

# The power to protect what matters most

## What would you do if a loved one faced a challenging medical diagnosis?

Navigating the healthcare system is complex, challenging, daunting, and overwhelming, but getting the right care when dealing with a serious medical diagnosis can make all the difference. PinnacleCare founded the private health advisory industry in 2001 and has perfected the role of a “medical advisor” to help individuals and families coordinate all the people and options that suddenly become part of your life when facing a complex medical journey—from needing top specialists, to dealing with insurance issues, travel medicine, research, medical intelligence and records—all delivered to you by our in-house staff. We have experience with almost every medical situation. A complex diagnosis or insurance issue may feel like uncharted territory to you, but it is a familiar path for us. PinnacleCare is there for you 24/7 every day of the year, so you are not alone on your journey.

<b>Core capability</b>	<b>Benefit to you</b>
Researched, unbiased referrals to leading physicians	Helping you get the right answers the first time, ultimately saving you time and reducing your stress
Objective medical intelligence & research	Providing you the confidence to make educated and informed decisions about your health, giving you back control
Access to top medical specialists & hospitals	Eliminating the guesswork from a complicated medical situation and providing access to the best care for you situation
Logistical coordination of medical care	Saving you time, lowering your stress, and helping you access the care you need as quickly and efficiently as possible
Collection of medical records & creation of a health summary	Speeding up the process of scheduling your appointments with a specialist, while also decreasing the chance of mistakes, to achieve an accurate diagnosis and the best treatment plan
Travel contingency and risk-management plans 24/7	Reducing your anxiety, stress and chaos surrounding a medical event away from home, ultimately helping to lower the risk of inappropriate or subpar care
Securing proper private health insurance/Medicare coverage	Removing any confusion when facing a new health insurance landscape, ultimately avoiding the financial risk of choosing the wrong policies or facing a period of time being uninsured if you miss critical deadlines

## Who we can help



PinnacleCare's resources and capabilities span the full spectrum of medical and healthcare needs. Our solutions include support and guidance for:

- **Life-threatening diagnoses** in need of an expert medical opinion and immediate, all-encompassing attention and support
- **Complex diagnoses or multiple chronic conditions** requiring support to coordinate and manage all of the necessary providers, care, and treatment options
- **Older adults** facing chronic conditions as they age and their adult children who bear the responsibilities of managing their parents' medical needs
- **Healthy individuals and families** focused on proactive and preventative wellness advice and guidance
- **Naturopathic and integrative medicine** needs for those who seek to add these resources to their healthcare plan
- **Travelers** seeking peace of mind in the event of an unexpected medical event away from home
- Individuals and families who need **insurance guidance** when facing new insurance landscapes — like Medicare or purchasing private health insurance — or those who are struggling with managing health insurance claims

## Engagement Platforms



Access to PinnacleCare's core capabilities is provided through multiple platforms. Allowing for flexibility and service options for each of our members.

### Episodic (project) solutions

- Preferred access (not available to the public)
- Projects focused on physician referral reports, facilitated medical appointments, medical research, insurance selection and claims advocacy
- Costs range: \$2,200 - \$6,300 per project

### Annual memberships

- Preferential pricing
- Tiers of support for varying degrees of medical needs and complexity for individual and family coverage
- Costs range: \$15k - \$57k per year


### Premier Access

- Our most flexible platform to utilize all of PinnacleCare's resources and capabilities on retainer
- Ability to help anyone you would like (adult children, grandchildren, extended family, friends, key employees, household staff, etc.)
- Retainers start at \$100k for a two-year term; charged only when approved work is performed

## Selecting the best PinnacleCare platform solution for you

<b>Finding the right “fit”</b>	<b>Episodic Solutions</b> (transactional solutions)	<b>Annual Memberships</b> (full service relationship)	<b>Premier Access</b> (family office level of support)
<b>Finding the right benefits delivery platform for you</b>	The best option for an individual who only wants help on one specifically defined project.	The best option for an individual or family unit who needs ongoing assistance and full-time management of care 24/7.	The best option for a multi-generational family or company who wants to cover an extended group of individuals, offering the greatest flexibility of PinnacleCare’s resources and capabilities.
<b>For a specifically defined medically focused project</b>  Services may include: physician referrals, facilitated appointments at top hospitals, medical research, health insurance selection, and claims advocacy	Yes	Yes	Yes
<b>For managing evolving and ongoing health needs</b>  Services may include: coordination and scheduling of care, medical records collection, organization and storage, management of care needs, research and medical advice and guidance		Yes	Yes
<b>For undefined and unanticipated health-related needs</b>  Services may include: scheduling testing or vaccinations, arranging for a private duty nurse, discussing a medical scenario with a PinnacleCare Medical Director		Yes	Yes
<b>For 24/7 guidance and help</b>  Services may include: guidance during a medical emergency while traveling abroad, faxing of pertinent medical records to an emergency department, coordinating a medical evacuation hospital-to-hospital transfer		Yes	Yes

<b>Finding the right “fit”</b>	<b>Episodic Solutions</b> (transactional solutions)	<b>Annual Memberships</b> (full service relationship)	<b>Premier Access</b> (family office level of support)
<p><b>For medical needs while traveling</b></p> <p>Services may include: medical evacuation, international hospital insurance, pre-travel medical planning to identify recommended vaccinations and qualified medical resources, 24/7 coordination and support, forwarding of pertinent medical records</p>		Yes	Yes
<b>Who We Can Help</b>	<b>Episodic Solution</b>	<b>Annual Memberships</b>	<b>Premier Access</b>
For oneself	Yes	Yes	Yes
For one’s immediate family		Yes	Yes
<p><b>For anyone you choose</b></p> <p>Examples include: extended family, clients, employees, staff, friends, etc.</p>			Yes
<b>Engagement Terms</b>	<b>Episodic Solution</b>	<b>Annual Memberships</b>	<b>Premier Access</b>
Engagement Length	Short-term engagement	1 year	2 years
Cost	\$2.2k-\$6.3k per project	\$15k-\$57k per year	Starting at \$100k
Dedicated contact	Client Service Advisor	Health Advisor & Team  Access to PinnacleCare’s Medical Directors	Senior Relationship Manager & Team  Direct Access to PinnacleCare’s CEO, Chief Medical Officer and Medical Directors



Morgan Stanley Smith Barney LLC (“Morgan Stanley”), Private Wealth Management (PWM) or its affiliates (the “Firm”) do not currently offer the private health advisory services provided by PinnacleCare (the “Service Provider”). The Service Provider is not an affiliate of the Firm. Any review of the Service Provider performed by the Firm was based on information from sources that we believe are reliable but we cannot guarantee its accuracy or completeness. This referral should in no way be considered to be a solicitation by the Firm for business on behalf of the Service Provider, or an endorsement of the Service Provider by the Firm. The Firm makes no representations regarding the appropriateness or otherwise of the products or services provided by the Service Provider. There may be additional service providers for comparative purposes. If you choose to contact the Service Provider, we recommend that you interview such Service Provider, do thorough due diligence, and make your own independent decision. The Firm will not receive a referral fee for referring you to the Service Provider. The Firm is a diversified financial service company with millions of individual clients, and corporations, institutions and governmental clients in several countries around the world. The Firm routinely enters into a variety of business relationships for which either the Firm receives compensation, or pays for services, and such business relationships may include the named Service Provider, its employees or agents, or companies affiliated with the Service Provider.

Morgan Stanley Smith Barney LLC. Member SIPC.

Prices as of 1/1/2025 and subject to change without notice.

CRC 4111645 01/2025

HealthAdvisory@PinnacleCare.com  
1-800-875-7054