

## Second Surgical Opinion...Do I Need One?

If your doctor says you need surgery to diagnose or treat a health problem that isn't an emergency, you may want to consider getting a second surgical opinion.

It's up to you to decide when and if you will have surgery. Getting a second opinion can help you make a more informed decision about your care.

Your Public Education Employees' Health Insurance Plan (PEEHIP), administered by Blue Cross and Blue Shield of Alabama, provides benefits for second surgical



opinions. A second surgical opinion rendered by an in-network PPO provider is covered at 100% of the allowance with no deductible or copay. A second surgical opinion rendered by an out-of-network non-PPO provider is covered at 80% of the allowance subject to the calendar year deductible.



Second Surgical Opinions are services provided to:

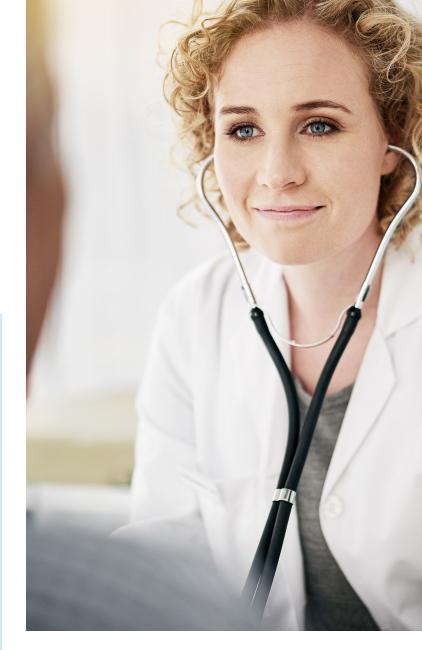
- Confirm a diagnosis
- Assist in a decision about a surgical procedure
- Obtain additional information or explanation regarding a medical condition

Always remember it's your right to seek a second surgical opinion before committing to surgery or another treatment plan. Embarrassment or fear of disapproval from your primary physician should not be a barrier to getting a second opinion.

A competent physician will not consider the decision to seek a second opinion an insult to their ability or experience. Instead, they will consider you an informed individual who is proactive and responsible for your own healthcare.

Some questions to ask a physician when seeking a second surgical opinion may include:

- Are there other options available besides surgery?
- What are the risks and benefits of each treatment option?
- What kind of success rate is associated with surgery and other potential therapies?
- If surgery is chosen, how soon must it be done?
- How is the surgery performed?
- Is surgery a permanent, long-term, or temporary solution to my condition?
- What type of aftercare and recovery time is required once the surgery is complete?
- How much pain is to be expected postoperatively and how is it typically treated?



Second surgical opinions that agree with your primary physician's conclusions may help ease your mind and provide a clearer picture of the necessary course of treatment or surgery.

If you have questions about your benefit plan, call Customer Service at **1-800-327-3994** or visit us online at **AlabamaBlue.com/ContactUs.** 



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