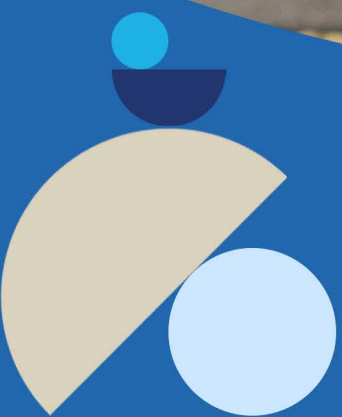


Expert Medical Opinion & Stress Management



Teladoc[®]
HEALTH

 **ZURICH**

Expert Medical Opinion



What is Expert Medical Opinion?

When facing major medical decisions, Teladoc Health's Expert Medical Opinion Service provides access to leading global medical experts who review your medical records and provide professional opinions, treatment recommendations, and personalized guidance through a comprehensive medical report.

This comprehensive virtual health advisory service is supported by a dedicated Physician Case Manager, who coordinates the entire process and guides you throughout your medical journey.



What are the services covered by Expert Medical Opinion Service?

If the customer has a serious medical condition and wants to know further related to his/her diagnosis or treatment plan options that have been obtained previously. Expert Medical Opinion Service will help accompany customers in obtaining medical opinions, explanations of diagnoses, and recommendations.

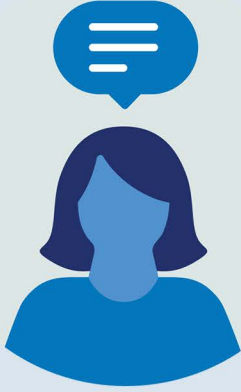
Applicable & Inapplicable Scenarios



Applicable Scenarios

Members diagnosed with a serious medical conditions who may:

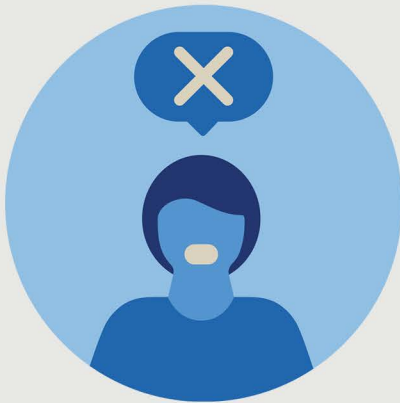
- 1 Wish to seek a second opinion regarding their diagnosis and treatment options
- 2 Want to better understand their medical condition
- 3 Want to learn about treatment alternatives
- 4 Need to make a critical medical decision and would like support for making a critical medical decision



Inapplicable Scenarios

EMO is not intended for:

- 1 Immediate medical emergencies, accidents, or urgent life threatening situations (e.g. ICU admission)
- 2 Simple, self limiting conditions and common minor illnesses (e.g. occasional cold, flu, fever, or mild rash without complications)
- 3 Routine long term management of stable chronic diseases (e.g. chronic hepatitis, diabetes, high blood pressure, high cholesterol), unless there are significant complications, diagnostic uncertainty, or major treatment decisions to be made
- 4 All mental health concerns



Notes

To qualify for the EMO service, the eligible Member must have had previous medical inquiries and consultations with at least one medical practitioner, with a prior diagnosis (including relevant investigations), in a field related to the medical problem.

However, do note that any tests, treatments, procedures, devices or medication recommended as part of the service will be subject to the overall benefit limits of the Member's policy or takaful certificate and may not be covered by the Member's policy or takaful certificate.

Stress Management



What is Stress Management?

Stress Management Service is a remote psychological counseling service designed to support individuals facing emotional challenges, stress, and mental well-being concerns. Through confidential phone-based consultations, clinically certified psychologists provide professional guidance to help users better understand their emotional state, develop effective coping strategies, and identify appropriate next steps, including seeking further psychological support when needed.



What are the services covered by Stress Management Service?

The objective of Stress Management service is to help Service User assess their current status and clarify the next steps, such as appropriate therapy (if applicable).

These sessions are for short-term guidance only, not considered as therapy nor treatment.

Applicable & Inapplicable Scenarios

Applicable scenarios are:



Career development



Family communication



Relationship



Sleep issue



Emotional issues



Other non-emergency mental health support when assistance is needed

Inapplicable scenarios are:



Long term mental therapy (continuous intervention for more than 2 months)



Treatment of severe mental diseases (e.g. bipolar, schizophrenia, severe depression)



Withdrawal management (tobacco, alcohol, drugs)



Mental health crises such as self-harm tendencies, suicidal tendencies, or suicidal behaviors



How do eligible members enroll for Expert Medical Opinion / Stress Management Service?



Zurich customers with selected active insurance plans will be eligible to enjoy the Expert Medical Opinion / Stress Management Service.



Eligible members who wish to use the Expert Medical Opinion / Stress Management Service will need to enroll at <https://zmyvirtualcare.teladochealthasia.com>.



Expert Medical Opinion Service

Once enrolment is completed and if the customer is confirmed to be eligible for Expert Medical Opinion Service, Physician Case Manager will then contact the eligible member via phone or email and provide guidance at every step of his/her medical journey.

Stress Management Service

Once enrolment is completed and if the customer is confirmed to be eligible for Stress Management Service, psychologist will then contact the eligible member via phone or email and provide guidance based on his/her emotional and stress issues.

How can I contact Teladoc Health?

For further questions regarding information about this service, eligible member can contact Teladoc Health via:



Hotline/ WhatsApp

+603-3099 6353



E-mail

zmy@teladochealth.com

Service Hours



Monday to Sunday
9am to 9pm
(except Malaysia public holidays)

About Teladoc Health



Teladoc Health is a global virtual care leader with over 27 years in business serving millions of customers around the world.



53,000+

Top specialists
globally



450+

Sub specialties
covered



98%

Satisfaction



27+

Years
Experience

