



# Anytime

We're not just here for you when you need to claim. All our policyholders get free additional benefits – anytime.

# SUPPORT FOR LIFE

It's getting harder and harder to get expert medical advice exactly when you need it. That's why we created our Anytime service. Anytime gives you free access to a GP 24/7, a second medical opinion, emotional wellbeing and aches and pains consultations without having to claim on your policy.



GP 24/7

**You – and your immediate family – can use this service 24 hours a day, 7 days a week, 365 days a year.**

You can get unlimited advice, reassurance and, where appropriate, diagnosis from wherever you are in the world. Booking an appointment couldn't be easier. Simply call our Anytime service team and choose a suitable time and day to talk to a GP by either video or phone.

All our GPs are practicing doctors with the same qualifications as your NHS GP. A translation service is available for patients who don't speak English.

YOU CAN DISCUSS ANY HEALTH CONCERN, INCLUDING:

- |                       |                      |                  |
|-----------------------|----------------------|------------------|
| ✓ Blood               | ✓ Heart problems     | ✓ Respiratory    |
| ✓ Dental              | ✓ Medication queries | ✓ Second opinion |
| ✓ Dermatology         | ✓ Mental health      | ✓ Stomach        |
| ✓ Diabetes            | ✓ Musculoskeletal    | ✓ Travel         |
| ✓ Ear, nose, throat   | ✓ Nervous system     | ✓ Urinary issues |
| ✓ Eye and vision care | ✓ Paediatrics        | ✓ Women's health |

AND YOU CAN ALSO BENEFIT FROM:

## Open private referrals

If you need further investigation or treatment, the GP will issue an open private referral letter to ensure you get access to a specialist Consultant. Referrals are for private use only and may not be accepted for services provided by the NHS.

## Private prescriptions

GPs can also issue private prescriptions where the medication can either be collected from a nominated pharmacy or delivered to any UK address. If you qualify for free NHS prescriptions, you'll still have to pay for a private prescription, which could cost more than a standard NHS prescription.

For medication delivery, there's a separate charge for postage and packaging.



## SECOND MEDICAL OPINION

The service is available to all our policyholders, and children covered by Children's Critical Illness Protection.

This service gives you a second, face-to-face expert medical opinion if you're diagnosed with a life-changing or life-threatening condition. The specialist gives an independent assessment of the original diagnosis and can also help make treatment choices and answer any questions or doubts you may have about the initial Consultant's recommendations.

The second opinion will be provided by a UK-based Consultant and comes with the ongoing support of a Personal Nurse Adviser.

### HOW THE SERVICE WORKS:

#### 1 Contact us

After receiving a diagnosis from your own UK Consultant, you can ask for a second medical opinion by simply calling our Claims Team.

#### 2 Personal Nurse Adviser

You'll be given a Personal Nurse Adviser who will offer you information, guidance and support, by phone, both before and after the second opinion.

#### 3 Face-to-face UK consultation

The Personal Nurse Adviser will then identify the most appropriate Consultant, organise the face-to-face consultation and provide support before and after.

#### 4 After the consultation

A medical report will be sent to you and your GP. Your Personal Nurse Adviser will then provide you with further support which may include accessing further services and tests, making treatment decisions or coming to terms with a disappointing outcome.

#### 5 Long-term support

For those who need long-term support – perhaps in adjusting to and managing a serious health condition – the support of the Personal Nurse Adviser may continue.



## EMOTIONAL WELLBEING CONSULTATIONS

**30-minute emotional wellbeing phone consultations to help you cope effectively with life's challenges.**

We all face emotional turbulence at some point in our lives. Our emotional wellbeing consultations are designed to help you cope with these difficult times, and help you proactively manage your mental health to help prevent your condition from becoming more serious.

### HOW THE CONSULTATION CAN HELP

Each consultation is conducted by an expert Emotional Wellbeing Adviser, from a panel made up of registered Mental Health Nurses and Counsellors. The adviser listens to your concerns and asks about any personal, work, and health issues that may be impacting your wellbeing.

They'll provide advice on good emotional health practices, signposting, positive coping strategies and beneficial lifestyle changes that help you proactively manage your emotional wellbeing.

### HOW THE CONSULTATION WORKS:

#### 1 Contact us

You can call to book an appointment Monday to Friday 9am–5pm, and you'll be given an appointment for the consultation at a convenient time for you within 1 working day.

#### 2 Wellbeing adviser

The wellbeing adviser will call you at the agreed time to understand your situation, symptoms and the factors that may be impacting your emotional wellbeing. Including; work life, relationships, finances, family illness, bereavement, diet, exercise, sleep and alcohol consumption.

#### 3 Advice on how to help manage and maintain your wellbeing

They'll advise you on good emotional health practices, coping strategies, exercise activities and lifestyle changes that you can adopt to help manage and maintain your own emotional wellbeing more effectively.

#### 4 After the consultation

If it would help, after the consultation they may also share self-help videos with you to help adopt the advice recommended to you.

**Please note.** Our emotional wellbeing consultations aren't designed for more serious mental conditions and don't provide access to ongoing treatment or interventions, such as counselling or cognitive behavioural therapy.

Consultations are only suitable for over 18s.



## ACHES AND PAINS CONSULTATIONS

**30-minute phone consultations to help you alleviate and prevent suffering from general aches and pains.**

Modern working life has led to many of us spending too much time sitting at desks and working at computer screens. This inactivity can lead to postural problems and muscular imbalance resulting in back and neck pain. Aches and pains consultations are designed to address these conditions.

### HOW THE CONSULTATION CAN HELP

Each consultation is conducted by an expert, from a panel made up of Physiotherapists and Sports Therapists. They assess the cause of the pain and, where appropriate, share remedial and lifestyle information, exercises and guided videos to help you feel better, faster.

### HOW THE CONSULTATION WORKS:

#### 1 Contact us

You can call to book an appointment Monday to Friday 9am–5pm, and you'll be given an appointment for your consultation at a convenient time for you within 1 working day.

#### 2 Experienced Therapist

An experienced Therapist will call you at an agreed time to understand your situation, clinical symptoms, potential causes and how the symptoms are impacting your life.

#### 3 Advice on how to alleviate any aches and pains

They'll advise you on how to address the cause of your symptoms and alleviate any aches and pains by adopting exercises, activities and lifestyle changes.

#### 4 After the consultation

If it would help, after the consultation we may also share self-help videos with you to help adopt the advice recommended to you.

**Please note.** Our aches and pains consultations aren't designed to treat more significant conditions or provide ongoing treatment, such as physiotherapy, chiropractice or osteopathy. However, where necessary, the experts will signpost our policyholders to the next steps they think will be most helpful to them.

Consultations are only suitable for over 18s.



LIFE. MADE BETTER.

Please speak to your Financial Adviser for more information.

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