



# What else does my insurer offer?

## **GP appointments, counselling, employment advice and legal consultations – here's what's possible through your insurer**

Perhaps you never read the small print. You're not alone. But below you'll find a list of extra value services provided by UK insurers.

With so much pressure on health and social care right now, not to mention financial uncertainty, these extra services – which vary by insurer but can include virtual/ telephone GP appointments and counselling as well as legal, housing and employment advice and prescription delivery – could offer a vital lifeline.

### **Notes:**

Some services (such as physical appointments) may be currently inactive

The below are summaries only: T&Cs may apply

Consult your provider for full details

Please click each insurer to find out  
more information  
(Or scroll down)



## Aegon:

**Health Assured** offers customers a confidential, 24-hour health and wellbeing support service.

[Find out more](#)

## AIG

**Smart Health** offers you a convenient way to connect to the tools you need to manage your health and wellbeing. It offers unlimited access to a suite of six services; a 24/7 UK-based GP, Best Doctors, mental health support, a health check, access to nutrition consultations and an online fitness programme.

**Smart Health** is available 24 hours a day, 365 days a year, at no additional cost to you. All six elements of the service are also available to your immediate family, including children up to the age of 21.

[Find out more](#)

## Aviva:

**Support Plus** is the umbrella name for Aviva's support package, which is open to all policy holders (and immediate family) 365 days per year.

### Support Plus includes:

**Bupa Anytime Healthline:** a telephone support service where qualified Bupa nurses provide general health and wellbeing advice, as well as guidance around specific medical conditions.

**Counselling and Carer Support:** telephone (and face-to-face) support in mental health, bereavement, work-related stress and the challenges faced by carers.

**DigiCare+\*** - Health services and support app.

### Did you know

Aviva's Hospital Benefit will pay out £100 per night (after six consecutive nights) if the policyholder is hospitalised due to any illness or injury. This is payable from the seventh night to a maximum of 90 nights during the policy term.

\*Service available from December 7th. All existing Friends Life plans and Aviva Alps Personal plans (post Jan 2015) have DigiCare+ apart from the Digi GP. Not available for Business Protection or Simple Life customers.

[Find out more](#)

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## Beagle Street:

**Personal Care Helpline:** a free and confidential telephone service (open to all customers) where experts offer medical, legal, lifestyle and mental health support and guidance.

[Find out more](#)

## British Friendly:

**Wellbeing Hub:** online links and tips for a healthier lifestyle.

**Square Health:** mobile app offering help and support from healthcare professionals. Includes Virtual GP consultations, physiotherapy, counselling and '2nd opinion services'.

It feels good to be covered

[Find out more](#)

## Canada Life:

**Personal Nurse Service:** long-term practical and emotional telephone support from qualified nurses. Only for individuals who make a Critical Illness claim.

[Find out more](#)

**Personal Care:** professional counselling (telephone or face-to-face) for everyday issues (childcare, eldercare, legal issues and debt management). For Critical Illness policyholders only.

**Second Medical Opinion**

[Find out more](#)

## The Exeter:

**24/7 GP Helpline:** convenient access to primary healthcare, open to all policyholders.

**Private Prescription Service:** doorstep delivery of medication (prescribed via GP Helpline).

### Did you know

The Exeter's Exeter Assist support service is a confidential place to get advice and practical help for all life issues, including physical and mental health, financial and legal, domestic and childcare, addiction and stress.

[Find out more](#)

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## Guardian:

**Guardian Anytime:** free 24/7 GP consultations by phone (from anywhere in the world), with a face-to-face service for customers based in the UK.

[Find out more](#)

## Holloway:

**Member Assistance Programme:** free 24/7 telephone counselling and support service, with fully BACP accredited counsellors advising in health, financial, housing, benefits and employment issues.

[Find out more](#)

## HSBC:

**Hospitalisation Benefit** will pay out a lump sum due to accidental injury of £5000 for an accident that results in physical injury which requires the insured person to stay in hospital for 30 or more consecutive days on the advice of a consultant.

[Find out more](#)

## LV= :

**Doctors Services:** six services (Remote GP, Prescription Services, Second Opinion, Remote Physiotherapy, Remote Psychological Services and Discount Health MOTs) available for all personal protection policyholders at no additional cost.

Please note that these services do not cover symptoms or issues related to Coronavirus.

**Remote GP:** 15-20-minute phone or video appointments with UK doctors, for everyday health advice, diagnosis information, and face-to-face specialist referrals.

**Prescription Services:** prescriptions and sick notes emailed or posted to you, or to your local pharmacy for collection. Medication costs covered by policyholder.

**Second Opinion:** Check a diagnosis and get advice on treatment options with a UK medical specialist by video or face to face consultation.

[Find out more](#)

## Legal & General:

**Nurse Support Services:** a suite of six support services (listed below) available for free to Critical Illness policyholders

**Serious illness, disability or bereavement support:** professional advice and guidance around treatments and coping strategies, as well as practical help where appropriate.

**Second medical opinion:** personal nurse advice around diagnosis and treatment with possibility for face-to-face appointments with UK-based consultants.

**Mental Health support:** long-term support and guidance for mental health conditions - telephone counselling and therapy, as well as face-to-face sessions.

**Carer support:** emotional and practical support specifically for carers.

**Help at Home:** long-term advice and support (via phone / potential in home service) following a hospital stay.

**Eldercare:** support and advice to keep elderly relatives safe, whether they live independently or within a residential facility.

[Find out more](#)

## Old Mutual:

**There For You:** telephone access to personal nurse advisers for all customers and immediate family. Offers practical and emotional support and advice in illness, disability, after-hospital care, mental health and eldercare.

[Find out more](#)

## Royal London:

**Helping Hand:** all customers have free access to telephone-based guidance from trained nurse advisers, who can make further referrals if required.

[Find out more](#)

## Scottish Widows:

**Scottish Widows Care:** all customers (and immediate family) can access free advice and support around physical and mental health via qualified nurses and professionals.

**Clinic in a Pocket™:** Clinic in a Pocket™ remote GP and prescription delivery services, by Square Health are available to all new policyholders from 22 March 2021. This allows them, their children and partners to access a UK doctor 24/7 to talk through any health or medical concerns by remote consultation.

[Find out more](#)

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## Vitality:

If you engage with their **Vitality plus programme** you can get things like annual health screenings (blood pressure, cholesterol, raised sugar levels etc..) and you can get discounts on full health screenings which will include things like CT scans! Prices start from £1.75 a month on top of your premiums.

[Find out more](#)

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## Zurich:

**Zurich Support Services:** free and confidential health and wellbeing service, covering a wide range of issues, is available 24/7 to customers and immediate family. ®

**Did you know**

Zurich's Work-life Support service offers advice and expertise in family, career, financial, legal and emotional matters. It aims to help customers find a positive work-life balance.

[Find out more](#)



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