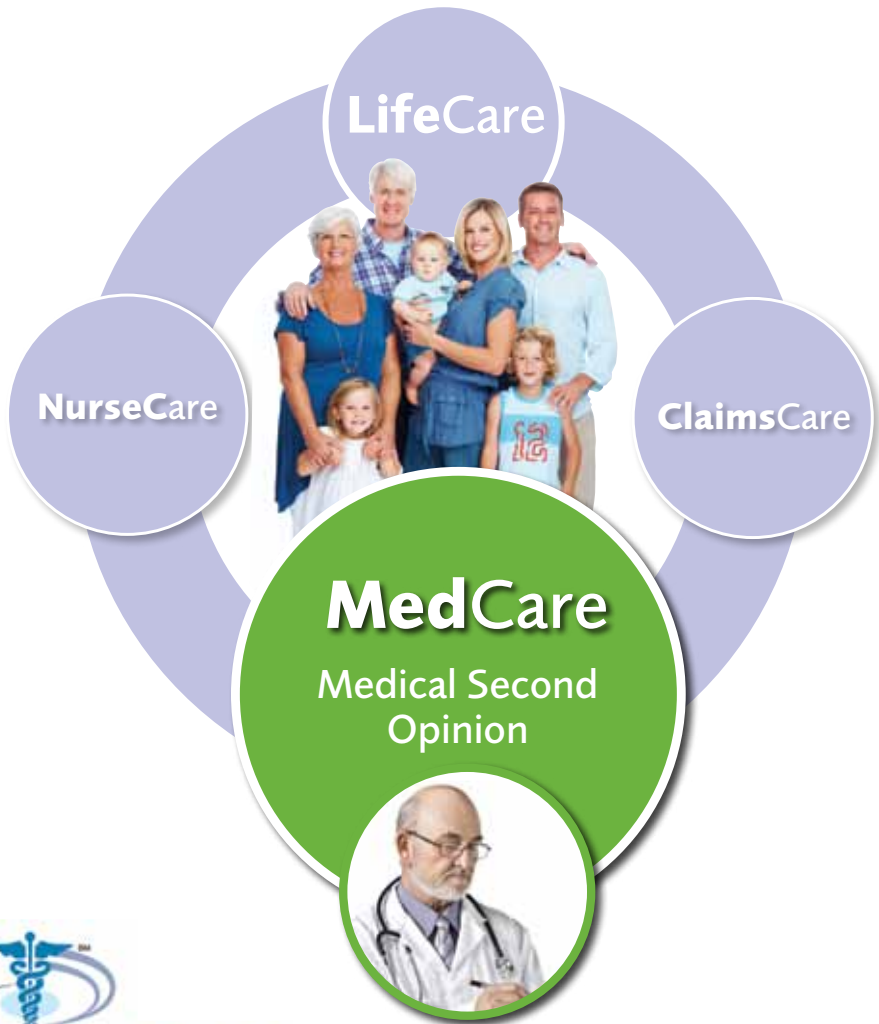




Irish Life

MedCare



At Irish Life, we've been taking care of families in Ireland for generations. And as part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations, we now have access to global experience and expertise. With the launch of the **LifeCare** range of services, we can now give you access to new ways to help protect you and your family.

Giving you access to the Medical Second Opinion service from MediGuide

We know that when facing a serious medical condition, you can feel completely overwhelmed, especially at a time when you need to make key decisions about your condition. At this crucial stage, you and your doctor want to be certain you're considering every available option when you're making critical decisions about your health. To help at this difficult time, the new **LifeCare** range of services gives you access to a Medical Second Opinion service.

We live in an age of unprecedented worldwide research, where announcements of major advances in medical diagnosis and treatment of disease are a regular occurrence. That's why Irish Life has established a relationship with MediGuide, a company in the USA, who tap into these worldwide resources to organise a Medical Second Opinion from a leading medical centre.

We're delighted to be able to facilitate the offer of this service to customers who start a new Protection plan from 3 February 2014 with Irish Life - excluding the Over 50s and Simple Life Insurance plans. Plus, as a further benefit, the Medical Second Opinion service can also be used by your spouse / partner, your children, your parents and your spouse's / partner's parents. There is no cost to you for requesting or receiving a Medical Second Opinion from MediGuide.



**Call 1800 94 83 50 to access
the Medical Second Opinion service**

Please have your Irish Life plan number available when you call the above line.

What is Medical Second Opinion?

If you have been diagnosed with a condition that MediGuide covers you can have access to:

- **an independent review of your diagnosis and treatment plan** with one of MediGuide's medical centres;
- **a range of high quality medical centres worldwide**, which include the world-renowned Harvard Medical School Teaching Hospitals and London's King College Hospital; and
- **a Medical Second Opinion provided in writing typically within 10 business days**, because time is often of the essence when treating a serious illness or medical condition.

A wide range of health conditions and illnesses are covered under the Medical Second Opinion service - from cancer and cardiovascular disorders to arthritis, asthma and female infertility. The full list of more than 160 conditions is available on the Irish Life website, see www.irishlife.ie/medcare.

Any contact you make with MediGuide around the Medical Second Opinion service will be directly with MediGuide itself. Irish Life do not provide this service and have no involvement in the Medical Second Opinion service and we have no access to your medical records or the Medical Second Opinion provided.

About MediGuide

MediGuide works with patients and their doctors to facilitate access to some of the world's leading medical centres for review of their diagnoses and treatment plans.

MediGuide

- was founded in 1999;
- offers the Medical Second Opinion service in over 35 countries giving access to the service 24/7, 365 days a year; and
- currently works with over 70 leading medical centres worldwide.



Irish Life cannot guarantee the ongoing availability of the MediGuide service to our customers and this service may be withdrawn or change in the future.

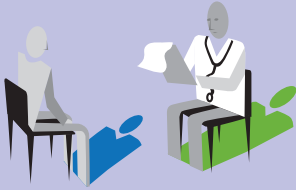
For more details:

- log on to www.irishlife.ie/medcare; or
- call the Medical Second Opinion service today at 1800 94 83 50

Please have your Irish Life plan number available when you call the above line.

How does Medical Second Opinion work?

1.



The patient is diagnosed with a condition which is covered under Medical Second Opinion. The full list of more than 160 conditions is available on the Irish Life website, along with MediGuide contact details - see www.irishlife.ie/medcare.

2.



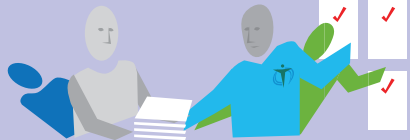
The life insured calls MediGuide to establish that the patient is eligible and then initiates the Medical Second Opinion service through MediGuide.

3.



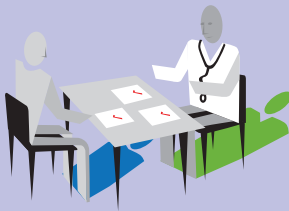
The patient must sign a form consenting to the release of their medical records and details. The doctor will then prepare the relevant patient medical records for MediGuide.

4.



MediGuide will identify three of the leading medical centres that it works with that could provide the Medical Second Opinion and gives the names of the centres to the patient and doctor.

5.



The patient and doctor choose the medical centre they wish to use for the Medical Second Opinion from the list of three provided.

6.



Within 10 business days of receipt of the medical records, both the patient and doctor will receive a written review from the selected medical centre of the original diagnosis and a proposed treatment plan.

Questions and Answers

How do I access this service?

You can access a Medical Second Opinion provided by MediGuide by taking out a new Protection plan from 3 February 2014 with Irish Life. Medical Second Opinion will be available on Term Life Insurance, Mortgage Life Insurance, Life Long Insurance, Pension Life Insurance and Income Insurance plans but not on the Over 50s Life Insurance and Simple Cover plans.

When can I access the Medical Second Opinion service?

You can access the service if you are still on cover with the plan on which MediGuide was made available to you and you are diagnosed with one of the more than 160 qualifying medical conditions covered by MediGuide. For the full list of current conditions, along with MediGuide contact details, please see the Irish Life website www.irishlife.ie/medicare. Please note that the conditions covered by MediGuide may differ to those conditions covered by Irish Life under your Protection plan.

Who is covered by MediGuide?

In addition to you having access, the service can also be used for your wider family. So your spouse / partner, your children, your parents and your spouse's / partner's parents are also able to receive a Medical Second Opinion from MediGuide.

Is there a cost to me?

There is no cost to you for requesting or receiving a Medical Second Opinion from MediGuide, MediGuide will cover all costs associated with the service.

Is any treatment recommended in my Medical Second Opinion covered?

No, MediGuide does not cover the cost of any suggested treatment plan. This service provides a second opinion only and does not cover the cost of treatment, additional tests or further consultations with your doctor.

Will I be seen by the doctor at the medical centre I select for my Medical Second Opinion?

No, you will not be seen by doctors at the centre providing the Medical Second Opinion. Within 10 business days of receipt of your medical files by the centre you choose, you and your doctor will receive a second opinion of your original diagnosis and treatment plan.

What is the next step after I receive my Medical Second Opinion?

You should discuss the Medical Second Opinion service recommendations with your doctor. The information contained in the Medical Second Opinion can enable you to make informed decisions about your health and treatment plan in consultation with your doctor. It may even lead to the pursuit of a new treatment plan administered locally.

What if the Medical Second Opinion differs from the original diagnosis and treatment?

You should discuss the outcome of the Medical Second Opinion with your doctor. If you and your doctor have questions after receiving an opinion with a differing diagnosis or treatment plan, you should submit your questions to MediGuide, who may submit them to the medical centre that provided the second opinion. In certain cases, MediGuide may go so far as providing a third opinion from another leading medical centre to provide clarification and most importantly, peace of mind for you.



Will my medical records remain private?

All of your discussions and ongoing correspondence with MediGuide will remain strictly confidential. MediGuide adhere to all applicable data protection laws when transferring medical records and details.

Will my medical records or details of my medical condition be seen by or sent to Irish Life?

Irish Life will not have any access to the medical records sent to MediGuide. MediGuide is independent from Irish Life.

Is it my responsibility to collect my medical records?

No, once you contact MediGuide to use the Medical Second Opinion service and have consented to share your data, MediGuide will then seek the co-operation of your doctor to collect relevant medical records.

Can I use MediGuide for a condition that was present before I started my Irish Life plan?

Yes, you or your family can use the Medical Second Opinion service for conditions which were diagnosed before you started your Irish Life Protection plan. The MediGuide Medical Second Opinion service covers a wide range of conditions, the current list is available at www.irishlife.ie/medcare. The medical conditions covered by MediGuide may differ from those covered by Irish Life under your Protection plan.

How many times can I use the Medical Second Opinion service?

As long as you have a qualifying Irish Life Protection plan in place, and you or your family want a Medical Second Opinion on a diagnosed condition covered, you can use the service as often as you need to. There is no limit on usage for new conditions or future diagnoses.

For full details on the Medical Second Opinion service and the medical conditions covered, please:

- log on to www.irishlife.ie/medcare; or
- call the Medical Second Opinion service today at 1800 94 83 50.

Please have your Irish Life plan number available when you call the above line.

Remember there is no charge for using this service.

MediGuide provide an independent and confidential service. MediGuide is independent from Irish Life and Irish Life accepts no liability for this service. Your access to the MediGuide Medical Second Opinion service is subject to MediGuide terms and conditions.