



MediGuide

Corporate Overview

Closest to the Cure



Closest to the Cure

“We are the Member focused, caring partner that provides health solutions to the people of the world, regardless of economic and geographic limitations, through access to the best medical information available.”

MediGuide International, LLC (formerly known as MediGuide America) has been operating since 1999.

MediGuide is a Delaware, U.S.A. based company that is dedicated to delivering the highest quality Medical Second Opinions (MSOs) to its Members.

MediGuide has established itself as a world leader in the Medical Second Opinion field by recruiting a seasoned clinical team that is focused on the highest quality outcomes for our Members.

MediGuide has developed a diverse client base in all major markets globally.

MediGuide currently has an active membership base, on 4 continents, with millions of Members in over 40 countries and jurisdictions.

Our Mission

Health Care
Doctor
Hospital
Pharmacist
Nurse
Dentist
First Aid
Surgeon
Emergency

Our History



Our Services

Medical Second Opinions (MSO)

An international second opinion service which provides our Members with the ability to have their diagnosis and/or treatment plan evaluated by leading medical minds across the globe, providing the most up to date clinical information available on almost any medical condition.

The MediGuide approach involves a comprehensive medical review by a team of expert physicians vs. a single physician; it's a collaborative and holistic review.

MediGuide provides our Members medical information and recommendations from expert physicians who practice at World Leading Medical Centers across the globe.

These institutions are renowned for leading the industry in research, cutting edge treatments, and overall quality of clinical outcomes.

Our Members do not have to travel or deal with healthcare systems, MediGuide brings answers and peace of mind to them.

LifeLink

Once an MSO has been completed, this service allows the insured Member the opportunity to travel to the World Leading Medical Center, regardless of location, to seek treatment for their medical condition, with all associated costs of travel and medical services covered (up to the agreed-upon limit).

Insured will receive up to One Million Dollars (US) insurance limit should Policy Holder wish to have recommended medical treatment performed by the World Leading Medical Center that rendered the Medical Second Opinion.

In addition, the expenses for travel, lodging, translations and other related costs during treatment incurred by Policy Holder and a companion will be covered by LifeLink.

... Our Services

Navigator

When a Member is faced with the daunting challenge of seeking medical treatment outside of their home country, after receiving their high level Medical Second Opinion from MediGuide they may realize that there are treatment options which might not be available in their home country.

A simple call to the MediGuide Local Partner in their country, who will provide an outline of the services available through the MediGuide Navigator program.

The Member will be given options as to which region in the world they would like to seek treatment: USA, Europe and Asia.

MediGuide will connect the Member with one of our trusted and reputable partners who are experts in their region regarding what medical facilities would be suitable to provide the necessary treatment required.

The Member will be provided information on various medical facilities in the region, which might have different pricing ranges.

MediGuide provides the Member with full support and all the logistics, travel arrangements and admission to the selected medical facility, while managing the costs of the treatment through internationally recognized medical case management and cost containment processes.

This will give the Member comfort knowing they will be receiving the high quality treatment required at discounted and managed cost that mainly large corporate clients would pay.

The partner, together with MediGuide, will hold the Members hand throughout the whole process.



... Our Services

My Specialist MD

MySpecialistMD (MSMD) is a multi-specialty telemedicine practice which is changing the way medical care is delivered across the world.

MSMD has created a virtual hospital capable of extending the reach of primary and specialty care and shattering the barriers of traditional medicine, by utilizing a cloud based system to provide patients with immediate, cost effective access to expert medical care.

A simple and user-friendly process allows the user to have a visit with a physician from anywhere in the world via a variety of desktop and handheld devices.

MD specialists can assess, diagnose, prescribe, and network with local providers via the online visit, with no travel time or hospital systems to navigate. MSMD leverages the most advanced telemedicine technology to integrate with clients' medical platforms, optimizing collaboration among care providers and ensuring optimal medical outcomes.

MSMD allows our Members access to vast network of board certified specialist physicians at minimal cost and in a timely manner, while our clients can expect decreased health-care costs and improved patient outcomes.

With a network of the world's best primary care, specialty care, and subspecialty care physicians, and utilizing a world-class technology platform, MSMD is capable of delivering expert telemedicine services in almost any field of medicine, clinical care or diagnostics.

A blue-toned world map with several circular icons containing a person silhouette and a plus sign, representing global locations. The text 'Our Locations' is overlaid on the map.

Our Locations

MediGuide International currently operates in offices in multiple areas across the globe including; Africa, Brazil, India, Asia Pacific, Europe and the US (headquarters).

Financial Information

MediGuide has been in business since 1999 and continues to grow and add new clients every year.

It is a financially stable company working with large global insurance companies, regional insurance groups, local insurers, banks, health services providers, affinity groups as well as employer groups.

As a private company, MediGuide does not release any financial information.

Board of Directors



John T. Owens, Esq. - Chairman

Mr. Owens commenced his professional career as an attorney. His areas of practice included work as a trial lawyer and a specialist in corporate law. The seven days a week which his practice continuously required eventually turned Mr. Owens away from the practice of law and into a businessman investing for his own account.

In 2003, Mr. Owens partnered with John Burris and they purchased MediGuide America, now MediGuide International. Today Mr. Owens participates in the management of the Company. He is an owner of a corporate services company in Wilmington, Delaware, and a commercial real estate development company in New Hampshire.

Mr. Owens is a Member of the Bar in both Delaware and Pennsylvania and a former Deputy Attorney General of the Commonwealth of Pennsylvania. In his earlier years, Mr. Owens also served as an Administrative Law Judge for the Pennsylvania Department of State.

John M. Burris - Chairman

Mr. Burris is the rare combination of a highly successful business leader and an equally successful political leader. Burris Logistics is a prominent Delaware-based family owned business for which Mr. Burris has held various executive positions and today serves on its Board of Directors.

In his own right, Mr. Burris has started and developed several thriving small businesses. As testament to both Mr. Burris' business acumen and political accomplishments, he was elected President and CEO of the Delaware State Chamber of Commerce, a position which he held for over 10 years.

He also served lengthy terms as Chairman, State of Delaware Management Institute, President, Delaware State Retail Council, and President, Delaware State Manufacturers Association.

Mr. Burris created and served as President and CEO of the highly acclaimed Delaware Public Policy Institute. Over the past decade the Institute initiated numerous public policy projects dealing with health care, economic growth, education, water and wastewater and many other compelling issues.

Mr. Burris' success in the business world is mirrored in the world of public service. At age 29, he was the youngest person ever to serve as Majority Leader of Delaware's House of Representatives. Perhaps more remarkable is that Mr. Burris was elected to this leadership position by his fellow legislators, though he had been a Member of the House for just three years.

He also is distinguished for having been nominated as his party's chosen candidate for the United States Senate (1984) and Governor of Delaware (2000). As Majority Leader, Mr. Burris helped to engineer the passage of the Financial Center Development Act which drew the credit card industry to Delaware and created some 45,000 jobs for the State.



Board of Directors



Richard Gillespie

Mr. Gillespie is the former Founder and President of Gillespie, Inc., one of the 65 largest advertising agencies in the United States at the time of its purchase by McCann Erikson/Interpublic Group in 1998. Following the firm's acquisition, Mr. Gillespie stayed on as President of the agency as well as a Member of both the North American and Worldwide Boards of McCann Erikson's direct response/digital division, MRM Worldwide. Starting with just \$1500 and no clients, Mr. Gillespie built an agency that handled major American corporations, particularly with the financial and pharmaceutical segments.

Mr. Gillespie left the agency business in 2006 and immediately joined a group that founded The Bank of Princeton where he has served as a Board Member since its inception and more recently as Chairman of the Board. The Bank has in excess of \$1 billion in assets with 13 branches and has been recognized by American Banker as one of the 25 top community banks in the United States.

He has served as a partner and Vice Chairman of MediGuide International since 2007. He is a graduate of Duquesne University and has six children.

Mr. Gillespie has been very active in charitable activities serving both Catholic Charities and Thomas Edison State University Foundation where he has served as a Board Member for more than 30 years and as a former Chairman of the Foundation.

MediGuide
is an independent company
and has no investors linked
to insurance or
reinsurance companies.

Executive team



Paul Vermeulen | CEO

Paul brings to MediGuide over 30 years executive experience leading global insurance organizations.

Paul operated globally and has lived on 4 different continents (Europe, Africa, USA and Asia). As CEO of MediGuide, Paul oversees the overall operation providing key leadership within the organization.

He also leads the business development initiatives globally.

Throughout his career, Paul ran mature operations as well as turnarounds. In addition, he was asked to run the start-up of operations for his company both in China and in Europe.

Paul joined MediGuide as CEO of MediGuide Insurance Services International in April of 2013 and was appointed CEO of the group in July of 2015. Prior to MediGuide, Paul served in several strategic and global leadership positions at AIG, ACE, and Zurich Life.

Most recently Paul served as President and CEO of April's Pole International in France.

William Ashton MD | **Medical Director and SVP of International Operations**



Dr. William A. Ashton JR. has been part of MediGuide International LLC since 2007.

Dr. Ashton is a dual alumnus of the prestigious University of Virginia and is a Diplomate of both the American Board of Internal Medicine and the American Board of Anesthesiology.

He brings to MediGuide an extensive and comprehensive background in clinical medicine after many years in private practice in Internal Medicine and Anesthesiology.

Having practiced on the 'front lines' of clinical medicine for many years, this experience has allowed Dr. Ashton to communicate the complicated language of medicine with our clinical partners throughout the world.

Dr. Ashton is the Member of several professional societies including the American Society of Anesthesiology. Dr. Ashton was the founder and Chairman of the first Bio-Medical Ethics Committee in Chester County, PA. The committee created guidelines which were adopted by the J.C.A.H.O. for implementation in other hospitals.

The committee also developed the "Patient Values History" form, which was presented to the University Hospital Consortium and was published in the book Quality and Risk Management, Aspen publishers.

Executive team



Michael Rowan | CFO

Michael has over 30 years' experience as a finance executive in various industries.

As CFO, Michael is responsible for all financial activities of the company including but not limited to; treasury, receivables, payables, and foreign exchange management.

Michael's expertise in liquidities management, capital markets, debt management, and financial management of global operations makes him a crucial and strategic Member of the executive leadership team.

Prior to joining MediGuide, Michael held several executive level positions including Trinseo LLC, GMAC Mortgage LLC, Merrill Lynch Banking Group, and Siemens Corporation.

Kevin Thomas | VP of Global Operations

Kevin has over 25 years' experience in the International Medical Assistance and Medical Third Party Administration (TPA).

Historically, Kevin has been involved with these industries and the management of clients across Africa, Europe, Asia, and the Americas. 3 years before joining MediGuide, Kevin served as an Executive Leader at MSO International and prior to that Kevin was COO InterHealth Technologies in South Africa for over 25 years.

In this role Kevin lead the operations team responsible for managing international medical assistance operations for numerous assistance companies around the world, for AXA PPP across Africa for several years, as well as establishing TPA/ Assistance companies in Egypt and Afghanistan.

Jayesh Rajdev | MediGuide India Co-Founder

Jayesh has around 15 years of experience in the Reinsurance Market and has focused on innovative solutions in the health Insurance Segment in the South Asian Region.

Jayesh is a Fellow Member of the Insurance Institute of India and Associate Member of the Chartered Insurance Institute, UK. As 4th Generation Insurance Professional, Jayesh brings in in-depth knowledge of the Indian Insurance Market, which is fast growing and highly dynamic.

Jayesh is mainly responsible for the development of Business in the Indian market for MediGuide.



Executive team



Kara Connor | VP of Clinical Operations

As Vice President of Clinical Operations, Kara leads the team responsible for connecting our Members to world leading medical centers and providing answers to their medical concerns.

Kara is committed to producing quality outcomes to exceed Member and Customer expectations and also plays a pivotal part in the development of new services going forward.

Kara is a results driven clinical operations leader and versatile healthcare professional with over 15 years' experience in business and hospital settings. Kara has a proven track record of applying clinical expertise to solve complex business problems.

Prior to joining MediGuide, Kara worked as a Registered Nurse at Massachusetts General Hospital where she gained clinical knowledge and experience by working in a variety of inpatient areas across the medical center.

Kara also served in several strategic leadership roles at Best Doctors where she worked within the business operation to help build a clinical team and operational workflow that supported multiple service lines including a second opinion service for Clients and Members in the US and internationally.

Most recently Kara served as the Director of Clinical Services for DaVita Healthcare Partners.

Sunster Tang | Regional Director Asia

With over 10 years of management experience, Sunster Tang joined MediGuide in 2016 with extensive industry knowledge and expertise not only with insurers but also with service providers.

Sunster's primary focus is to deepen the relationship and provide prompt support to our distinguished customers.

Prior to joining MediGuide, Sunster worked for WellPoint China. This role enabled Sunster's full range of exploration not only to the healthcare system localization, product formulation, TPA services construction, but also the market research and brand build-up strategy and activities, as well as the government relations and external affairs.

After WellPoint, Sunster spent 2 years with a small British Company LAMP, as its GM for its China market.

Sunster's responsibilities included managing its TPA presence for both sales and operations.



Executive team



Enrique Blanco | Latin America Business Development

Enrique has more than 30 years in the insurance and financial services business in various companies like Citibank, AIG and Chubb Insurance.

Enrique's know-how is in Employee Benefits, Accident & Health and Alternative Distribution and he was a leader in multiple projects. He has a postgraduate degree in Strategic Marketing from Georgetown University.

He has developed over the years an extensive network in Latin America with Insurance Companies and Brokers.

Now in MediGuide he is responsible for Business Development in Latin America.

Gus Munro | MediGuide Africa Co-Founder



Gus brings 48 year of experience in the South African insurance broking and underwriting market to MediGuide Africa.

Gus is an Associate Member of the Chartered Insurance Institute in the UK, The Insurance Institute of South African and is currently a Lloyd's Coverholder in South Africa.

In 1998 Gus became a founding Member and Executive Director of Glenrand MIB Limited, one of South Africa's largest Insurance Broking companies which was listed on the Johannesburg Stock Exchange, with the responsibility of the groups new business development and specific focus on the groups five Underwriting Management Agencies (UMA).

In 2006 Gus sold the Groups five UMA's and joined the team at Travel Insurance Consultants, a company he founded in 1988, specializing in the international travel insurance market. Gus's relationship with Underwriters at Lloyd's spans 29 years.

In 2014 Gus joined his son, Andrew, in a family controlled Accident and Health Underwriting Agency called Praesidio Risk Managers. Praesidio Risk Managers are proud shareholders in MediGuide Africa.



Global Reach, Local Presence

MediGuide operates through its partnerships with Global, Regional and Local insurance companies, through its affiliations with Bank and Credit Card companies, as well as, via large employers on a global scale.

While our footprint is global, we realize that our operational focus must be local. Not only are we facing local regulations and legislations, our Members expect a thorough understanding of the local situation and the capabilities of the local medical infrastructure.

Therefore we work with a network of qualified service providers who have a track record in the local clinical environment. These partners are carefully selected.

As a leader in Medical Second Opinions, MediGuide International has become a trusted international brand that Insurers, Affinity Groups and Consumers depend on for their connections to the World Leading Medical Centers at large.

Notwithstanding the time zones and language hurdles, MediGuide reaches out 3 times - from its HQ in Delaware USA using medical interpreters- during the MSO process to its Members in order to certify the quality of the process and to ensure that the Members benefit to the fullest from the process.

Privacy Policies

MediGuide International,
LLC (and affiliates)

PHI Confidentially
Policy 2016

Overview

MediGuide takes the protection of its Member's protected healthcare information (PHI) very seriously, which is why although not required we choose as an organization to be fully compliant with all regulations currently in place by HIPAA and Privacy Shield, previously Safe Harbor.

Confidential data is information that holds the most value to MediGuide considering the risk involved in managing it. For this reason, we believe that it is best practice to have security policies and procedures in place for our staff to follow.

Purpose

The purpose of the policy is to detail how to identify and handle confidential data. This policy lays out standards for the classification and use of confidential data, and outlines specific security controls to protect this data.

Scope

The scope of this policy covers all Member-confidential data including, emails and attachments, hardcopy, faxes, printouts, notes, etc. that MediGuide receives from Members and third parties.



Policies

Identifying Confidential Information:

According to the Health Insurance Portability and Accountability Act any of the following 18 identifiers on a Member's medical information must be treated with special care.

At MediGuide we consider any Member document containing the following information to be considered PHI and therefore considered confidential:

1. Names
2. All geographical identifiers smaller than a state
3. Dates (other than year) directly related to an individual
4. Phone numbers
5. Fax numbers
6. Email addresses
7. Social Security numbers
8. Medical record numbers
9. Health insurance beneficiary numbers
10. Account numbers
11. Certificate/license numbers
12. Vehicle identifiers and serial numbers, including license plate numbers;
13. Device identifiers and serial numbers;
14. Web Uniform Resource Locators (URLs)
15. Internet Protocol (IP) address numbers
16. Biometric identifiers, including finger, retinal and voice prints
17. Full face photographic images and any comparable images
18. Any other unique identifying number, characteristic, or code except the unique code assigned by the investigator to code the data

Shielding PHI (internal)

1. MediGuide requires all Members to sign a consent form prior to initiating services, allowing our company authorization to handle, view, and request a Members PHI.
2. MediGuide only uses secure methods of transmission when processing a Member's PHI including secure email, fax, secure uploads, and package delivery services requiring signatures
3. All MediGuide systems require user IDs and passwords
4. Screensavers appear after 2 minutes of nonuse
5. Monitors positioned away from doors and windows
6. All hardcopy documents are shredded once scanned
7. All scanned information is saved on our secure server for 7 years prior to being deleted
8. Locked drawers and clean desks

Shielding PHI (external)

1. All Medical Centers that MediGuide contracts with have acknowledge by signed contract that they are protecting our Member's PHI to the fullest extent possible, following HIPAA and Privacy Shield regulations. In the US all medical centers and hospitals are mandated to be HIPAA compliant.
2. When sharing medical information with Medical Centers and Doctor's offices we only use secure methods of transmission including secure email, fax, secure uploads, and package delivery services requiring signatures Reporting a breach If a breach has occurred, MediGuide will notify the Member whose information has been compromised within 24 hours of the breach occurring.

The updated Privacy Policy can be found on
www.mediguide.com/privacy



MediGuide

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HEADQUARTERS

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