



WorldCare medical second opinion service



Equitable HealthConnector is our suite of health and wellness services

An expert opinion when they need it most

With new research and medical advances, it's difficult for any one doctor to stay on top of all of the latest information about complex conditions. So when a plan member has been diagnosed with a serious medical condition, how can they be confident they're making the most informed decisions about their treatment?

That's where the WorldCare Medical Second Opinion (MSO) service can help. The WorldCare MSO service provides independent second medical opinions for an extensive list of medical conditions from teams of leading physicians from top-ranked teaching and research hospitals in the U.S.* The WorldCare MSO service helps to give your plan members confidence that their diagnosis is correct and that they're getting the treatment that's right for them.

Expert medical advice

The WorldCare MSO service uses a team of specialists in different medical fields working together to confirm the diagnosis and identify the most effective treatment plan. Your plan members get access to expert medical guidance based on the latest treatment advances, when they need it most.

To learn more, contact your Advisor.

What to expect from the WorldCare MSO service

WorldCare's comprehensive, multi-disciplinary MSO service includes:

- A thorough review of the plan member's medical records and interpretation of their test results;
- A full written report confirming the diagnosis and suggesting a treatment plan;
- A comprehensive WorldCare MSO Report, provided to both the plan member and their doctor;
- One follow-up review, if necessary, when additional questions arise from the original diagnosis; and
- A conference call, if needed, between the family physician or specialist and The WorldCare Consortium® consulting physician.

*See reverse for a list of covered conditions.

What conditions are covered?

The WorldCare MSO service is available for the following conditions:

Neurological

Neuro-degenerative disorders

- Alzheimer's Disease
- Multiple Sclerosis
- Parkinson's Disease
- Amyotrophic Neuron Disease
- Motor Neuron Disease

Vascular disorders

- Intracranial Aneurysm
- Vascular Malformation: Brain/ Spinal Cord
- Brain and Spinal Cord Embolism
- Disabling Cerebral Vascular Accident

Cancer

- Brain and Spinal Cord Tumors
- Brain and Spinal Cord Metastases

Trauma

- Traumatic Brain and Spinal Cord Injuries
- Coma

Infection

- Brain and Spinal Cord Abscess
- Paralysis caused by any of the above

Cardiovascular Conditions

- Cardiac Infarction
- Aneurysm of Great Vessels
- Vasculitis, Myocarditis
- Cardiac Tumors
- Cardiac Failure
- Cardiac Myopathy
- Cardiac Valve Disease
- Pericarditis, Cardiac Tamponade
- Cardiac Arrhythmia

Gastrointestinal Tract

Cancer: Primary or Metastatic

- Esophagus
- Stomach, Small and Large Intestine, Rectum
- Liver, Spleen, Pancreas, Gall Bladder
- Peritoneum

Infection

- Pancreatitis
- Peritoneal Infections

Genitourinary Tract

Cancer

- Kidney
- Ureter and Urinary Bladder
- Prostate
- Renal Failure
- Complicated Renal Transplant

Respiratory Tract

Cancer

- Lung, Trachea
- Thymoma
- Respiratory Failure
- Pulmonary Embolism
- Chronic Obstructive Airways Disease/Emphysema
- Traumatic Injuries to the Lung/Pneumothorax
- Cystic Fibrosis
- Heart/Lung Transplant

Musculoskeletal Disorders

Cancer

- Bone Tumors: Primary/Metastatic
- Tumors of the Muscles

Infections

- Bone and Joint Infections
- Myositis

Trauma

- Complicated Fractures: Pelvis, Hips, Ribs
- Amputation
- Rheumatoid Arthritis
- Muscular Dystrophy

Hematology

- Complications of Sickle Cell Disease and Thalassemia
- Leukemia
- Multiple Myeloma
- Lymphoma
- Severe Anemia

Obstetrics and Gynecology

Cancer

- Ovary
- Uterus/Fallopian Tube

Otolaryngology

Cancer

- Tumor of the Paranasal Sinuses/Salivary Glands
- Tumor of the Pharynx/Larynx
- Tumor of the Vocal Cords
- Tumor of the Tongue and Buccal Cavity
- Sudden Onset Deafness
- Traumatic Facial Injuries

Breast

- Cancer
- Abscess

Skin/Dermatology

- Melanoma
- Complications from Major Burns

Endocrinology

Cancer

- Thyroid
- Pancreas
- Pituitary glands
- Hashimoto Thyroiditis
- Disabling Diabetic Complications

HIV Infections/AIDS

Ophthalmology

- Sudden Onset Blindness
- Retinal Detachment

Congenital Disabling Disorders

Mental Health

- Bipolar Disorder
- Clinical Depression
- Anxiety Disorders

For the full list of eligible conditions*, please go to www.worldcare.com/all-conditions.

* and™ denotes a trademark of The Equitable Life Insurance Company of Canada.

*In case of any discrepancy, the list of conditions found at <https://www.worldcare.com/all-conditions/> will take precedence.