



Second Medical Opinion can provide you with additional information about your medical condition to help you make the right decision on confident treatment.

When should you seek advice from a Second Medical Opinion?

- When the treatment is very risky or toxic
- When the diagnosis is not clear

Why should you choose a Second Medical Opinion?

- Get a clearer decision about your condition and treatment
- All your communications with AAA will be kept confidential.
- Get free consultation and medical advice from a US based American Board-certified practicing expert specialist and surgeons

Who is eligible for this service?

Customers who has in-force PRUMyHealth policy of any plan of Prudential Cambodia, and the disease conditions or diagnosis must NOT be within the exclusions listed under points below.

When can I get my Second Medical Opinion report?

Typically, you will receive the written report within 10 working days after all complete medical records have been received by the specialist.

4 simple steps to get Second Medical Opinion



1. Diagnosis:

Customer gets diagnosed with eligible conditions and consulted with his/her first physician.



2. SMO Request:

Customer can seek SMO service through:
Call or email to Fullerton, who is Prudential's third-party administrator

1. For customer Services:
+855 15 555 192 (24/7),
Email: kh-inquiry@fullertonhealth.com

2. For Direct Billing Services:
+855 81 888 959 (24/7),
Email: kh-directbilling@fullertonhealth.com



3. If you are:

Eligible for SMO, your information will be passed to AAA and AAA will contact you directly to obtain other necessary information from you.



4. SMO Report:

is provided to you within 10 working days upon receiving all complete medical records, and you can request for 1 tele-consultant appointment with the doctor to further understand and review the report.

Medical conditions not included:

- a. Medical emergencies or urgent life-threatening situations
- b. Admission to critical care, in a coma, or in palliative stage.
- c. Daily or common issues, eg. flu, fever, cut wounds, etc.
- d. Conditions or symptoms without any prior diagnosis
- e. Exclusions as described under PRUMyHealth's Insurance Policy.
 - i. Pre-existing conditions
 - ii. Conditions happen during waiting period
 - iii. Treatment for congenital conditions
 - iv. Pregnancy or pregnancy complications unless specifically covered.
 - v. Treatment for impotence or sterilization
 - vi. Private nursing, AIDS and HIV-related diseases, and any communicable diseases required quarantine by law.
 - vii. Psychotic, mental, or nervous disorders
 - viii. Injury from Dangerous activities.
 - ix. Suicide, attempted suicide, or self-inflicted injury
 - x. Criminal offense.
 - xi. Treatment by relative medical practitioner
 - xii. War, riots, Ionising radiations, Terrorism.
 - xii. Not medically necessary treatment (includes Routine physical examinations, fertility treatment, cosmetic
 - xiii. Not medically necessary treatment (includes Routine physical examinations, fertility treatment, cosmetic surgery, dental treatment, immunization injections, etc.)
 - xiv. Private flying other than as a fare-paying passenger.

Please refer to the Insurance Policy for detail on the exclusion clauses.