

- LESSONS FROM - MILLIONAIRES

HOW TO ENSURE THAT YOUR
FAMILY ALWAYS RECEIVES
THE BEST MEDICAL CARE



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Helena: So, it's always, it's great to live a life, but you never know what will happen in the future, right?

Damien: No, you're absolutely right. It is great to live a life. I'm here in Slovenia. I'm having a nice time here. It's wonderful! But like your audience, like the people out there watching this, everyone has experience of somebody, somebody who has been diagnosed with a serious illness, with a serious illness like cancer, and everybody knows of somebody. And more and more people are realizing that that could be them in the future, and that is where we come in with our product. A number of years ago we developed this product to ensure that in the event that someone is diagnosed with a serious illness, they could not only get a second opinion, but they would have the opportunity to travel abroad for treatment to improve their chances of survival. So to answer your question, life is great, but who knows what's going to come around the corner. Who knows what's going to happen, and that is why we have this product. Nobody knows when it will happen. The people that are looking at this product now, the people all over the world, because you know we're in 34 countries worldwide, the people buying this product are buying it because they're healthy, because they have children, and because they want to stay with those children, they want the best possible chance of survival. They want to remove all barriers, financial and geographical to the best medical care, and we are affording them that opportunity.

Best Doctors, best treatment

Helena: So these are the best doctors actually in the world, right?

Damien: Yes, according to their peers. So, why is the company called 'Best Doctors'? Why is the network of doctors called 'Best Doctors'? It's called this because the doctors are voted by other doctors as the best in their field of medicine. So what the company 'Best Doctors' does is, 'Best Doctors' asks individual doctors to tell them "who is the best doctor in your field of medicine? If your child was diagnosed with a serious illness in this area of medicine, would, who would you want looking at the case? Who would you want dealing with your child, your wife, your husband, your friend?", and out of that, there's a vote taken every two years to identify the top doctors in the world. At the moment there's 53,000 doctors on that database, which means that someone who purchases our product has access to the expertise of 53,000 doctors in over 400 sub-specialties of medicine, which means they can get a second opinion on pretty much any condition that they're diagnosed with. And for the more serious conditions such as cancer, they can actually travel abroad to be treated in the top international hospitals without any worries. So 'Best Doctors' is called 'Best Doctors' because the doctors are rated and voted by other doctors as the best in their field of medicine.

Helena: And it doesn't matter where you're from, right? You can be from Slovenia, you can be from, I don't know, Croatia, it doesn't matter. This is the connection of doctors of the world.

Damien: Exactly! And we have launched this product across the world. We're present in the UK, we're present in Ireland, we're present in Sweden, across Asia, Southeast Asia, across Europe. It doesn't matter where you're from because what unites us all universally is what you said at the beginning, "Life is great, life is good." We want to live our life. That unites people globally, and they understand more and more that having access to healthcare, information, access outside their own country is crucially important. In every other walk of life, we have access to whatever we want. We have access to global news, we have access to different brands, we have access in all the trivial areas of our life, we have access. But in healthcare not everyone does, and this product allows them to just remove that border that is, that geographical border and say, "No! I'm not just stopping at Slovenian healthcare. I want the option. I want the option of to be able to explore healthcare globally", and that's what we do, we remove those barriers for people.

Helena: And you also give the patient more, actually more freedom, and also better treatment to be healthy and to be alive.

Damien: I mean, I think it's, it's, it's obvious that regardless of what area of business you're in or what country you're in, there is no one country that has the expertise in everything. So we give people the opportunity to access that, that expertise which improves their chances of survival, which gives them the chance to survive where they otherwise wouldn't have. Let me tell you a brief story of, of a case we had. It's a case that happened a few years ago, but it sticks in my head because it was such a powerful case. It was the case of Linda. Linda was diagnosed with a serious illness, a brain tumor, called multiforme glioblastoma. Linda at the time was 33 years of age, and she was basically told by her own doctor in her own country that unless this brain tumor was removed, she would die. However, the location of the brain tumor was too tricky and too dangerous for surgery. So ultimately she had no choice, she was left with no choice, that's it. Is that the end of the story? Yes, for most people it would be the end of the story, but she had access to our product. She had access, which meant we were able to navigate the international health system to find expertise that is experienced in this area, that carries out these surgical procedures, and we identified a doctor who reviewed the medical records and said, "Yes, I agree! I agree it is this condition. And yes I agree it is going to be a very difficult situation and the patient will die in this situation if not operated upon, but what I don't agree with is, I don't agree that this is inoperable. I believe I can operate based on my experience." Of course, Linda took up this opportunity because she had access to the best doctor services and our product, our product which covers the cost of treatment abroad. Linda traveled to receive treatment, 99.9% of the tumor was removed, and Linda, two months later returned to normal life. One year later there was a checkup and there was no sign of regrowth. That is an example of the impact that can be made by having access to a product like this. Otherwise it would just be another sad story of someone young who passed away, who died at an early age as a result of a condition that nobody thought they could be cured with. And that's, that's it, that's what we do, and it's why people should buy the product. It's, it's not complicated, it's a simple thing. We're saying to you, "Do not restrict yourselves in terms of the access to healthcare." Why would you? Why would you restrict yourself? You're happy to, not to restrict yourself in any other walk of life. You will choose the drink you have at the bar. You have a menu when you go to a restaurant to choose what food you want, but you don't want the choice to be well, to be good? So yes, life is good, life is great, but you should keep it that way by purchasing the product.

Putting your needs first

Helena: And it's easy also to use when, when you have to use it, it's simple, by the phone.

Damien: So, when we developed this product, the product that would allow people to travel outside of the country for treatment, we wanted to ensure that we took the patient's situation into account, and we wanted to ensure it was as easy as possible for the patient. The patient makes one phone call to us, the patient tells us about their condition, we collect all their medical records on their behalf. They don't have to worry about a thing. Once we collect their medical records, if they want to get a second opinion, we will get a second opinion from a leading expert. If it's a condition that's covered for treatment abroad like cancer, we will make all the arrangements for them to travel outside of Slovenia to receive that treatment. And what's more, we will ask them where their preference is to be treated, because we want to ensure that that person is comfortable. We understand that they're going through a difficult and challenging time, so we make it as easy as possible. We pay for everything on their behalf. We cover for a companion to travel with them, for their travel and accommodation. The patient does not put their hand in their pocket. Why? Because it's a difficult time. Let's acknowledge that. We want people to understand it is a difficult time, but they're getting the care that they need. They're going to a leading hospital, and everything is taken care of on their behalf. They have someone there all the time to contact, to look after them, and it's as simple as that. Obviously, we only want them to do one thing during that period, and that's concentrate on recovery.

Helena: And not only for them, you also pay for the, somebody who goes with this person, right? Because...

Damien: That's correct! We will pay for somebody to travel with them. So if, for example, it is a man who is diagnosed with prostate cancer. We don't want him to have to travel on his own. Maybe his wife would

travel, maybe a daughter, maybe a mother would travel with him, but that would be paid for, and all those arrangements would be made on their behalf. So that's all covered in the limits of the plan. That brings me on to the limits of the policy. We pay up to 1 million euro for treatment. So it means that regardless of how complicated the treatment is, we will ensure that it's covered under the insurance plan that's offered. And that covers travel, accommodation, and treatment. But it also covers us arranging and finding the best hospitals to navigate for the patient. We've had very difficult cases where patients have, you know, faced life threatening situations where they couldn't be treated and there was no way to find a doctor who could treat them. But because of our expertise and because of our experience in finding hospitals and understanding where the expertise are in cases like neurosurgery, cancer, cardiology, and even organ transplant, we were in a position to be able to find for those cases, the right hospital to deliver the right treatment. So that patient survived and went back to his family to live his life the way he wanted to live his life, and that's what's important.

Don't leave it to chance

Helena: So, everybody can actually have this policy, right, who is healthy?

Damien: Exactly! I, I mean to apply for...

Helena: No limits?

Damien: ...this policy, you know, there's an, there is an age limit, but it's, it's pretty wide, it's up until age 64. People fill out a pretty simple health questionnaire. Once they qualify, they will know immediately by the way, so it's not a very detailed health questionnaire... So actually those people watching this now online could actually easily do this, right now. It's really simple. It will take probably five minutes I would imagine to complete it, and you're covered. But if you leave it till tomorrow, tomorrow is, could possibly too, be too late. We don't know. Hopefully, you know, that's not the case, but it's a very simple, it's a very simple approach, it's very simple, and the pricing is very reasonable as well for the cover that you get.

Helena: Because this operation and things, medical care and everything, all the expenses actually are very high if you have to pay, right, by yourself?

Damien: They can, they can be very high. I mean, we've had treatments that have cost a low amount of money. So, we've paid for a prostate cancer surgery in the south of France, 28,000 euro. It's a low amount of money, but I ask the people watching this, "Do you have 28,000 euro, 28,000 euro to actually spend if you're diagnosed with something like that?" It's, it's a low amount of money in terms of the limits, but it's a huge amount of money for people. Then I remember a recent breast cancer case, 60,000 euro. A child case where she had to travel for treatment for heart surgery, that was 150,000 euro. Tissue transplant treatment, 350,000 euro. So the ranges, it can be huge, but the reality is that if you need to find that money, I think it will be quite difficult. So rather than putting yourself in a situation where you know there's a potential opportunity or a potential cure or a treatment or a surgery, don't put yourself in that position. Purchase the policy, have access, ensure you're not one of these people on the newspaper, in the news trying to raise money through donations to travel abroad to get your child treatment or to get yourself treatment. That would be my message because it's too late then, and this policy is so affordable, it's so affordable, and it will cover all of this without you having to worry in the future. And I'm passionate about it and I'll tell you why. I'm passionate about it because apart from the fact that I, like everyone else, know people who've been diagnosed with conditions, my mother had breast cancer and survived thankfully, my father died of cancer at age 78, you understand and you realize all that. But actually what's important to me is, I've been involved in launching this product in countries, and you launch a product with insurers, then you don't think about it and you move on to the next country. But years later you see people using it, and the success stories, and you realize, you realize that if you hadn't discussed that with someone like you here today, if you hadn't made the effort to promote that, those people would not know about it, those people wouldn't have purchased it. And I would say, furthermore to your viewers who should be viewing it,

they should tell people about it, because I really see the impact it has. And it makes me proud that I've actually launched this in so many countries, that we have made that effort to do it because it has a real impact.



Increasing your options

Helena: So one of the benefit is also to have a second opinion, which is also very crucial sometimes because it could be misdiagnosed the first one, right?

Damien: Correct! I mean, getting a second opinion is, is natural. You know, if you, if you buy something in a shop, a piece of clothing, you might ask your friend, "Can I have a second opinion?" Again, if you are buying a house, you will ask people for a second opinion before you purchase it. Again, this is your healthcare. Getting a second opinion can help avoid a misdiagnosis and can help ensure that you've got the right diagnosis, the right treatment, so you can get the best care. I mean globally, the Journal of Radiology has said that 16% of cancers are misdiagnosed, that there's an error in diagnosis in 16% of cancers. In, in 'Best Doctors' experience, in the experience of 'Best Doctors', there's a treatment change. So when someone comes to 'Best Doctors' or goes to 'Best Doctors' for a report, in 34% of cases there's a change in treatment from the original recommended. And this can have a dramatic effect on people's lives. So first of all, people should ensure that they have the right diagnosis and the right treatment, and part of the product is a second opinion. To ensure that they can get that second opinion on the first diagnosis that they have here in Slovenia in order to ensure everything is being done correctly in their particular case. And so for that second opinion is very important, and actually second opinion allows people to get a second opinion for a lot of conditions, not just very serious ones that are covered for treatment abroad. So it's much broader than just, you know, cancer, cardiovascular, neurosurgery or transplant, actually people can get a second opinion for orthopedic conditions, for example. And that's important for people to know because without leaving home they can check to ensure that their diagnosis is correct and their treatment is the most appropriate, but they can also ask any other questions they have, and an expert from the 'Best Doctors' database will actually answer all their questions in a detailed report. Within that report, the name of the expert, his credentials or her credentials will be included in a full biography, showing the patient, the individual exactly who prepared it. And if the individual then wants to go back to their doctor, their

treating doctor will see that this is really a top doctor that has prepared the report. So I can't stress enough how important second medical opinion is.

Helena: So this product is like, Angel Guardian, right?

Damien: Well, I think it's a backup plan...

Helena: Yeah!

Damien: ...I think a backup plan for people, because the great thing is not everyone will need it, not everyone will use it.

Helena: Thank God!

Damien: Thank God! Not everyone will use it, not everyone will need it, but it is a backup plan. It is to ensure that in the event that you're faced with a condition... and we've got to remember that, you know, cancer is one of the biggest causes of death, if not the biggest, in, in, in Slovenia. Cancer and cardiovascular. So, you know, while, while we hope it won't happen, the reality is for a lot of people unfortunately, and including people that are actually watching this today... I don't want to be negative, but that's the reality of it... it's going, it's going to affect these people. And if it affects them or their family, at least this is a backup plan giving them the best possible chance. It's the best possible chance. We're not saying it will sort every problem out, it won't because that's life, but it will give you the chance to get access to the best medical care, to the best advice, to the best treatment. And it will ensure that you don't have to worry about the financial resources when it comes to something serious like cancer because it's all taken care of in the policy.

Family protection

Helena: I made this policy for my whole, my family, so, because this is a family, right, everybody wants to be happy and don't want to be, to have involve in any kind of things that it will happen.

Damien: I absolutely agree. I think in our experience, it's those people with families, those people, you know, in their late twenties to their mid forties where we see the biggest concentration. It suits every age range because everyone should be thinking about this, but those people with families realize that, you know, they want the best, they want the best for their children. And while serious conditions are much more rare in children, if they happen, they can be much more expensive. I'm sure you've seen situations in Slovenia. I know in Ireland, I've seen situations where people are raising money to organize treatment for a child to travel to the US, for example, to receive treatment. And you know, rather than actually, rather than actually waiting for that to happen, this will ensure and give you the peace of mind. And I should say the coverage for families and the coverage for children, you know, it's going to be cheaper than, the coverage for a child is going to be cheaper than an adult, and it's really worth looking into that premium because it's a very small outlay that could have a big, big impact on your life as a family in the future.

Helena: So life is good?

Damien: I think that's a good way to finish. I think life is good, life is great. I mean, I'm delighted that I'm here, I'm delighted to be here. Life is great, but it's always important to have a backup plan...

Helena: Yeah!

Damien: ...and I think your providing that backup plan here, and I think I'm grateful for that. But more importantly there are people there watching this now as we speak, and they're watching this video and for them life is good, but this is their backup plan.

Helena: And you have to have also the first plan, and this is to have fun in life.

Damien: Absolutely! 100%! And we're recording this now on a Saturday, and I'm certainly going to have fun later on today when I get home, and that's the most important thing. Live your life to the full, enjoy your life, make the most out of every day, and I think, treat other people the way you would want to be treated, and life is great.

Helena: Thank you very much!

Damien: Thank you very much!

About our guest



Damien Payne

Damien Payne is the Director of Sales and Account Management for 'Further'. He manages existing client accounts and the launch of new business with regional teams across the E.U., Russia/CIS and the Middle East spanning 23 countries and incorporating almost 50 insurers. His work has been central to the vision that anyone anywhere should be able to access the best healthcare. What he enjoys most is knowing that the effort he and his team are making will open a world of treatment possibilities to those facing serious illness and have a profound impact on their lives.

Damien's biggest passion is his volunteer work for the Royal National Lifeboat Institution (RNLI), a charity that rescues people at sea. He's qualified as a helmsman and navigator on their search and rescue boats. Damien says saving lives is a very rewarding experience and thinks the work the RNLI does is invaluable.



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Who we are

My name is Smiljan (Smillion) Mori.
My most important role is being a husband to my wife Helena,
and a father to our amazing son Samuel and daughter Sima.

I am an internationally successful businessman, author, coach,
and consultant to top performers from all walks of life.
I own one of the largest and most successful insurance brokerage companies in
Central Eastern Europe, and a coaching and motivational speaking empire.

My biggest passion is coaching and helping busy fathers and copreneurs.
Over the last 10 years, my business generated a turnover of almost
60 million euros.

I am an author of 10 best-selling books, including one of the most
revolutionary books in the world;
'You are your Beliefs'

I am a social media and MLM influencer.
My Facebook and Instagram pages have more than
3.2 million followers.

I am devoting my life to my family, and helping others to become
Warriors for a better present and future.



