

Introducing Best Doctors

Best Doctors®

Dairy Industry Superannuation Scheme (DISS) in partnership with Mercer Marsh Benefits and Sovereign Insurance now provide world-leading medical advice to you and your family.

This service is available to members of DISS who have death and permanent incapacity insurance cover. To find out if you have insurance cover and what to do if you don't please read information at the end of this email.

Best Doctors is an exclusive service that DISS can offer you and your immediate family as part of your membership. Please register on the Best Doctors' member portal now (enter Sovereign as the Insurer). On the portal you'll find online services that enable you to ask a GP a question, check a symptom and find out more about medical conditions.

Should you or an immediate family member suffer a medical condition, Best Doctors can give you and your treating doctor access to the expertise and insights from a leading international expert in your condition. Best Doctors will perform an in-depth assessment of your condition and ensure that you have the right diagnosis and optimal treatment plan. All it takes from you is one phone call and Best Doctors do the rest.

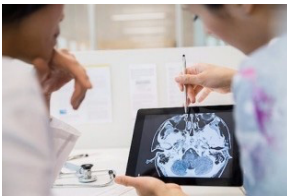
Best Doctors can help when you're:

- › Unsure about your diagnosis
- › Confused about your medical treatment
- › Having trouble accessing a second opinion due to location, cost or time
- › Looking for more information about your condition

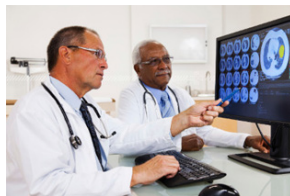
Best Doctors can even help you to identify who the leading experts are in your nearest metropolitan area or if you simply want to ask a GP or a specialist a question.

Key member benefits:

- › No cost to you in using the service
- › Available to your immediate family. Cover extends to your partner, children, parents and parents-in-law
- › Can be used for any condition, injury or illness that affects your way of life (except mental health, emergencies and dental)
- › Can be used at any time and as many times as you need
- › Completely independent to any claim, Best Doctors will not share any information with anyone other than you



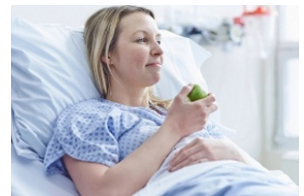
10% of cases result in a change in diagnosis



27% of cases result in a change in treatment



25% reduction in the risk of being absent off work



\$7,200 average medical cost savings when Best Doctors recommends a change in treatment

Analysis completed by Rice Warner Actuaries

“Thank you Best Doctors for saving my 8 year old boy from neurosurgery. There are no words to express the relief that comes with knowing that, rather than being in hospital your son will be going to birthday parties and playing soccer.”

- Quote from Allison, mother of Freddy

Death and permanent incapacity insurance

How to work out if you have insurance

You can do this by signing into your online account at www.dairysuper.supefacts.co.nz.

If your permanent incapacity and death benefits are greater than your retirement or redundancy benefits, you have insurance cover. You can also call us on 0800 355 900 to find out.

How to get insurance

If you don't have cover, you need to complete a personal statement of health form, and meet the eligibility criteria.

All documents about the Scheme's insurance cover are available from 'Documents & forms' section of the Scheme's website or call the Helpline team on 0800 355 900 to request a copy.

Contact Best Doctors

Members call 0800 425 005 or visit askbestdoctors.com/nz