Global Treatment
Frequently asked questions
This document is designed to help answer questions you may have in relation to the Global Treatment option.

For more information, please refer to the policy conditions.

It covers the questions you may have in relation to the following:

✓ General questions
✓ Premiums
✓ Eligibility
✓ Conditions and medical procedures covered
✓ Expenses and costs covered
✓ Making a Global Treatment claim
✓ Deciding to receive treatment outside of the UK
✓ Treatment within the UK
✓ Travel and accommodation
✓ Treatment and hospitalisation
✓ Medication on return to the UK
✓ Best Doctors® second medical opinion
General questions

Why is Global Treatment only for treatment outside of the UK?
Global Treatment gives your client the choice to receive treatment overseas as an alternative to the NHS or any domestic health insurance policy they may hold. Any treatment received in the UK would be covered under the NHS or be available privately through an existing health insurance product. However, health insurance products do not usually cover overseas treatment.

Are international medical costs covered by Private Medical Insurance?
It is unusual for Private Medical Insurance policies to pay for treatment outside of the UK.

Why can’t the NHS always offer the same treatments as those available internationally?
Countries around the world spend varying amounts of money researching illnesses and medical procedures. Though the NHS is a respected and established health service, its funding does not always stretch to offering all known medical procedures or medication. The high costs of certain procedures or medication make it unviable for the NHS to support and offer every option.

Is Global Treatment or Second Medical Opinion a replacement for the NHS?
No. Global Treatment and Second Medical Opinion are provided to support the care available to your client in the UK and to give more choice. Neither service is a replacement for the NHS. Your client is encouraged to share the information they receive from Best Doctors and BDU® International with their treating doctor, and together decide the best course of action.

Why would my client need Global Treatment if they already have critical illness cover?
Global Treatment and critical illness cover do two very different things. Critical illness cover is designed to provide your client with a financial benefit if they are diagnosed with one of a number of critical illnesses. In most cases clients would

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use the pay out to help ensure they can keep up with their financial commitments whilst they are unwell, easing the financial burden of their mortgage, bills, childcare costs etc.

Global Treatment is a medical benefit that gives your client more options, if they require specific treatment for one of the serious illnesses covered under the policy. Global Treatment gives your client access to the latest medical treatments and specialists for treatment in a hospital outside of the UK. It widens the choice available to your client at a time when their main priority will be to focus on their health, not their finances.

What is likely to be the most common reason for people to use Global Treatment?
The majority of claims are expected to be for cancer followed by neurosurgery and the other covered conditions.

Is Global Treatment available on portals?
No. You will be able to add Global Treatment for each life when you complete the application within the Aviva system.

If my client’s plan is in trust, could the trustee use Global Treatment?
No. The only people who can make use of Global Treatment are the policyholder or an eligible child of the policyholder.

Premiums
Is there an additional cost to include Global Treatment with my client’s protection cover?
Yes. Global Treatment comes at an additional cost of £4 a month per life covered. Cover is renewed every 3 years and the premium could change at this time.

Eligibility
Is Global Treatment included automatically?
No. Global Treatment is an additional option, which can be added to a Life Insurance+, Critical Illness+, Living Costs Protection or Income Protection+ policy. It can only be included on one Aviva policy. Your client must select it at the outset when they apply for their policy. Global Treatment is subject to underwriting and can be declined when you apply.

Does Global Treatment cover more than one insured customer on the policy?
It can cover more than one person on a policy, but the option must be selected for each life covered.

If my client’s child is ill, can they use Global Treatment?
Yes. Your client’s children up to the age of 18, or 21 if in full time education, are covered under Global Treatment if they require specific treatment for one of the serious illnesses covered under the policy. Your client will accompany their child and they can choose another companion to travel with them.

Conditions and medical procedures covered
What conditions or medical procedures are covered by Global Treatment?
✓ Cancer treatment
✓ Coronary artery by-pass surgery
✓ Heart valve replacement or repair
✓ Neurosurgery
✓ Live-donor organ transplant
✓ Bone marrow transplant
Expenses and costs covered

Will my client need to make any payments towards any costs in relation to Global Treatment?
Providing your client pays their £4 monthly premium, all expenses within the policy conditions are directly covered by BDUI.

Is there a maximum cover amount?
Your client, or any child insured under Global Treatment, will have use of the cover up to the policy limit of £1 million per insured person per year, and up to £2 million per insured person over the policy term.

Are the cover amounts enough for treatment overseas?
Global Treatment has been designed to be able to adequately respond to the cost of treatment in international hospitals. These cover amounts are based on BDUI’s experience as a medical services provider and their expertise in the insurance sector.

What costs are covered by Global Treatment?
The following costs are covered by the Global Treatment option:

- The insured person’s treatment, which will be carried out by a renowned specialist in an international hospital;
- All hospitalisation and surgery costs;
- The costs of doctor’s visits and consultations;
- Overseas travel and accommodation expenses for your client and a companion as arranged by BDUI. If your client's child is being treated, it covers all travel and accommodation costs for your client, their child and an additional companion;
- A daily allowance will be paid to you for each day that you or your child are hospitalised outside of the UK in respect of treatment.
- The allowance will pay £100 for every day you or your child spend in hospital, up to a maximum of 60 consecutive days for each episode of overseas treatment.
- All ongoing medication costs on your client’s return to the UK, up to the value of £50,000 over the policy term, for approved medications not funded or only partially funded by the NHS.

Making a Global Treatment claim

How does my client make a claim for Global Treatment?
Everything begins with a phone call. Your client will need to contact Best Doctors on 0800 085 6605 to begin the Global Treatment process, which triggers an expert second medical opinion.

How will my client deal with Best Doctors and BDUI?
As soon as the Second Opinion service is initiated, a member of the Best Doctors/BDUI team will be assigned to the case. This person will be your client’s case coordinator and will be able to answer any questions they have throughout the process.

How often can my client claim for Global Treatment?
Your client can make numerous Global Treatment claims up to a maximum of £1 million per year, and £2 million over the policy term.
**Does my client need to have made a claim on their policy to use Global Treatment?**
No. Global Treatment can be used at any time during the term of your client’s Protection policy. Although, if your client has made a successful claim they may also be able to make a Global Treatment claim up to three years after their policy has ended.

**My client has not received a diagnosis from their doctor. Can they contact Best Doctors/BDUI to make a claim for Global Treatment?**
Normally it will not be possible to initiate a Global Treatment claim until your client has a confirmed diagnosis. If their doctor cannot provide a clear diagnosis and Best Doctors/BDUI considers there to be a reasonable probability that your client’s condition can be covered, Best Doctors can use the Second Medical Opinion service to refer your client’s case to an international expert in order to establish a diagnosis and confirm the use of Global Treatment.

**Can my client start receiving treatment overseas before BDUI confirms the claim has been accepted for Global Treatment, and will BDUI reimburse these expenses if the claim is accepted?**
It is important that your client follows the Global Treatment claims procedure established under the policy. Failure to do so may result in their claim being declined. This will include any treatment that is received prior to confirmation of a covered claim.

**My client is now resident overseas, can they still use Global Treatment?**
No, your client must be resident in the UK, Channel Islands, the Isle of Man or Gibraltar to use Global Treatment.

If they are no longer a resident then we’ll cancel the option and their policy can continue without the option.

The only exception is that Global Treatment will cover your client’s children even if they are not in the above territories. The children will, however need to travel to one of these places in order to confirm their initial diagnosis and make a claim.

**Can my client receive treatment under Global Treatment in the UK?**
No, Global Treatment is an overseas treatment benefit and does not cover treatment in the UK.

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**The Second Medical Opinion service**

**What does my client need to do to initiate the Second Medical Opinion service?**
Your client, or someone on their behalf, should contact Best Doctors as soon as possible. A dedicated member of the team will explain the Global Treatment claim process and the preliminary steps needed in order to initiate the Second Medical Opinion service for a confirmation of your client’s diagnosis.

On diagnosis your client will have access to an expert second medical opinion. This will provide an expert analysis for both your client’s diagnosis and then the recommended treatment options.

**How is it possible for the specialist to give a second medical opinion without seeing my client?**
All medical records, pathology or other test results are analysed by the Best Doctors medical team, whose job it is to confirm that these are relevant and of sufficient detail so that the specialist may analyse them without needing to see your client.
How does Best Doctors choose the most suitable specialist for analysing each case?

Best Doctors has a database of over 50,000 international specialists, considered by their professional peers to be the best in their specialty. Detailed analysis of the available medical information allows Best Doctors to determine the most appropriate specialist for each case, according to his/her expertise and professional experience.

How long will Best Doctors take in providing a second medical opinion to the patient?

The average response time for the evaluation of the medical information available and the delivery of the expert report, counting from the receipt date of the medical data, is around 10 to 15 working days.

If my client’s specialist is overseas, how do they communicate?

Your client does not need to communicate directly with the international specialist. Best Doctors takes care of everything necessary for the Second Medical Opinion process. In addition, a member of the Best Doctors medical team will be assigned as your client’s point of contact and will explain the different steps to take, as well as the findings from the Second Medical Opinion report.
Deciding to receive treatment outside of the UK

When receiving the recommended options for treatment outside of the UK, what choices does my client have?
BDUI will provide your client with up to three options, this could include different surgeons and different hospitals. Your client can then choose the option which suits them best.

Will BDUI consider my client’s preferences or suggestions for a specific hospital or city of destination?
Where possible and recommendable, BDUI will consider your client’s suggestions and do their best to accommodate these, though the principal objective is to provide the very best medical options.

Will BDUI assist in obtaining a VISA?
Yes, where possible BDUI will submit the application and cover the administrative costs. BDUI cannot guarantee that any VISA application will be accepted.

What if my client doesn’t have a passport, would they get special dispensation if treatment was required?
Your client is responsible for providing all the necessary information required for the Global Treatment claim, this includes ensuring they have a valid passport. Treatment outside of the UK cannot take place without a valid passport.

Can my client choose treatment in their country of citizenship?
Yes, as long as they are a resident in the UK, and the hospital is one of the international hospitals authorised by BDUI.

Will BDUI offer assistance in the organisation of travel and accommodation arrangements?
Yes. BDUI will make all the necessary travel and accommodation arrangements on your client’s behalf. BDUI will also pay for these in accordance with policy conditions.

Can my client access an international specialist who has not been recommended by BDUI?
No. Aviva consider BDUI’s experience and in-depth knowledge of the expert’s profile to be the best guarantee when it comes to choosing the most appropriate specialist for each case.

Treatment within the UK

If a world-renowned specialist is available in the UK privately, will Global Treatment cover UK treatment?
No. Global Treatment is an overseas medical treatment benefit. BDUI will search their database of doctors to identify whether an expert is also available overseas, allowing your client to access this benefit.

If my client chooses to receive treatment in the UK, will this be covered under Global Treatment?
No. The policy exclusively covers treatment for serious medical conditions outside of the UK, thus complementing the healthcare provided by the NHS, or by a private medical insurance policy which does not cover international treatment.
Travel and Accommodation

Are there any restrictions about who my client (or my client’s child) can choose as his/her companion?
BDUI recommends choosing an adult companion that will be in a position to make decisions on behalf of the patient in the event that the patient is unable to do so. If the child is being treated, the child can be accompanied by two travelling companions, one of which must be the policyholder.

Can my client’s travelling companion stay at the same hospital?
Yes, BDUI will normally be in a position to obtain a private room with an extra companion bed and this would also be covered by the policy.

Is there a limit on the length of the stay overseas?
There is no limit on the length of stay allowed overseas and BDUI will make accommodation arrangements for your client and their companion for the full duration of the treatment. The usual annual and policy limits will still apply to these costs combined with the costs of any treatment received.

Is there a maximum number of times my client can go overseas for Treatment?
No, as long as the policy monetary limit of £2 million is not exceeded. There is a limit on the policy of £1 million per claim per policy year.

What are the most common countries used by BDUI for treatment?
USA, France, Germany and Switzerland are the most common, however there are specialists across the globe.

Can my client choose where they have overseas treatment?
Typically there will be a choice of three hospitals worldwide available for your client to select. BDUI will help your client make their decision.

Treatment and Hospitalisation

How long does it take from first contact with BDUI to starting overseas treatment?
After we receive a patient’s complete medical file, a decision does not take more than a week and the hospitals take between 1 and 2 weeks before they accept a new patient.

Will someone help my client with their hospital admission?
Yes, if necessary BDUI can assign staff that will assist in the arrangements and paperwork in the local language through the whole process of admission at the hospital.

Will BDUI be in contact with my client during treatment?
While your client is receiving treatment outside of the UK they and/or their companion will continue to be in direct communication with the BDUI team. Your client may contact BDUI if they have any questions regarding the evolution of treatment or any other question regarding their Global Treatment claim.

In the event that part of the treatment would not be covered, what are my client’s options?
In the event that part of the treatment is not covered, BDUI will assist your client in arranging direct payment to the hospital. It is your client’s responsibility to meet these payments.

If necessary, will someone help translate while receiving treatment overseas?
Yes, BDUI will provide your client with medical translation support while they are in the hospital. However, BDUI will not provide interpreter or translation support for non-medical related needs.
If a complication not covered by the policy occurs during surgery (as part of a covered treatment), will this procedure be covered?

If, while receiving treatment covered under the policy, there are complications which must be treated as a matter of medical necessity, these will be considered part of the initial medical procedure and therefore covered under the policy.

What happens if my client needs to be treated more than once in a year for the same or different illnesses covered? Are these successive treatments covered?

Yes. The coverage yearly limits are calculated on the basis of “insurance years”, counting from the commencement date of policy cover, and not on the basis of natural or calendar years.

Within these yearly limits it is irrelevant if the medical expenses are in relation to the same or different illnesses provided these treatments are covered by Aviva.

Medication

After having received treatment outside of the UK, is the cost of medication required in the post-care or post-operative treatment of the illness covered, if purchased in the UK?

Yes. In addition to medication administered in the 30 days following the completion of the treatment when prescribed and purchased overseas, the policy will also cover costs of medication purchased in the UK when this medication is:

- recommended by the international treating specialist as necessary for ongoing treatment;

- approved, licensed, prescribed, and available in the UK;

- not funded or only partially funded by the NHS or any other insurance policy held by the policy holder.

BDUI will reimburse the expenses normally within 10 days of receiving the relevant documents or where possible they will make direct payments to providers. The policy limit is £50,000 over the policy term.

Is chemotherapy and hormone therapy included in the medication covered on return to the UK?

Yes, but only the cost of the drugs and not the administration of the medication.

Can my client use prescriptions from international doctors in the UK?

No. The international doctors who managed your client’s treatment overseas will make a recommendation for a medication plan that can be followed in the UK. Your client will then follow this plan through their local treating doctors, who will prescribe the medication and will monitor their treatment.

What if the medication (brand) is not available in the UK?

BDUI will always aim to propose a medication plan that can be followed in the UK. This may mean that the recommendation of the international treating doctors could be made for a generic brand that is available for purchase in the UK, or for an equivalent medication alternative of similar effectiveness that your client accepts as valid.
On return to the UK

What happens once the treatment overseas has been completed?
Upon return, BDUI will ensure your client has a comprehensive report in respect of their treatment overseas and a suggested treatment plan for the continuation of treatment in the UK.
BDUI will be available for your client to continue providing information and support in regards to their on-going care for the condition.

What would happen if my client needed medical follow up or additional treatments?
Global Treatment will cover medical follow up and additional treatment episodes outside of the UK. Where possible and if your client prefers, BDUI may use the Second Medical Opinion service to avoid your client having to travel.

What is a “Best Doctor”?
A doctor who is a specialist in their given medical field, who has been nominated by their peers as being the best.

In what percentage of cases does Best Doctors provide either a different diagnosis or treatment plan?
As at July 2018, the diagnosis is changed in 15.1% of cases and the recommended treatment plan is changed in 37% of cases reviewed.
Source: Aviva UK Best Doctors Second Medical Opinion cases until July 2018 inclusive.

More information

For more information, please contact on: 0800 056 5499

Aviva Individual Protection, Wellington Row, York, YO90 1WR

Calls may be recorded and may be monitored

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