



AA Life Insurance – providing access to Best Doctors

AA Life Insurance is provided by Friends Life and Pensions Limited



What would be the first thing you might think about if you were diagnosed with a serious illness?

It is very likely that the first thing you might think is: “Will I get better?” “Is my treatment the most appropriate?”

When you are faced with a medical problem, you need answers.

With AA Life Insurance, we are able to help by making available Best Doctors.

Best Doctors is a global organisation which brings the world’s leading medical experts to you and your family when you need it most.

Best Doctors unique network of medical professionals is world-renowned. Having such expertise at their fingertips, supported by a truly caring service team, is the reason why thousands of people around the world turn to Best Doctors when they need additional expert advice and support.

All our customers with the following plans, provided by Friends Life and Pensions Limited and taken out from 9th February 2012, are eligible to use the Best Doctors service at any time during the term of their policy: AA Life Insurance, AA Life Insurance with Critical Illness, AA Life Cover and AA Critical Illness with Life Cover.

Best Doctors can help you with those questions that are likely to be racing around your mind if you were diagnosed with a serious illness.

They can give expert medical support for conditions ranging from migraines to heart disease, including: **cancer, major trauma, burns, stroke, renal failure, organ transplants, heart, eye, hearing, speech, lung and bone disorders, diseases of the nervous system such as Alzheimer’s and Parkinson’s, multiple sclerosis**, and other conditions causing major discomfort or interference with a healthy and productive life.

Please note that Best Doctors does not cover either mental illness or acute conditions.

Please note that Best Doctors does not cover the cost of any medical treatment, additional diagnostics, face-to-face consultations, travel or accommodation, either in the UK or abroad.

Best Doctors is a non-contractual benefit which can be withdrawn at any time without notice. Best Doctors provides an independent service, it does not form part of Friends Life’s claims process and does not form part of the insurance policy.

How does the service work?

1. Case received by Best Doctors

If you or your spouse or any of your children, have been diagnosed with a serious medical condition and would like access to the opinion of world leading experts, you can contact Best Doctors at any time by calling them on **0800 085 6605**. This then triggers the start of the Best Doctors programme.

2. Information gathering

One of Best Doctors medical professionals is assigned to work with you to identify the medical issues, collect the signed Best Doctors medical release form and your relevant medical records plus support and update you and your treating doctor.

3. Information analysis

Best Doctors own a multidisciplinary panel of doctors that analyses all the clinical information and identifies the key medical issues affecting you. The panel creates a summary which includes: medical history, literature review, case analysis, additional questions and pertinent medical records.

4. Expert search

A specialist considered to be the most appropriate by Best Doctors is identified for the diagnosis and treatment of the particular condition. The expert is selected from the worldwide Best Doctors database of peer reviewed specialists.

5. Diagnosis and treatment recommendations

The expert consultant reviews your case and supporting materials including pathology, MRIs, etc. supplied by Best Doctors. They prepare a detailed report answering all your questions, based on their comprehensive analysis of your medical documentation. Your Case Manager will send you the report and discuss the contents in detail with you. You are free to share this report with your treating doctor/s so together you can make the most appropriate decisions about your treatment. Best Doctors is a benefit that funds the cost of a second medical opinion, including arranging for the collection and return of all your relevant medical documentation.

6. Best Doctors report and follow up

The diagnosis and treatment report is then sent to you (and your treating doctor if requested). The Best Doctors medical professional assigned to the case reviews the report with you.

The following cases are examples of how Best Doctors has helped people with their diagnosis and treatment.

Case overview — misdiagnosed tumour

Patient	55 year-old female
Symptoms	History of debilitating back pain.
Initial diagnosis and treatment	Malignant tumour around spinal column. Radical surgical removal, chemotherapy, radiation, rehabilitation.
Prognosis	High risk of permanent paralysis.
Best Doctors Impact	
Identified problem	Error in pathology.
Changed diagnosis and treatment	Benign tumour. Decompression surgery, avoiding chemotherapy and radiotherapy.
Referred to top specialist	Identified top experts including neurosurgeon, endocrinologist and rehabilitation medicine specialists.
Outcome	Treatment received locally. Patient no longer suffers from back pain. Full return to normal active life.

Best Doctors case overview obtained in February 2010.

Source: Best Doctors

Case overview — changed diagnosis and treatment to cure the cancer

Patient	23 year-old male
Symptoms	Recurrent abdominal pain radiating to lumbar region.
Initial diagnosis and treatment	Pure seminoma. Four to six cycles of chemotherapy. No surgery needed.
Prognosis	Fair.
Best Doctors Impact	
Identified problem	Mixed germ cell tumour with nonseminomatous elements.
Changed diagnosis and treatment	No reason for more than four cycles of chemotherapy. A very aggressive surgical approach was recommended to eliminate elements that do not respond to chemotherapy.
Referred to top specialist	Patient underwent surgery locally following Best Doctors recommendations.
Outcome	Residual tumour was found and resected. Cancer completely cured.

Best Doctors case overview obtained in February 2010.

Source: Best Doctors

Case overview — changed treatment and patient lived

Patient	31 year-old female
Symptoms	Sudden loss of consciousness.
Initial diagnosis and treatment	High grade Multiform Glioblastoma. Chemotherapy and radiotherapy, no surgical options.
Prognosis	Maximum two months survival.
Best Doctors Impact	
Confirmed second diagnosis	Multiform Glioblastoma.
Changed treatment	Surgical removal, chemotherapy and radiotherapy.
Referred to top specialist	Coordinated care, including hospital admission, transportation, 24/7 assistance. 99 percent of the tumour removed. Four days of admittance in the hospital. The patient was back to work two months after surgery.
Outcome	Almost three years later, there is no evidence of tumour recurrence.

Best Doctors case overview obtained in February 2010.

Source: Best Doctors

Case overview — changed treatment and quality of life improved dramatically

Patient	50 year-old male
Symptoms	Constant severe pain and limp. Cannot bend right leg, finds it difficult to tie shoelace. Condition progressively worsening. Difficulty in walking.
Initial diagnosis and treatment	Osteoarthritis of the right hip. Medical treatment with glucosamine.
Prognosis	Poor unless total hip replacement is performed.
Best Doctors Impact	
Confirmed second diagnosis	Osteoarthritis of the right hip.
Changed treatment	Given his age and activity status, hip resurfacing would be a better option.
Outcome	Patient underwent hip resurfacing. Complete pain relief. Back to work two months after the surgery.

Best Doctors case overview obtained in February 2010.

Source: Best Doctors

For more information, please contact us on:

 **0800 107 6642[†]**



Or email us: **yourAAlifecover@friendslife.co.uk**

[†]Calls may be recorded and may be monitored

AA Life Insurance is provided by Friends Life and Pensions Limited which is authorised and regulated by the Financial Services Authority

Friends Life and Pensions Limited

Registered Office: Pixham End, Dorking, Surrey RH4 1QA

Incorporated company limited by shares and registered in England and Wales 475201

Best Doctors and the star-in-cross logo are registered trademarks of Best Doctors, Inc. in the United States and other countries.

LC/BD/01/13