



NatWestGroup

Personal Accident Insurance

We've got
your back

Virtual Medical Care

GP Consultation and Expert Case Management

www.virtualmedicalcare.co.uk/en

Virtual Medical Care is a third-party service provided by Teladoc Health.

AIG[®]

The Doctor Will See You Now

Virtual Medical Care provides you and your immediate family with unlimited, round the clock access to a GP.

No matter where you are in the world, qualified and experienced doctors are available 24/7 to answer your health concerns and provide medical advice.

For complex medical cases, where you may be struggling to get a diagnosis or would like a second opinion, world-leading experts will be on hand to assess your case and provide recommendations for treatments.

Virtual Medical Care:

- Unlimited access to GPs for consultations and medical advice
- Available 24 hours a day, 365 days a year
- Accessible via a website, app (GP Consultation only) or by phone
- Assessments by world-leading experts for complex medical cases or second opinions
- Available to you, your partner and your children (up to the age of 23)*
- No claim is required to access this service

To find out more about Virtual Medical Care visit www.virtualmedicalcare.co.uk/en or call +44 (0)2034 990 658 quoting your employers policy number - 0016500000.

*To be eligible for Virtual Medical Care you need to be insured under an AIG Personal Accident policy.

Take Control of Your Health

Virtual Medical Care is a non-emergency service that consists of two key benefits.



**Bookable
30 minute
time slots**



**A global
network
of medical
specialists**

GP Consultation

Round the clock access to GPs for medical advice, prescriptions or specialist referrals.

The GP Consultation service allows you to discuss and resolve health concerns with experienced General Medical Council (GMC) licensed GPs at a time that suits you.

GP consultations can be accessed via a website, an app or over the phone, with the benefit of app based consultations allowing for video consultations. As part of the consultation process, you can share images or upload medical documentation to the secure web portal before the consultation.

If required, onward specialist referrals are available via the Expert Case Management service or by open private referral.

Expert Case Management

Assessments by leading experts for complex medical cases or second opinions.

Expert Case Management enables you to access world-leading medical specialists when a complex diagnosis or treatment plan is required. This could be anything from cancer to diabetes, eczema to back pain. The service can also be used for a second medical opinion on an existing diagnosis or proposed treatment plan.

You will be assigned a personal case manager, who is a GP and will be in regular contact during the process. If necessary, the personal case manager will help collect all relevant medical information, analyse medical documents such as test results and help you formulate questions about your care.

A clinical committee of experts will then select a world-leading specialist to review the case and provide answers and recommendations.

You can start an Expert Case Management review via the website or by calling the number provided.

Accessing Virtual Medical Care

You can contact Virtual Medical Care at any time to arrange a GP Consultation or start an Expert Case Management review.

To be eligible for the service you will need to be insured under your employer's AIG Lifeline Plus policy. Your partner and children (up to the age of 23) are also eligible.



Virtual Medical Care can be accessed via:

www.virtualmedicalcare.co.uk/en



Or by a calling:

+44 (0)2034 990 658



The GP Consultation service can also be accessed via the:

Virtual Medical Care App

To Register

1. Visit virtualmedicalcare.co.uk. You will need your employer's policy number (0016500000) and follow the registration instructions, or
2. Download the Virtual Medical Care App via the App Store or Google Play. The Virtual Medical Care App (developed by Teladoc) allows you to arrange appointments as well as conduct video consultations with GPs.
The same credentials used to register online can be used to login to the app.

You'll need to complete a secure, one-time ID check before you can use certain elements of Virtual Medical Care for the first time. When you need to interact with GPs or other medical professionals whilst using the service, you'll be sent a simple, quick and easy process to follow - all in line with Care Quality Commission guidelines.





Freya's Story

Baby Freya was diagnosed with a rare neurological disorder known as Spina Bifida Occulta, in which fatty tissue limits the movement of the spinal cord within the spinal column. If left untreated, the spinal cord can become damaged, leading to a range of problems affecting the legs, bowel and bladder.

Testing revealed none of the neurological abnormalities commonly associated with the condition, and Freya's doctors recommended a wait-and-see approach. Back home from hospital, her parents remained terribly worried about their new baby girl and wondered if they were doing the right thing.

Freya's parents had access to Virtual Medical Care and the Expert Case Management service. They decided to get in touch.

Expert Case Management brought the case to a world-leading specialist in paediatric neurological surgery. In his opinion, Freya had a high chance of developing nerve problems, and early preventive surgery would ensure the best outcome. Having shared the expert report with their treating doctors, Freya's parents decided to proceed with surgery, which was a complete success.

Preventive surgery improves new-born's prognosis, thanks to the Expert Case Management service.

The case story in this leaflet is real. Personal details have been modified to respect the patient's privacy and photographs are for illustrative purposes only.

Frequently Asked Questions

How much does it cost?

The Virtual Medical Care service is provided on a complimentary basis as part of your employer's Personal Accident policy. You will not be charged for a GP Consultation or the Expert Case Management service.

Are there any additional costs when I use Virtual Medical Care?

There are no additional costs. Virtual Medical Care funds the cost of the service and arranges the collection, return and assessment of all relevant medical documentation when they are required.

However, you will be responsible for any cost associated with any medical treatment recommended by the service. You will also be responsible for the costs of any medicines prescribed via the prescription service.

What if an Expert Case Management recommendation is different to that of my treating doctor?

The objective of the Expert Case Management service is to support, not replace, your own treating specialist. It is recommended that you share the findings of the expert medical review with your GP and/or consultant. It is then you and your doctor's responsibility to decide the best course of action. If necessary, the Expert Case Management service could arrange further independent opinions from other experts.

Will the recommended Expert Case Management treatment be available in the UK?

Information from an Expert Case Management review is based on established protocols and internationally approved diagnostic or therapeutic guidelines. It would be unusual for information provided by an Expert Case Management review to relate to testing or treatment that could not be provided under the NHS or medical insurer (if an eligible condition).

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Virtual Medical Care is provided by Teladoc Health.

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All of the emergency and assistance services described are subject to the policy cover. Please refer to your policy wording for full details of benefits, terms, conditions and exclusions. Any questions you have relating specifically to cover should be directed to your employer who arranged this insurance cover.

All telephone calls to numbers shown in this brochure may be recorded for training or quality monitoring purposes.

Service providers: Non-insurance benefits which are provided through AIG Travel offer traveller assistance through coordination, negotiation, and consultation using an extensive network of worldwide third party partners. Expenses for goods and services provided by third party partners are the responsibility of the traveller. Whilst AIG UK takes every care in selecting business partners to provide the assistance services described in this brochure, AIG cannot accept responsibility for any advice given, or information or assistance provided.

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