

A closer look at **our support service**

Your practical guide to Helping Hand



Helping Hand

You might have heard about Helping Hand – a support service that’s included in all our protection plans available through intermediaries.

It’s available to your clients whichever stage in life they’re at, and as a plan owner, it doesn’t cost them anything extra to use.

Helping Hand includes a wellbeing support service, designed to help your clients maintain a healthy lifestyle. It gives the plan owners online access to a range of hand-picked early care medical services, so they have the help and advice they need to stay fit and healthy and help stop small health issues becoming a big problem.

And if the plan owner, or their partner and children, are going through a difficult time, such as a serious illness, injury or bereavement, Helping Hand will also be there to offer support – even if they don’t make a claim.

Good for business

Good protection is about more than just money.

These days, with comparison sites and price competition, it can be hard to see what sets some policies apart. By recommending cover that offers tangible benefits and additional support, you're giving your clients more than they might expect.

When they take out cover, they're planning for the very worst that can happen – and often they can't imagine ever making a claim. But many of your clients may still go through testing times in their lives and have to face issues such as periods of ill health and bereavement.

Helping Hand is included in your clients' protection plans – designed to help look after their physical and mental wellbeing, as well as be there in times of crisis. So even if they never have to make a claim, it can show the value of your advice and help build long-term relationships with your clients, which can only be good for your business.

A Helping Hand with wellbeing

There might be times when your clients want some help to keep their wellbeing on track. If your clients choose to take out a Menu Plan, the plan owners will get online access to a range of early care medical services, which can help them understand how small changes in their lifestyle can help to improve their overall health. We've hand-picked the services we offer based on the issues that most commonly affect our customers, so your clients get support that really makes a difference to their mental and physical wellbeing.

How does it work?

Once their plan starts, your clients will get an email from us inviting them to register for My Royal London, our customer portal. From there they'll be able to register and complete LiveSmart's brief health questionnaire. They'll then get a personalised health report and full access to the Helping Hand wellbeing services.

What's included?

Your clients can access the range of wellbeing services online, or through apps on their phone.



HealthHero:

24/7 access to virtual GP consultations by experienced, NHS doctors. Handy if clients are struggling to see their regular GP.



Thrive:

Mental Wellbeing: with this NHS approved app, clients get personalised recommendations to help prevent, detect and self-manage mental health conditions, such as stress and anxiety. They have a range of techniques to help clients build their resilience and improve their overall mental wellbeing.



TrackActiveMe:

Created by physiotherapists, this app can help diagnose a musculoskeletal problem and gives clients access to physiotherapy advice and personalised exercises to support their recovery from a wide range of injuries and conditions. Clients also have access to a library of exercises for the home or workplace, to help them stay strong and injury-free.

For more information, visit adviser.royallondon.com/protection

A Helping Hand with recovery

If the plan owner, or their partner and children, suffer a serious physical or mental illness, injury or bereavement, Helping Hand will be there to offer support – even if they don't make a claim.

How does it work?

Your client calls us direct on 0345 609 4500.

OR

Our claims team asks the customer if they'd like support from a dedicated nurse.

RedArc (an independent nurse advice service) appoint a dedicated nurse with the most appropriate expertise and experience for each customer.



A dedicated nurse

- Available to talk to your client over the phone whenever they need
- Will take the time to understand your client's personal situation and their diagnosis or condition
- Will develop a personal support plan tailored to their circumstances – which will include any relevant additional support services such as from local groups and charities
- Support them every step of the way and for as long as they need

Examples of additional support services

- Second medical opinion
- Coaching to help someone return to work after cancer
- Cardiac rehabilitation support after heart attack
- Specialist speech and language therapy after a stroke
- Bereavement counselling
- Practical help at home
- Resources such as medical factsheets, books and apps
- Living aids and mobility equipment
- Complementary therapies
- Mental health therapies
- Eldercare information
- Dietary and nutrition consultations

If your client needs to use RedArc they just need to call this number: **0345 609 4500**

We work with an independent nurse advisory service called RedArc Limited. All calls are confidential and will not be discussed with Royal London without your clients' permission.

FAQs (Frequently Asked Questions)

1 Is Helping Hand the same as private medical insurance?

No. Helping Hand isn't private medical insurance. It's designed to help clients improve or maintain their physical and mental health, as well as support them during difficult times.

2 How do my clients qualify for Helping Hand?

To qualify, your clients just need to have a Royal London Personal Menu, Business Menu, Relevant Life or a Pegasus Whole of Life Plan. They don't need to make a claim to use Helping Hand. It's available throughout the term of the plan. Helping Hand can also be used when a plan ends after a claim – for example, for ongoing support from a dedicated nurse after a critical illness claim, or bereavement counselling for a partner or children in the event of the death of the person covered.

3 Can my clients use Helping Hand before their plan starts, for example, with Free Cover?

No. Helping Hand isn't available until a plan starts. However, if a client makes a claim under their Free Cover, they'll still get Helping Hand support.

4 Can family members use the services included with Helping Hand?

The plan owner can use the range of online wellbeing services. The plan owner or person covered and their partner or children can use the dedicated nurse service, provided by RedArc.

5 What if my client doesn't have a partner or children?

The only additional family members who can use the dedicated nurse service are the partner and children of the plan owner or person covered. It doesn't cover parents or extended family members.

6 Is there any excess to pay before my clients can use the service?

There's no excess to pay as Helping Hand isn't private medical insurance.

7 Who provides the range of online wellbeing services and how are these accessed?

We've partnered with LiveSmart - a health and wellbeing platform created by NHS doctors - to give your clients access to a range of online services. Once a client's plan starts, they'll get an email from us inviting them to register for My Royal London, our customer portal. From there they'll be able to register and complete LiveSmart's brief health questionnaire. They'll then get a personalised health report and full access to the Helping Hand wellbeing services. All wellbeing services - HealthHero, Thrive: Mental Wellbeing, and TrackActiveMe - are provided by carefully selected third party early care medical services.

8 What will Royal London do with my clients' wellbeing data?

If a client confirms that they're happy for their usage, medical and wellbeing data to be shared with Royal London, we'll use this data to:

- a) communicate with customers in a way that reflects their health recommendations and progress; and
- b) monitor how this service is helping customers to manage their health. Clients will still be entitled to use these wellbeing services even if they choose not to share their data with us.

Any information your clients share with our wellbeing partners won't affect the terms of their Royal London plan, or be taken into account if they need to make a claim.

9 Who are the dedicated nurses that are available through Helping Hand?

A team of fully qualified and experienced nurses who work for RedArc, a third party nurse advice service.

10 What role do the dedicated nurses play in the service?

A client is allocated to a dedicated nurse who gets to know them and their situation well. They form a trusted relationship with clients and give ongoing support during times of crisis. They'll contact a client soon after a request for support has been made, and will take the time to listen and provide information and advice. Their dedicated nurse will also take time to develop a personal support plan tailored to their circumstances. This could include organising additional services such as speech and language therapy, counselling, complementary therapies, or practical help at home.

11 Which complementary therapies can a dedicated nurse arrange?

A dedicated nurse can organise complementary therapies if appropriate, based on the needs of a client. They only use mainstream therapies – those that are available in the NHS and in hospices. These can include: aromatherapy massage for stress or bereavement, reflexology for anxiety and stress, hypnotherapy for help with sleep problems or to help to give up smoking (for cardiac and stroke patients), and acupuncture for pain relief.

12 Who are the third parties that provide the complementary therapies and what are their credentials?

RedArc only use accredited, well recognised organisations to source the providers of additional services. For example, BACP (British Association for Counselling and Psychotherapy) and FHT (Federation of Holistic Therapists).

13 Are there any limits to the services included with Helping Hand – for example, a cash limit?

There is no limit to the amount of times a client can use the online wellbeing services. There is a limit to how much we'll provide to someone who uses the dedicated nurse service – but we don't have a monetary limit as it depends on each person's circumstances and the support plan the dedicated nurse suggests. If a nurse suggests additional services, it's at our discretion whether to approve this, but generally we don't refuse services that the nurse considers appropriate. Dedicated nurses are available during office hours.

14 If my client uses Helping Hand to get support from a dedicated nurse once, is that it? Can they use this service again?

Support from a dedicated nurse is ongoing for as long as a client needs it. They'll always speak with the same nurse and there's no limit to the length or frequency of calls. If a client needs to use the service again during the term of their plan, they may be able to speak to the same nurse for support. Another series of additional services may be provided if a client has a different serious health condition – at the discretion of the dedicated nurse and if clinically appropriate.

15 Does Helping Hand offer any other services?

Yes, your clients can call 0345 6012 598 to use the medical, legal and career helplines. More routine health questions can be answered by the medical helpline. The legal helpline covers things like employment law or probate, and the career helpline can provide advice on replacing key staff or finding a new job.

Helplines are available 9am-5pm, Monday to Friday. The calls you make to the helplines are completely confidential and will not be discussed with Royal London. These support services are provided by third party suppliers Identify HR & Resourcing Solutions Ltd (careers), Epoq Legal Ltd (legal) and RedArc Ltd (medical). Calls will be charged at the local rate set by your phone provider.

Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your insurance contract with us, so can be amended or withdrawn at any time. This means that you or your family's access to these services could be amended or withdrawn by us in the future.



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We're happy to provide your documents in a different format, such as Braille, large print or audio. Just ask us when you get in touch.

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