

## 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.

### **PEEHIP**

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:

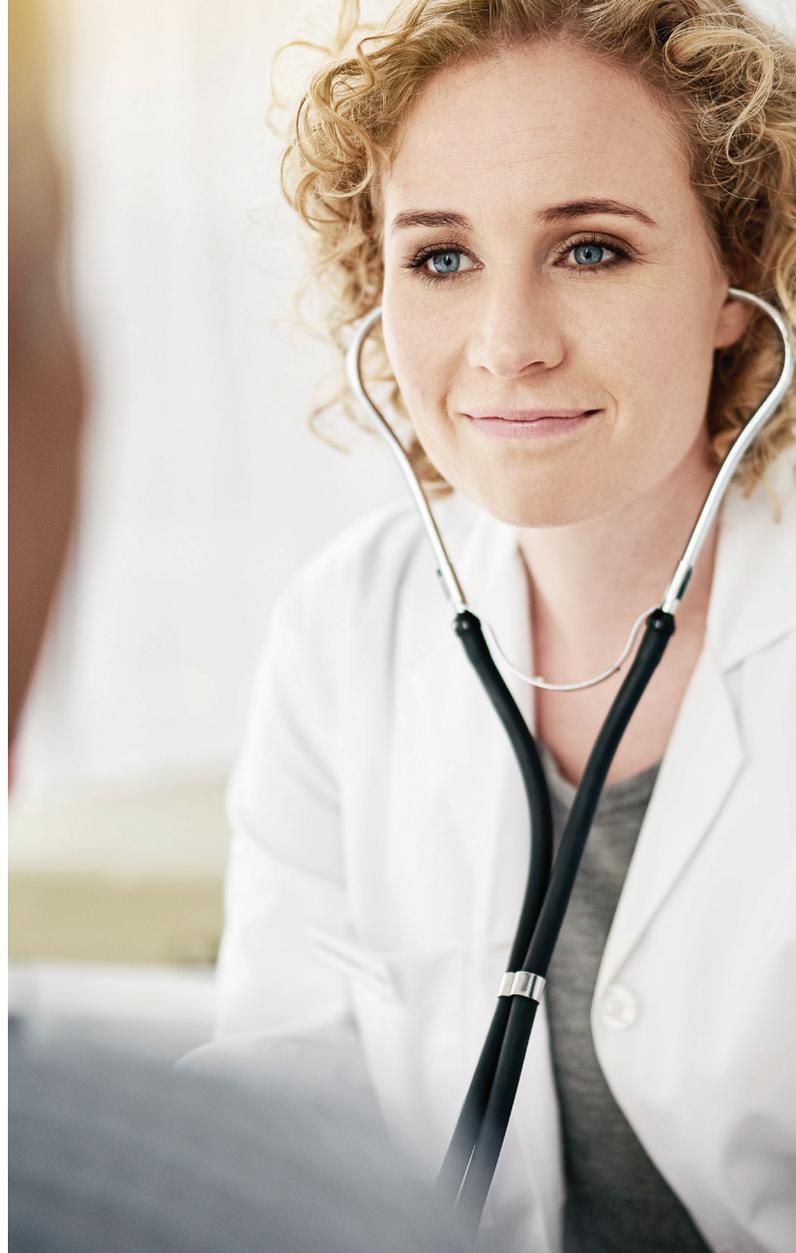
- Confirm a diagnosis
- Assist in a decision about a surgical procedure
- Obtain additional information or explanation regarding a medical condition

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**.



*We cover what matters.*

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