

PROTECTION BENEFITS



Your clients buy valuable protection to ensure financial security for them and their family should the unexpected happen, but our providers offer many life-of-policy services and benefits that go much further than simply paying claims. No-one knows what life will throw at them and whatever that is, during challenging times your clients may benefit from valuable, tangible and practical support.

This is where providers' 'Added Value Services' can make a big difference, giving your clients access to a range of support services designed to offer extra professional help in trying times – and services designed to limit the risk of their health and wellbeing taking a turn.

The table below summarises the services available from each provider and some services are product specific. For further details on each service please refer to the providers' websites.

	AIG	AVIVA	BRITISH FRIENDLY	CIRENCESTER	GUARDIAN FS	HOLLOWAY FRIENDLY	HSBC LIFE	LEGAL & GENERAL	LV=	ROYAL LONDON	SCOTTISH WIDOWS	THE EXETER	VITALITY	ZURICH	ONEFAMILY
WELLNESS BENEFITS															
Free / Discounted Health Check	Yes - Online		Square Health (Clinic in a Pocket)	No	N/A	N/A	Yes	No	Yes - Square Health	Yes			Online, Bluecrest and Vitality Health Check		
Gym Discounts (GD) / Fitness Programme (FP)	Yes - FP	Yes - GD		GD & FP	N/A	N/A		No		FP			GD & FP		
Activity Tracker (Fitbit type) Discounts				Yes	N/A	N/A		No		No			Yes		
Discounted Optical and Dental Treatment				Yes	N/A	N/A		No		No					
Nutritional Consultants	Yes	Square Health		Red Arc	N/A	N/A		Red Arc		Yes		Square Health			

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Physiotherapy		IPRS Health	Square Health (Clinic in a Pocket)	Red Arc	N/A	Red Arc	Yes	Red Arc	Square Health	Red Arc / TrackActiveMe	Red Arc	Square Health	Available via Vitality Health Plan		Red Arc
Spa Breaks				Yes - Discount off through Member Rewards	N/A	N/A		No		No			Yes		
Stop Smoking Courses				Red Arc	N/A	N/A		Red Arc		Support and referrals available from Red Arc and LiveSmart questionnaire			Yes		
Terminal illness Benefits			Yes - Via BFS Care	Yes with additional support from Red Arc	N/A	Included in IP Monetary Payment of 6x monthly benefit		No		Support from Red Arc Nurse/ Thrive					Yes
Psychological Services	Yes	Yes	Square Health (Clinic in a Pocket)	Red Arc	Yes	Yes		Red Arc	Yes	Yes	Yes	Yes	Yes - 12-month subscription to Headspace	Yes	
Health Advice Line	Yes	Yes		Red Arc	N/A	N/A		Red Arc	Yes	Yes	Yes - Nurse advice line		Yes		Yes - Nurse advice line
Rewards for being active and healthy				No	N/A	N/A				No			Yes		
CARE BENEFITS															
Virtual GP consultation	Teledoc		Square Health (Clinic in a Pocket)	GP24	Health Hero	N/A	Yes	No	Yes - Square Health	Health Hero	Square Health	Square Health	Online, Bluecrest and Vitality Health Check		
Prescription Service	Teledoc			GP24	Health Hero	N/A	Yes	Medical Solutions	Yes - Square Health	Health Hero	Square Health	Square Health	GD & FP		

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Second Medical Opinion	Best Doctors	Best Doctors	Square Heath (Clinic in a Pocket)	Red Arc	Red Arc	N/A	Yes	Red Arc	Yes - Square Health	Red Arc	RedArc	Square Health	Yes		Red Arc
Nurse / Medical helpline		Bupa		Red Arc	Virtual GP consultation available	Red Arc		Red Arc	Yes	Red Arc	RedArc	Yes			Red Arc
Personal Nurse Adviser		Bupa		Red Arc	Red Arc	Red Arc		Red Arc		Red Arc	RedArc				Red Arc
Medical Fact-sheets				Red Arc	Red Arc	Red Arc		Red Arc	Yes - Square Health	Red Arc	RedArc	Square Health	Available via Vitality Health Plan		Red Arc
Mental Health Counselling	Teledoc	Workplace Options	Square Heath (Clinic in a Pocket)	Red Arc	Available at claim via Halo services	Red Arc	Yes	Red Arc	Yes - Square Health	Red Arc/Thrive	RedArc	Square Health	Yes	Workplace options	Red Arc
Consultations/ Counselling/ Therapy	Teledoc	Workplace Options	Square Heath (Clinic in a Pocket)	Red Arc	Available at claim via Halo services	Red Arc		Red Arc	Yes - Square Health	Red Arc/Thrive	RedArc	Square Health	Yes	Workplace options	Red Arc
Complementary/ Alternative Therapies			Square Heath (Clinic in a Pocket)	Red Arc	Available at claim via Halo services	N/A		Red Arc	Yes - Square Health	Red Arc	Redarc	Square Health			Red Arc
Care support (as customer)				Red Arc	Available at claim via Halo	Care First		Red Arc	Yes - Morgan ASH	Red Arc	RedArc		Yes, 12-month subscription to Headspace		Red Arc
Carer support (as a carer)		Workplace Options		Red Arc	Available at claim via Halo	N/A		Red Arc	Yes	Red Arc	RedArc		Yes	Workplace options	Red Arc
Financial support returning to work after long term			Yes - Via BFS Care	Red Arc/125 Foundation	Available at claim via Halo	Through our claims team who have access to services such as Best Hopes							Yes		

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Care Assistance Payments	Yes		Yes - Via BFS Care	No	Available at claim via Halo	N/A					Grants via Turn2Us		Discount via Supercarers		
BEREAVEMENT BENEFITS															
Advance Funeral Payments	Yes	Yes	Yes - Via BFS Care	N/A	Yes	N/A		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Bereavement Counselling (Inc. Children)	Winston's Wish	Workplace Options Grief Encounter - Plus legal guide via app		Red Arc	Yes	Care First		Red Arc	Yes - Square Health	Yes	Yes	Yes		Workplace options	
LEGAL BENEFITS															
Free Will & Power of Attorney				Available through Member Rewards	N/A	N/A		No							
Support to draft Power of Attorney				Available through Member Rewards	Available at claim via Halo services	N/A		No	Yes - Lyons Davidson	Yes - Legal helpline					
Legal helpline				Available through Member Rewards		Care First		Red Arc will signpost	Yes - Lyons Davidson	Yes - Legal helpline				Workplace options	Co Op
Estate Administration Support		Offer a guide		Available through Member Rewards	Available at claim via Halo services	N/A		Red Arc will signpost		Yes - Epoq Legal Ltd	Offer a guide				
FINANCIAL BENEFITS															
Customer discounts			Yes - Monthly cash prizes	Yes - Member Rewards				No	Yes	No			Yes		

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ADD ON BENEFITS

Conversion Option		Can convert before age 71 to WOL		N/A	N/A - Add-ons are included in plan	N/A	No	N/A - Add-ons are included in plan	Child conversion option available on Child CI			DFCC - Can convert half of remaining Serious Illness to Dementia and FrailCare cover at expiry.	Available on life cover plans only	
Waiver of Premium	Yes	Max age at entry 64	Yes - Applied automatically	Automatically included	Automatically included for all customers	Included in Premium	Yes - Add-on to main plan	Yes	Yes - Auto with IP or optional with other benefits	Yes	Yes IP only		Yes	
Extra Care Cover		Yes		N/A	N/A -	N/A	No	N/A - Add-ons are included in plan	N/A					
Total Permanent Disability	Yes	Yes		N/A	Automatically included for all customers	N/A	Yes - Add-on to CI plan	Yes	Optional Benefit on CI	Included in CI		Included automatically on all SIC plans	Yes	
Fracture Cover		Yes- up to £6000		Yes - Add-on - My Extra Benefits	N/A -	N/A	Yes - Add-on to main plan	Included with Income Protection	Included with IP Premiums				Yes - Up to £6000 per year	
Global Treatment		Yes - Renews every 3 years		N/A	N/A -	N/A	No	N/A - Add-ons are included in plan	N/a					
Immediate Death Benefit			Yes - Via BF Care. A lump sum equal to 26 weeks of the insured member's Income Protection benefit	Yes - Add-on - My Extra Benefits	N/A - Included in all Life or Accelerated CI plans	N/A	Yes - auto included in plans	Yes	IP - Lump sum of 12 x monthly premiums					The customer has the option for the Funeral Funding Feature / partnered with Golden Charter
Severe Injury Cover				Yes	N/A -	N/A		N/A - Add-ons are included in plan	N/a					

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Childrens Cover (Extra)	Yes - Can be added onto CI at outset or during term of plan			Yes - Included free as an added-value benefit - Child Critical Illness support	Yes - Between £10k -£100k Child CI can be added to Adult Life or CI cover at anytime	N/A		Yes	Children's Enhanced cover with CI - optional extra. Children's Standard cover with Enhanced CI - automatically included	Optional on CI - Standard or enhanced cover available			Cover available between £15k & £100k - Available on all plans	Yes	
Life Cover Buyback				N/A	N/A -	N/A				Joint life reinstatement option available	Yes		Yes - Protected Life Cover. Serious Illness Cover buyback also available.		