

PREFERRED CARE™

THE BEST
OUTCOME
PROGRAMME
FOR CRITICAL
ILLNESS



PREFERRED CARE™



Delivering the best when you need it most

30%

HIGHER CHANCE
OF SURVIVAL

YOUR BEST
CHANCE FOR
THE BEST
OUTCOME

THE BENEFITS



Preferred Care™ benefits

- ✓ **Diagnosis verification:** a comprehensive analysis to confirm or correct the primary diagnosis.
- ✓ **Treatment plan by world-leading specialists.**
- ✓ **No treatment delays.**
- ✓ **Treatment at a Centre of Excellence ranked among the top 1% of US hospitals.**
- ✓ **Travel and accommodation for two.**
- ✓ **The entire care process orchestrated for best practice and best outcome.**
- ✓ **All coordinated by your Personal Care Manager.**
- ✓ **No claims forms with direct payment of medical bills in the US of up to \$2 million per year.**
- ✓ **Effective Care Management to reduce the preventable medical errors affecting around one quarter of all patients.**

YOU MAY HAVE THE BEST CARE IN THE COUNTRY

BUT YOU NEED THE BEST CARE IN THE WORLD

The effects of a life-threatening illness like cancer are often devastating.

The big, complex systems you turn to for help – hospitals, national health systems and insurance companies – are often operating under competing pressures to focus on treatment costs rather than best medical outcome.

Something can get lost in the maze of complexity and fragmentation. The patient.

The doctors who treat you care. But they are working within a system with cost minimisation and limited quality control.

Critical illness care can involve many specialists from several different disciplines working together. Local thinking often presents ‘the best we have here’ as the best there is. But it may not be.

The result is that far too many people suffer complications or even premature death that could have been prevented.

Beating critical illness requires effective mobilization of experienced teams in high volume, specialist hospitals. These centres of medical excellence are at the vanguard of practice and innovation, technology application and development, research and doctors.



What you and your family need is treatment that:

- Focuses on best medical outcome.
- Removes cost and geographic constraints.
- Reduces the likelihood of preventable medical errors.
- Delivers best-practice at every step to maximise your chance of a full and fast recovery.

NOT A ONE-OFF LUMP SUM CRITICAL ILLNESS POLICY

BUT A \$2MILLION TREATMENT SOLUTION

Preferred Care™ is not critical illness insurance that merely pays a lump sum cash benefit. Preferred Care™ provides you with a treatment solution and control of the path to the best outcome.

Preferred Care™ treats you at a centre of medical excellence that provides:

- Specialisation in your condition, across disciplines and departments, with doctors who are at the forefront of their fields of expertise.
- Medical teams with a proven track record.
- The biggest research and development budgets and the speediest roll-out of new clinical innovations.

If you would rather be treated locally, Preferred Care™ provides a treatment plan to guide your choice that reflects the expert recommendations of leading doctors.*

The cost of your care in the US is covered in full, up to a \$2 million policy per year, including up to \$20,000 for travel and accommodation for you and a companion.

Your Care Management Team will arrange all medical appointments and also your travel and accommodation arrangements.



Your Personal Care Manager will be with you to support you throughout the treatment:

- Attending the important meetings with doctors.
- Making sure your questions are answered.
- Advocating for your preferences and needs.
- Seeking second opinions.
- Calling on the PGH Medical Board of Harvard professors and physicians for validation when you really need it.
- Arranging for all your medical bills to be paid directly.
- Discussing your after care with your doctors when you go home to ensure it is properly managed.

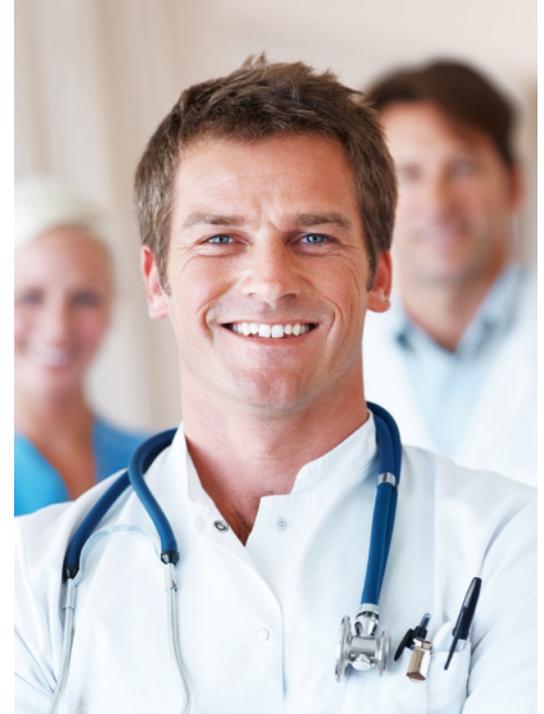
TREATMENT AT THE WORLD'S TOP 1% OF HOSPITALS IN THE US

Preferred Care™ is designed by patients for patients.

The policy was developed to supplement your national health plans and local private health insurance. Preferred Care™ enhances and helps improve your chances of surviving and returning to normal following the diagnosis of a critical illness, like heart disease or cancer.

Preferred Care™ will:

- Thoroughly evaluate your diagnosis via leading specialists from top 1% hospitals in the US like the Harvard Medical teaching hospitals.
- Provide a treatment plan to enable you to make an informed decision about the most suitable course of action.
- Assign you a Personal Care Manager, a dedicated professional nurse, to act as your guide and advocate.



For us, best practice means:

- Right diagnosis.
- Right treatment plan and medical protocols.
- Right hospital.
- Right all-star medical team.
- Right care management team, providing patient advocacy, guidance and support.

For us, best outcome means:

- Making a full and speedy recovery of health and quality of life.

OUR TOP
10%

THE CENTRES
OF EXCELLENCE

US BEST HOSPITALS

PGH Centres of Medical Excellence are typically Harvard-level and selected from the top 1% of hospitals as featured in the “Honor Roll of Best Hospitals”, ranked and published annually by US News & World Report*, and for their ability to team with PGH to prevent medical errors. They include:

- **Boston Children’s Hospital; Boston, Massachusetts**
A Harvard Medical teaching hospital
- **Brigham and Women’s Hospital; Boston, Massachusetts**
A Harvard Medical teaching hospital
- **Dana-Farber Cancer Institute; Boston, Massachusetts**
A Harvard Medical teaching hospital
- **Massachusetts General Hospital, Boston, Massachusetts**
A Harvard Medical teaching hospital
- **Children’s Hospital of Philadelphia; Philadelphia, Pennsylvania**
- **Cleveland Clinic; Cleveland, Ohio**
- **Johns Hopkins Hospital; Baltimore, Maryland**
- **Mayo Clinic; Rochester, Minnesota**
- **Memorial Sloan-Kettering Cancer Center; New York, New York**
- **New York-Presbyterian University Hospital of Columbia and Cornell; New York, New York**
- **UCSF Medical Center; San Francisco, California**
- **UCLA Medical Centre; Los Angeles, California**
- **University of Texas MD Anderson Cancer Center; Houston, Texas**

** Nearly 5,000 hospitals are evaluated each year. To qualify, these had to score at the top in at least 6 out of 16 medical specialties including cancer, cardiology & heart surgery, on data including performance, death rates, patient safety and reputation.*

A CRITICAL ILLNESS PROGRAMME DESIGNED BY DOCTORS

NOT ACCOUNTANTS

AFFORDABILITY AND ADAPTABILITY

**Welcome to Preferred Care™, the
lifelong, best outcome programme
with full financial protection.**

It's all about the patient and not costs. Decisions are made entirely on medical grounds, with only the best outcome in mind. Preferred Care™ contrasts sharply with typical private medical insurance tied contractually to a network of hospitals banded by quality and riddled with exclusions. This can lead to patients being sent where they don't belong.

As a patient organisation, PGH is dedicated to maximising quality and affordability through our family of best outcome programmes for critical illness treatment.

PGH works with companies and organisations with particular needs to develop special purpose private label programmes for their potential patients. Common to all is the preference for – “PGH Inside” – the affordable quality engine.



PGH's incentives and cost evolution are uniquely different from that of insurance companies and hospitals. That's why PGH's prices have remained flat over the last 10 years, even as the cost of exposure to the US healthcare system and medical inflation costs have more than doubled. New methods, technologies and innovation enable PGH to deliver more for less.

Preferred Care™ was specifically designed as a lifelong programme, to offer protection past retirement, when the risk of critical illness is the highest, and when most critical illness policies “kick you out” or end.

The age range for new applications is 1-74 years, but renewals can be accepted up to 99 years of age.

THE BIG SIX KILLERS

Preferred Care™ covers the treatments for the most common and serious critical illnesses:

- Cancer treatment.
- Heart surgery for coronary bypass, valve replacement or repair.
- Intervention to open narrowed coronary arteries.
- Neurosurgery for tumour and vascular repair.
- Major vascular surgery.
- Major organ transplants.

PREVENTABLE ERRORS

Preferred Care™ addresses preventable medical errors that can lead to premature death or chronic illness including:

- Wrong or incomplete diagnosis.
- Wrong treatment plan.
- Incorrect treatment.
- Breakdown in communication.
- Sporadic quality control.
- Lack of patient involvement.
- A cost control mind-set.
- Best treatment unavailable locally.
- Inexperienced treatment teams.
- No one responsible for the entire process.

Delivering best practice when you need it most.

LIVING WORDS

WHAT OUR PATIENTS SAY

“Thanks to our PGH Care Manager everything went smoothly. What could have been a complex process was made simple. Behind the scenes communications between doctors, clinicians, departments and even countries were all taken care of - so all I had to do was concentrate on getting better.”

“I’m alive today because I asked PGH to verify my diagnosis and develop a treatment plan. I received the best treatment available in the world... and I didn’t have to leave home.”

Case: Jan V - Brain Tumour

Diagnosed in Norway with a rare brain tumour called glioblastoma, Jan was told he had 6 months to live. His local and national hospitals had no real experience in dealing with a rare and highly malignant tumour and Jan was advised to go home and enjoy the last months of his life. But instead of accepting this prognosis, Jan contacted PGH.

The PGH Care Management Team quickly identified and engaged a leading glioblastoma team consisting of a brain cancer specialist, radiation oncologist, surgical oncologist and a pathologist to provide a Diagnostic Verification and Treatment Plan (DVTP).

Jan’s medical history and pathology slides were reviewed by Harvard specialists who treat hundreds of glioblastoma cases every year.

Using their collective expertise, a treatment plan was designed and implemented by Jan’s local physician in Norway.

Outcome: Success. Jan is alive and well 6 years after his initial diagnosis. Without leaving Norway, he received best-in-world advice and treatment.

“With a cancer diagnosis you don’t need waiting lists, you need the right people and treatment right away.”

Case: Matthias P - Prostate Cancer

Diagnosed with prostate cancer during a routine medical examination, Matthias was concerned about which course of treatment he should pursue, and the side effects of each.

He contacted PGH in order to consult with Harvard specialists. Matthias’ initial diagnosis and all his medical records were thoroughly reviewed by leading specialists who had successfully treated prostate cancer with minimal side effects.

The recommended treatment plan and the consequent follow-up calls addressed all his questions and presented two treatment options.

Matthias chose to proceed with the minimally invasive daVinci® robotic prostatectomy and to be treated at a Harvard Medical teaching hospital.

The surgery was performed by a top US urological surgeon, who had successfully carried out more than 2,000 robotic prostatectomies in the previous 5 years.

Outcome: Thanks to an informed evaluation of the state-of-the-art procedures available, Matthias experienced no negative side effects. PGH was with him every step of the way, and he recovered to return home in record time.

“Our PGH Personal Care Manager has been our advocate, a compassionate care provider and our friend.”

Case: Ricardo C - Kidney Transplant

When Ricardo and his wife arrived in Rochester for a week-long kidney transplant evaluation, they were already aware of the value his Personal Care Manager brought to his case.

Joan, who is a skilled and qualified nurse, had worked closely with Ricardo’s nephrologist in Brazil as well as the transplant treatment team in the US. She knew every detail of Ricardo’s case and his personal medical concerns.

Ricardo was about to learn just how valuable Joan’s watchful presence would be. Because an enlarged heart is common with kidney failure, he was given a simple echocardiogram test. He and his wife then went sightseeing. But when the results came back, Joan was contacted by the hospital to say that immediate surgery was required.

She contacted the cardiologist directly to discuss the echocardiogram test and his recommendations. The results were troubling, but they were consistent with those previously done in Brazil.

A further cardiac catheterisation test would be necessary to look for any blockages before Ricardo’s transplant could go ahead. Joan asked if the specialist would consider the results if this test was carried out in Brazil. He said he would.

As Joan had foreseen, Ricardo decided to have the test done at home. When Ricardo and his brother, who was donating his kidney, returned to the Mayo Clinic to complete the transplant, Joan and the Care Management Team were on hand to meet them and to coordinate the treatment teams assigned to each.

After their successful discharge, Preferred Care™ provided accommodation and at-home health assistance in the short-term apartments.

Outcome: Success. Because his Personal Care Manager knew Ricardo’s history, his preferences, and was a clinician familiar with cardiac testing.



“ I wanted to express my sincerest appreciation to you - and the whole PGH team - for taking such great care of me during my Boston trip. The wonderful care began before I even set foot in the United States by arranging for my treatment by the number one ranked oncology doctor and hospital facility (as ranked by US News and Report).

Moreover, I found it easy and comfortable to contact you from Hong Kong; PGH was responsive to all my phone calls and emails and expeditiously arranged my travel - greeting me on arrival at the airport. It was good to know you even had a Chinese translator on hand.

Your team was so supportive throughout the entire process, from surgery to outpatient treatment. I appreciate your efforts in taking care of all my logistical details, including arranging hotel accommodation, scheduling early doctor’s appointments and ensuring I had a dedicated Care Manager, who knew me and my case.

I can’t imagine how different my experience would have been if I had to worry about the side details of organisation and planning, rather than concentrating on beating breast cancer.

I’ve just learned my results and I am very happy to say that the operation was a success! Thanks for your care, support, attention to detail, and most importantly, for making sure I never felt alone even when 10,000 km away from home. ”

With deepest gratitude,

ZJ

PREFERRED CARE™



PGH provides you with control of the path to the best outcome.

PGH mobilizes Harvard medical-level care for the full diagnosis, treatment planning and treatment at the top 1% of hospitals in the United States. A Personal Care Manager orchestrates and quality controls the entire treatment process, acting as your advocate and expert family member when critical illness strikes.

PGH does it all at affordable prices.

PGH's global programmes are underwritten by A-rated insurers throughout the world.

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Preferred Global Health Ltd. (PGH) is a private company and patient organisation founded in 1997 to mobilize the best medical care in order to achieve the best outcome, following the diagnosis of a critical illness, at affordable costs.