognise that difficult times don't just require financial support.

Care Consultants gives you and your family free access to practical and emotional support from fully qualified professionals. Whether you're looking for confidential support, reassurance about the decisions you face, or a professional opinion, our Care Consultants service can help.

01

Free access to a 24/7 medical helpline

A helpline for medical queries, no matter how small, offering free access to fully qualified UK-based nurses and counsellors. You will also be able to access midwives and pharmacists at core times every day. Unlike many other helplines, we guarantee that calls will be answered directly by a trained medical professional.



MEDICAL HELPLINE

02

Free access to a second medical opinion

If you are suffering from a serious medical condition, our Second Medical Opinion service can offer you access to leading specialists in the United States of America and Canada. A specialist will be selected, based on their professional reputation and relevant expertise, to provide a confidential report on your medical condition. This report will be based on an assessment of your detailed medical records and the specialist's professional opinion.



SECOND MEDICAL OPINION

03

Free claim support

If you make a claim on your cover, a qualified and accredited counsellor will contact you and offer confidential emotional and practical guidance. There is a range of support available including face to face counselling, information on legal and family issues and physiotherapy. The counsellor will help identify any additional support that would be appropriate for your needs.



CLAIM SUPPORT

Medical Helpline

When you've got a question about your health or wellbeing, we're here to help.

Who can use the service?

This service is available to the person covered, their spouse or civil partner and their children under the age of 18 or under the age of 21 and in full-time education.

When can you use the service?

You can use the service throughout the lifetime of your policy – it is available 24/7. Please note that this service is not available in emergency situations that require immediate medical assistance.

How does the service work?

Access to medical professionals to talk through your health queries and concerns. Access to nurses and counsellors (24/7), and midwives and pharmacists at core times (8am – 8pm Monday to Friday, 8am – 4pm Saturday and 8am – 12pm Sunday).

Throughout the life of your policy, you and your family can call this fully qualified UK helpline team. They'll be there, ready to help – 24 hours a day, 7 days a week.

- Unlike other medical helplines, your call will be answered directly by an experienced medical professional.
- Nurses and counsellors are available 24 hours a day and pharmacists and midwives are available at core times, seven days a week.
- The opportunity to discuss health related questions with nurses, midwives and pharmacists and find out more about medical conditions and treatment.
- No matter how big or small the problem may seem, trained counsellors can talk you through any worries and stresses you may be dealing with, and offer you confidential and professional support.
- There's no limit to how long your call can be so you can really take your time. The team can also follow up your call with information for you to read at home and keep for reference.
- The team don't have scripts and instead use their training and experience to answer your questions. The nurses and midwives have over 300 years experience between them and all the counsellors have at least five years post-qualification experience to draw on.

What our customers say.

"I had lots of questions to ask. The nurse's in-depth medical knowledge was invaluable to me and very reassuring."

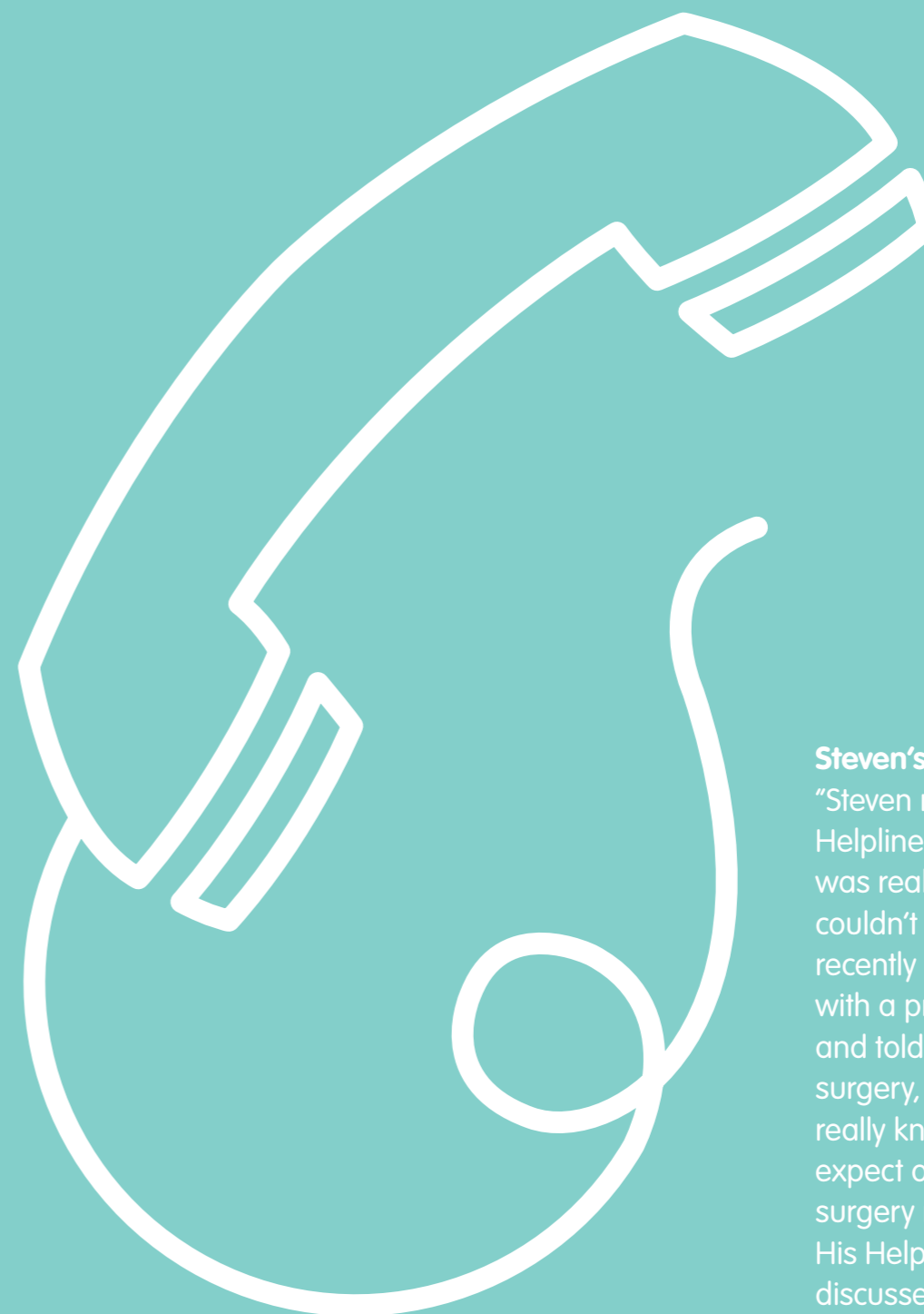
"The nurse I spoke to was very knowledgeable about my condition and gave me all the time I needed."

"The quality of service was excellent, including the follow-up medical information they sent on to me."

"It's very reassuring to have a nurse on hand to speak to 24 hours a day."



MEDICAL HELPLINE



Steven's story

"Steven rang the Medical Helpline at 2am. He was really worried and couldn't sleep. He'd recently been diagnosed with a prostate condition and told he needed surgery, but he didn't really know what to expect or what the surgery might involve. His Helpline nurse discussed the condition with him and talked to him about its causes and some of the ways it's treated. Steven quickly felt reassured and was relieved to discover his condition was not uncommon and that there was plenty of help and information available to him."

Second Medical Opinion

Access to leading medical specialists in the United States of America and Canada.

Who can use the service?

This service is available to the person covered, their spouse or civil partner and their children under the age of 18 or under the age of 21 and in full-time education.

When can you use the service?

You can use the service throughout the life of your policy, in the following circumstances:

- If you do not have a clear diagnosis for a serious medical condition despite comprehensive evaluation by your GP and specialist.
- If you have a medical diagnosis that is considered serious, chronic, irreversible or degenerative, including the recurrence of symptoms following treatment.
- You are being offered a new or experimental treatment option or procedure or the risks and benefits of your proposed treatment are unclear.
- No known treatment or procedure can be recommended for your medical condition.

Please note that this service is not available in emergency situations that require immediate medical assistance, for conditions which cannot be evaluated solely on medical records or where the medical records are insufficient.

How does the service work?

We put your detailed medical records in front of a leading specialist in the United States of America and Canada, who will review them and give a second medical opinion on your medical condition, answering any specific questions you may have.



SECOND MEDICAL OPINION

Throughout the life of your policy, if you or a family member has a serious medical condition, the **Second Medical Opinion service can offer you access to a leading specialist for a second opinion on your medical condition without having to leave your home.**

- The specialist in the United States of America and Canada will be selected for their professional reputation and relevant expertise. You will even receive a biography and background of the specialist reviewing your case.
- The specialist will produce a detailed, confidential report, based on analysis of your medical records. You can even ask them any specific questions you may have about your condition. You will be able to share your report with your GP or UK specialist.
- You will be assigned a dedicated Case Manager, who will talk you through the process and next steps, and explain each stage to you. They will help answer questions you may have regarding the process and will be there to talk you through your report.

If you would like to consider further investigation or treatment in the United States of America and Canada, we can help you to arrange this. (Please note that we do not pay the costs of travel or of any medical treatment that you may be offered.)

- The team behind the Care Consultants Second Medical Opinion service has been providing access to second medical opinions from specialists respected in their field for over 10 years. And now we are offering this service to you.
The Second Medical Opinion service really can make a difference
- 83% of second medical opinion requests the team have handled, from all over the world, have handled, a significant change to therapeutic approach, diagnostic approach or medicines prescribed.
- **The Second Medical Opinion service allows you to benefit from the USA's investment in healthcare**
- The USA is the country that has contributed most to medical innovation in the areas of basic science, diagnostics and therapeutics.¹
- 82 of the top 200 hospitals in the world are in the USA.²
In 2007 the USA spent \$2.2 trillion on healthcare, which was \$7421 per person and 16.2% of GDP.³ This included \$101.1 billion that was spent on biomedical research that year.⁴



Amelia's Story

'Our little girl Amelia was diagnosed with Saethre–Chotzen Syndrome. She had lots of operations during her childhood, but there came a point when the doctors couldn't take her treatment further because the syndrome is so rare.

So we decided to look for help from specialists in the USA, through a Second Medical Opinion service.

The Second Medical Opinion service established contact with a specialist from the Children's Hospital of Philadelphia, who conducted a special assessment of Amelia's condition. The specialist gave us invaluable new information about treatment, which was immediately taken up by Amelia's doctors.

The Second Medical Opinion service gave us the support we needed and the hope for a better future for our child."

Amelia's Mum

¹ Bending the Productivity Curve: Why America Leads the World in Medical Innovation by Glen Whitman and Raymond Raad, published in Policy Analysis no. 654 November 18, 2009 <http://www.cato.org/pubs/pas/pa654.pdf>

² http://hospitals.webometrics.info/Top200_country.html

³ www.reuters.com/article/idUSTRE50535520090106

⁴ www.reuters.com/article/idUSTRE60B5FL20100112

Claim Support

We know that personal tragedy can turn your world upside down. That's why we're here to support you.

Who can use the service?

This service is available to the person covered, their spouse or civil partner and their children under the age of 18 or under the age of 21 and in full-time education.

Children must be over 16 years old to qualify for any form of counselling. Where applicable, physiotherapy for children under 16 will require consent from a parent or legal guardian.

When can you use the service?

The service is available when you submit a completed claim form to AXA and is available in relation to the subject of the claim. For example, if you had Critical Illness Cover and made a claim for your child's critical illness the team would call you to discuss your situation and see if you would benefit from any further support to cope with this difficult situation.

Please note, this service is not a replacement of the NHS and you should not cancel NHS treatment to use this service. A conflict in the provision of care is not in any way beneficial.

We offer up to a maximum of six support sessions per claim following an evaluation of your situation by our trained staff. Any support that you are offered will depend on your individual circumstances.

How does the service work?

The fully qualified counsellor that you first speak to will become your dedicated Case Manager and will be able to discuss your individual situation and whether any of the services available may be of benefit to you.

If the time comes where you need to make a claim, you may be feeling confused and scared. Your world might very well feel like it's been turned upside down and you might not know what to do or where to turn.

That's where the Claim Support service comes in. When you make a claim on your policy, a trained counsellor from the Claim Support team will contact you to discuss your situation and if appropriate offer you personal support. By talking to our trained counsellors you can explore options and gain clarity for the way forward.

- Counselling with a trained, experienced practitioner over the phone or face to face
- Practical Life Management support, including legal and family issues that may be on your mind
- Physical rehabilitation, including physiotherapy
- Support for your family to help them cope with the effects of your medical condition.

We'll discuss your situation with you and find out how best we can help you through a difficult time.



CLAIM SUPPORT



Our commitment...
is to being available to help you when you need us and to giving you the highest standards of customer service. We want you and your family to feel supported to get through a difficult time – practically and emotionally, as well as financially.

The testimonials used in this brochure are genuine however names have been changed and the photographs are posed by models to protect the privacy of the customers involved.

For more information visit www.axaprotectionaccount.co.uk
or speak to your adviser:



The address for written communications is Friends Centre, PO Box 1810, Bristol, BS99 5SN. The telephone number is 0117 989 9000. AXA Sun Life Services plc distributes and administers financial products and services. It is authorised and regulated by the Financial Services Authority and is a company limited by shares, registered in England No. 3424940, registered office: 5 Old Broad Street, London, EC2N 1AD. AXA Sun Life Services plc is part of the Friends Provident group. As part of our commitment to quality service, telephone calls may be recorded.

