



BEST DOCTORS

Facing a medical challenge can be stressful, you could be faced with uncertainty – asking questions like; is my diagnosis correct? Am I on the right treatment plan? Should I have surgery? If you or a family member is dealing with illness, or a chronic or serious condition, you can use Best Doctors to help get answers.

A VALUABLE MEDICAL SECOND OPINION FOR YOU AND YOUR FAMILY

With an eligible policy from MLC Life Insurance, you and your family get access to Best Doctors which connects you with a network of over 50,000 leading medical specialists from around the world. It offers a second opinion when you need it most, helping you get the right diagnosis and treatment plan. You can use Best Doctors at anytime, anywhere, as often as you need for no extra cost.

The Best Doctors service is completely confidential. Best Doctors won't share their findings with us and your use of the service won't affect the assessment of a claim. We will not seek any information from Best Doctors.

Enjoy real value and support from your insurance that you can access today – not just when you're making a claim.

KEY FEATURES

- + Available to you and your family (your children, parents, partner and partner's parents).
- + You don't have to be seriously ill – you can use the service for an injured knee, migraine, a food intolerance or another condition.
- + Help with a wide range of conditions*, from minor to major with specialists in over 450 areas of medicine.
- + Leaders in their medical field, nominated by doctors.
- + Expertise and knowledge of an independent specialist helps you and your treating doctors agree on the best way forward.

You can use Best Doctors whenever you need advice on medical concerns.

** Best Doctors services are not available for acute care (emergency room) cases, dental and mental health conditions.*

WHO HAS ACCESS TO BEST DOCTORS?

IF YOU HAVE ONE OF THE FOLLOWING INSURANCE PRODUCTS

MLC Insurance
MLC Insurance (Super)
MLC Personal Protection Portfolio
MLC Life Cover Super
MLC Protection *first* range
MLC Term Insurance
MLC Income Protection
MLC Income Protection Plus
MLC Business Expenses
Call 132 652 to check if you have access to Best Doctors or to find out more.

IF YOU HAVE ONE OF THE FOLLOWING THROUGH YOUR SUPER OR EMPLOYER

MLC Group Salary Continuance
MLC MasterKey Business Super (for members with Income Protection)
MLC MasterKey Super Fundamentals (for members with Income Protection)
Plum Super (for members with Income Protection)
Contact your employer or super fund to check if you have access to Best Doctors or to find out more.

WHO HAS ACCESS TO BEST DOCTORS?

NAB Essential Life
NAB Essential Critical Illness
NAB Essential Injury
NAB Essential Accidental Death
NAB Credit Card Cover
NAB Mortgage Protect
NAB Personal Loan Cover
Call 132 295 to check if you have access through your NAB product or to find out more.

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IMPORTANCE INFORMATION: Best Doctors and MLC Limited do not pay the costs for medical treatment, travel, accommodation and any other associated costs. Best Doctors® isn't insurance (including health insurance) and it doesn't replace your relationship with your current doctor or medical specialist. MLC Limited reserves the right to withdraw the service at any time or to change the terms on which the service is provided to customers. If your insurance is held within the MLC Super Fund, the Trustee also reserves the right to withdraw the service at any time.

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