





FACTSHEET

Best Doctors

Should you face a mental or physical health condition, there are so many questions and uncertainties - such as is my diagnosis correct or am I on the right treatment plan?

Through MLC Life Insurance provided to Smartsave members, you the member, and your family have access to Best Doctors which connects you with a network of more than 50,000 leading medical specialists from Australia and around the world. Best Doctors offers a second opinion when you need it most, helping to ensure that you have the right diagnosis and treatment plan. If you or a family member¹ is dealing with a mental or physical health condition (minor or major) you can use Best Doctors at no extra cost to help get answers.

 <p>No extra cost</p>	 <p>Completely confidential and won't affect the assessment of a claim</p>	 <p>Don't need to be on a claim to use the service</p>	 <p>More value from your insurance</p>
--	---	--	---

About Best Doctors

Founded in 1989 by Harvard Medical School professors, Best Doctors is a global benefits provider that serves more than 40 million members globally.

Best Doctors' services include access to a network of physicians who have been selected as the best in their field. Best Doctors' goal is helping people in need get the right diagnosis and treatment, significantly improving health outcomes.

How can Best Doctors help?

- Best Doctors is available to you, our member, and your immediate family¹ at no additional cost - and there's no limit on how often you can use it.
- You have convenient virtual access to leading specialists for a second medical opinion by leaders in their medical field.
- Expertise and knowledge of an independent specialist helps you and your treating doctors agree on the best way forward.
- Support for mental health conditions with access to leading Australian clinical psychologists and psychiatrists, and a dedicated mental health nurse.
- You don't have to be seriously ill you can use the service for minor conditions like a bad back, allergies or a mild mental health condition.
- Help with a wide range of conditions² from minor to major with specialists in more than 450 areas of medicine.

Who is eligible?

It's available to you as a Smartsave member and your immediate family, including your children, parents, partner and partner's parents.

For mental health, it is only available if you are 18 years of age and over.

Ways to contact Best Doctors

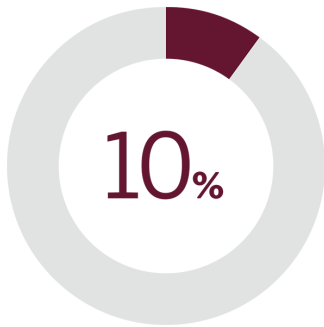
1. Visit mlcinsurance.com.au/bestdoctors.
2. Phone Best Doctors on 1800 186 088 between 9am and 5pm (Melbourne/Sydney time), Monday to Friday.
3. Login to the Best Doctors website.

Why Best Doctors?

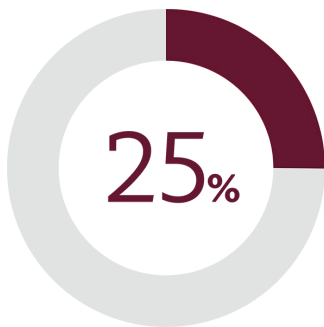
Best Doctors specialists are leaders in their field.

More than **50,000** medical specialists. + **450** specialities of medicine. Medical leaders in

Helping you get the right diagnosis and treatment



of cases considered by Best Doctors come back with a change of diagnosis.³



of cases come back with a change in treatment plan.³

And giving you the confidence to move forward

98%

Members using Best Doctors say it is an important part of their insurance.⁴



Key services

There are a range of services available to you and your family.



In-depth medical review

Get a full review and second opinion on your diagnosis and treatment plan from a leading international specialist.



Mental health navigator

Get a full review and second opinion on your diagnosis and treatment plan for mental health conditions from leading Australian-based clinical psychologists and psychiatrists.



Doc online

Get answers to general medical questions from a panel of registered doctors in Australia.



Find an expert

Find a local specialist for your condition.



Ask the expert

Get answers from a leading international specialist to specific questions about a medical condition.



Online library

Access online tools providing unique insights and guidance on hundreds of conditions.

The Best Doctors service is completely confidential

Best Doctors won't share its findings with us and your use of the service won't affect the assessment of a claim.

Mental Health Navigator by Best Doctors

Mental Health Navigator is a service that empowers and supports you with a clinical review of your diagnosis and treatment plan.

It sources a specialist from a network of leading Australian based clinical psychologists and psychiatrists, all from the comfort of your own home.

The Mental Health Navigator service offers a discreet, quick and confidential way to seek help if you or a family¹ member is experiencing a mental health condition such as depression or anxiety.

To find out more about Mental Health Navigator, visit mlcinsurance.com.au/mentalhealthnavigator

How it works



It starts with one phone call: accessing Mental Health Navigator starts with a simple phone call, during which you speak to a member of the Best Doctors team in Australia. You will then be connected with the dedicated Mental Health Nurse.



An initial assessment of needs: Best Doctors will work with you to establish how they can best help based on your situation. They can help you find a local specialist, access useful resources or assist in answering your questions. They can also coordinate a review of your diagnosis and treatment plan via video conference with a leading Australian clinical psychologist and psychiatrist, if required. With your consent, Best Doctors will gather any relevant medical records for review.



Recommendations for diagnosis and treatment: after the in-depth assessment, you will be provided with a report detailing the review of your diagnosis and assisting you with a treatment plan to help manage your condition.



Supporting next steps: the Mental Health Nurse will call you to discuss the report findings and, with your consent, the report will be shared with your treating doctor who can coordinate a treatment plan. The Mental Health Nurse is available for up to six months to provide further navigational support if needed.

Contact Best Doctors

To use the Best Doctors service or Mental Health Navigator, call the Best Doctors Hotline on 1800 186 088 - Monday to Friday, 9am to 5pm (Sydney/Melbourne time).

Contact us

For more information on your Smartsave superannuation fund, contact us on 1300 654 720 or smartsave@diversa.com.au.

MLC Limited ABN 90 000 000 402 AFSL 230694 (the Insurer) uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies. Any references to 'we', 'us' and 'our' means MLC Limited. Best Doctors® is not insurance (including health insurance) and it does not replace your relationship with your current doctor or medical specialist. MLC Limited reserves the right to withdraw the service at any time or to change the terms on which the service is provided to customers. If your insurance is held within the MLC Super Fund, the Trustee also reserves the right to withdraw the service at any time.

It is prohibited to copy, use or publish the content or parts of the content of this flyer without the express permission of MLC Limited. Best Doctors® and the star-in-cross logo are trademarks of Best Doctors®, Inc., in the United States and in other countries, and are used under license.

Smartsave Employer Super and Smartsave Personal Choice and Smart Pensions are part of the Smartsave Member's Choice Superannuation Master Plan ABN 43 905 581 638 RSE R1001341 (Fund). Diversa Trustees Limited ABN 49 006421 638, AFSL 235153. RSE Licence L0000635 (Trustee) is the Trustee of the Fund and the product issuer. The information in this document has been prepared by Diversa Superannuation Services Pty Ltd ABN 77 107 165 962, AFSL 273321 as the Fund Administrator. It is intended to provide you with general information only and does not take into account your personal objectives, financial situation or needs. Before making any financial decisions about Smartsave Employer Super and Smartsave Personal Choice & Smart Pensions, it is important that you read the current product disclosure statement (PDS) relevant to your membership and consider your particular circumstances and whether the particular financial product is right for you. The current PDS for each product is available on smartsavesuper.com.au. You should consult a financial adviser if you require personal advice.

¹ Best Doctors is available to eligible MLC Life Insurance's customers as well as their immediate families including children, parents, partner and partner's parents. For mental health, it is only available if you are 18 years of age and over.

² Best Doctors services are not available for acute care (emergency room) cases or dental conditions.

³ Based on analysis of physical cases conducted by Best Doctors, 2017.

⁴ Best Doctors customer survey, 2017.