

Second Medical Opinion Services

The Second Medical Opinion Services are provided by Teladoc Health to the life assured(s) who is/are insured under the designated plan(s) with us. These services shall be effective from the effective date of the designated basic plan or supplementary benefit(s) (as applicable) as set out below, and shall be subject to all terms and conditions of your insurance policy.

What is Second Medical Opinion Services?

When you receive a diagnosis, you may second guess it and may feel lost. These questions may run through your mind:

- Is my diagnosis correct?
- What's the most suitable treatment for my condition?
- Where can I seek a second medical opinion to ensure I'm making the right decision?



Second Medical Opinion Services aims to provide you with the answers, so you can have peace-of-mind.

Second Medical Opinion Services is a one-stop medical advisory service provided by Teladoc Health, our partner provider.

It offers you independent medical opinions from experts around the globe.

Furthermore, should you require overseas treatment, our medical concierge can also facilitate it.

Professional medical advisory

Support from dedicated physician case manager

Your dedicated physician case manager will answer any questions throughout your medical journey

Professional team of physician case managers

Over 3,000 doctors, speaking in more than 30 languages, who will be able to communicate in your language

Comprehensive network

Network of over 50,000 global medical experts, covering more than 450 specialities and sub-specialties

Wealth of experience

With the wealth of experience, the service has helped more than 35 million customers from over 130 countries



Supports you throughout every step of the way

Seeking second medical opinions from global experts

We'll assign you with a dedicated physician case manager who will guide you throughout your whole medical journey.

Within 24 hours after service activation, your physician case manager will call you and speak to you to understand your condition, in your chosen language.

Based on your medical condition, your physician case manager will identify suitable experts around the globe and seek their medical opinions.

You'll receive a personalised second medical opinion report, in your language. Depending on the complexity of your condition, this may take anywhere from a few days to two weeks. Your physician case manager will call you to explain your report and answer any questions.

Step 1

Step 2

Step 3

Step 4



Step 5

If you wish to seek treatment overseas, your physician case manager will provide you with overseas specialist options.

Step 6

Your physician case manager will speak to your selected specialist, as well as arrange any appointments and translation services you may need.

Step 7

Your physician case manager will call you to follow-up on your recovery after your treatment and offer any guidance you may require as you recover.

Supporting you through our medical concierge for overseas treatment



Is Second Medical Opinion Service available to me?

Second Medical Opinion Service is available to you when you are insured under these designated plans.

- **PRU**crisis cover multiple¹
- **PRU**crisis cover multiple protector¹
- **PRU**myhealth cancer protector²
- **PRU**health essential critical care²

Remarks:

¹ Effective from April 2025, the service programme document of “Second Medical Opinion Services” shall be replaced by this leaflet in respect of the Second Medical Opinion Service covered under this plan.

² Effective from July 2025, the service programme document of “Second Medical Opinion Service” shall be replaced by this leaflet in respect of the Second Medical Opinion Service covered under this plan.

What conditions are cover?

Any non-emergency medical conditions, e.g. cancer, gastroenteric diseases and orthopaedic issues that needs a second opinion.

What conditions are excluded?

- Accidents and medical emergencies
- Urgent or life-threatening conditions
- Daily or common medical issues (such as colds, fever, flu and occasional rashes)
- Chronic disease management (such as chronic hepatitis, diabetes and high blood pressure), except for any complications of chronic diseases



Would like to activate the service?

You can activate via Online enrolment portal



Second Medical Opinion Service hotline* (24-hour, 365-day service)

Call us by one of these numbers.

- Hong Kong SAR: (852) 8229 2880
- Mainland China: (86) 400 920 6012

* You may be required to pay the IDD/international roaming service fee to the telecommunications service provider if you call from outside the locations above (including Macau).

Terms & conditions

- Teladoc Health provides independent medical advisory services. The second medical opinion report is intended to supplement the information you have already received from your attending doctor. The report should not be used to replace your attending doctor's recommendations. The final decision on the medical treatment arrangement must be made solely by you.
- The medical concierge is only available after you have received your second medical opinion report. If you choose to receive treatment abroad, you will be responsible for all fees and charges required for travel and accommodation and related items. The amount you can claim for treatment expenses is subject to the benefit limit of your insurance plan.
- The Second Medical Opinion Service is subject to the terms and conditions of the relevant service provider. For more details, please contact the Second Medical Opinion Service Hotline.

Disclaimer

- The Second Medical Opinion Service is provided by Teladoc Health, which is an independent third-party service provider designated by us. We maintain sole discretion to change the scope of the services offered by the Second Medical Opinion Service and the service provider from time to time, without advance notice. At extreme conditions, we reserve the right to remove the Second Medical Opinion Service from the above plans at our sole discretion.
- We are not the service provider for this service. The relevant service provider is not our agent, and vice versa. We make no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider. Under no circumstance shall we be responsible or liable for the acts or omissions of the service provider in the provision of such services.
- This leaflet does not constitute a contract of insurance or an offer, invitation or recommendation to any person to enter into any contract of insurance or any transaction described therein or any similar transaction.
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PRUHealth Office is dedicated to understanding your health needs and delivering value-added service navigation. Text via WhatsApp Messenger or WeChat to speak with our professional nurse team.



Available in Traditional Chinese and Simplified Chinese only