

Preferred Care

Policyholder user guide

A comprehensive guide with important highlights

How Preferred Care works

The Preferred Care programme is a proactive quality protection plan designed to safeguard individuals and their families with specific critical illnesses like cancer and heart disease. Preferred Global Health, Ltd. (PGH), an independent patient organisation, developed the Preferred Care programme after many years of research. The programme focuses on combining the best medical knowledge and resources worldwide with personalised, quality controlled care.

If you are fortunate, no one in your family has been struck with a serious illness. However, there is a real possibility that during your lifetime you or someone you love will become seriously ill. In fact the World Health Organization (WHO) reports a sobering statistic, one in three of us will be diagnosed with cancer during our lifetime. The quality and speed of treatment can literally mean the difference between life and death. Designed by patients for patients, the Preferred Care programme's unique service delivery and quality controlled care will make a difference in the success of your treatment. To best illustrate this quality difference let's read through the process of care you and your family would experience if you were to become seriously ill.

You are diagnosed with a serious illness...

As much as we might want to avoid doing so, imagine that you have just learned from your personal physician that you have a serious illness. You believe that it is one of the conditions covered under your Preferred Care programme.

Contacting us...

Should you have any questions or need to make use of the programme, simply call the Insurance Service Hotline (852) 2867 8678. You will be asked a few simple questions, including how best to get in touch with you. Your initial call will start the process of notifying everyone that will be involved in your treatment plan including PGH's Global Patient Services Centre in the USA. You will be assigned a Care Manager whose very first step will be to spend time talking to you. Communication with your Care Manager will be conducted in a way that is comfortable and convenient for you, including having conversations in the language and at a time of day that is best for you. These early discussions with your Care Manager will focus on learning about you, what you have experienced so far, and your hopes for treatment.

Your Care Manager...

Care Managers are experienced senior Registered Nurses with advanced knowledge in specific critical illnesses. They collaborate with a patient's medical team to develop and carry out a treatment plan that ensures the best possible care for your medical condition, customised to meet your needs.

Involving you and your family...

Your diagnosis will be new for you. Your Care Manager can help you and your family to learn more about your illness, possible treatment options, and simply what to expect no matter what course of action you choose.

Your Care Manager will spend a great deal of time developing a shared understanding of your concerns and expectations. The Care Manager role is to support you and your family, enabling you to remain in control of your treatment plan. Your Care Manager will also facilitate communication and enhance the understanding between you and the specialists, the specialists and your personal physician, even between you and your family.

Gathering your medical information...

One of the first steps in helping you is to have an accurate and detailed report of your current medical problem. It will be necessary to obtain copies of the medical information relevant to your illness. To assist you in this process we have partnered with physicians in your country/region, we refer to them as National Medical Advisors (NMAs). The NMA will contact you and your personal physician to obtain all the right medical information. The NMA will then write a summary, in English, of your condition. This summary, together with your X-ray films, pathology slides, or any other necessary information required to complete your medical file will be express couriered to PGH's offices in Boston, Massachusetts, USA. If your medical information is available digitally, the process can be made much quicker. Your medical file will be sent to the most appropriate specialist for your condition immediately once PGH receives all the information.

You may be concerned about your personal physician and hospital releasing your medical file. In PGH's experience this has never been a problem. Your physician will want the best for you and most physicians are very willing to assist you by working with us.

Verifying your diagnosis...

PGH begins the process of determining who would be the best specialist for your particular health problem. PGH's medical team, including your Care Manager, PGH's Medical Director, and experts on their distinguished Medical Board will discuss your problem and recommend a specialist. Within two working days of this specialist receiving a complete medical file they will offer a medical opinion, including a confirmation of your diagnosis and presentation of treatment options.

Presenting options – making a decision that is right for you...

Your Care Manager will assist you in understanding the treatment options presented by the specialist. For example, the Care Managers often find it is helpful to coordinate a discussion between the US specialist and your personal physician. Your Care Manager's goal is to support you and your family in making the best decision for you. The choice to seek treatment will always be yours.

Directing your care to the global best...

Once you decide to be treated in the USA PGH will arrange for your care and treatment at the best medical centre for your specific health problem. Financial considerations simply do not factor into the decision – the Preferred Care programme’s US\$2 million annual coverage enables ‘quality’ to be the sole consideration. The Preferred Care programme only refers patients to medical centres that have demonstrated the highest level of skill in treating your problem. These medical centres, through mandatory objective reporting, maintain the highest practice standards and consistently demonstrate positive results; these same medical centres are prepared to provide the most current treatments.

Arranging for you to travel...

All your travel and accommodation arrangements will be handled for you and your companion. Your Care Manager will make sure that flights, ground transportation, and hotel details are coordinated and sensitive to your medical needs and your personal preferences.

Your arrival...

A member of PGH’s staff, most often your Care Manager will monitor your flight arrival, greet you at the airport, and accompany you to the hotel. The Care Manager will orient you and your companion to the city and area in which you are staying, as well as review your treatment schedule and answer any questions you may have. You will be given a mobile phone to facilitate communication. A Care Manager, most often yours, is available to you 24 hours a day.

Quality control and patient advocacy...

Medical systems can be intimidating and frightening places, especially for those who are far from home. Your Care Manager is there to help you and your family understand the health system. Acting independently, on your behalf, they will supervise the quality of the care you receive and serve as an advocate for you and your family throughout the entire process.

Sometimes it is challenging for physicians, nurses, and other caregivers to really listen to their patients. Your Care Manager will help to make your voice heard, either by direct intervention or by empowering you to express your concerns and achieve the results you expect. It is the unfortunate truth, but treatment complications or unexpected events happen. By sending you to the global best for treatment we minimise the chances of this occurring, by teaming you with a Care Manager we further reduce the possibility.

Care and treatment...

Your Care Manager will accompany you to your initial appointments, admission to the hospital, and be present at significant treatment stages. We anticipate that on average, while you are seeking treatment, a Care Manager will spend two hours per day focusing on the needs of you and your family. As noted above, your Care Manager, acting as a second set of eyes, will also ensure that the care you receive is safe and that the needs of you and your family are being met. Most often this is accomplished by helping everyone to communicate – the physicians, the nurses, and you and your companion. Throughout the process, and especially when you are in surgery or intensive treatment, we continue the same level of support to your companion.

Immediately following treatment...

Most treatments and hospitalisation plans will require a recuperative period in the USA. Your Care Manager will continue to work with you and your family during this time. The US specialist will continue to manage your care and determine when is it safe for you to travel.

Recovering at home...

PGH will start planning your return home before you even travel to the USA. They will work closely with the US specialist, your personal physician, and you to establish the best possible follow-up plan. They may also call upon the National Medical Advisor to identify rehabilitation resources or other necessary supports in your country/region.

Depending on the treatment you receive you will be instructed about your medications, diet, exercise, and continued treatments. Your Care Manager will assist you and your family in understanding this information and stay in touch with you after you return home. Our goal is to ensure that you have a safe home and everything is in place to help you return to optimal health.

The Preferred Care programme, designed by patients, for patients, provides you and your family with unprecedented health protection at a time when it will matter most.

Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2867 8678.

Important Note:

1. The above policy is underwritten by **AXA General Insurance Hong Kong Limited ("AXA")**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR.
2. This booklet is intended as a general summary. Please refer to the policy itself for exact terms and conditions.
3. In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.