

# HEALTH *Wise*

Feel better faster.

Your free health and wellbeing benefits worth up to **£1,800** per year.



## FEEL BETTER FASTER WITH HEALTHWISE

HealthWise is an app that's designed to help keep you healthy and happy every day. As a member of The Exeter, you and your immediate family (spouse, partner or child) have access to a range of services that offer quick and convenient medical advice and treatment.<sup>1</sup>

The services can be accessed from anywhere in the world through your smartphone or tablet, and using them will not affect your premiums or No Claims Discount (if one applies to your policy).



Here's what HealthWise offers you in addition to your policy benefits:



### REMOTE GP APPOINTMENTS

UP TO **FOUR** CONSULTATIONS  
PER YEAR



### PHYSIOTHERAPY CONSULTATIONS

UP TO **SIX** CONSULTATIONS  
PER YEAR



### MENTAL HEALTH SUPPORT

UP TO **SIX** CONSULTATIONS  
PER YEAR



### SECOND MEDICAL OPINION

UP TO **TWO** CONSULTATIONS  
PER YEAR



### REGISTERED DIETITIAN CONSULTATIONS

UP TO **SIX** CONSULTATIONS  
PER YEAR



### LIFESTYLE AND NUTRITION CONSULTATIONS

UP TO **SIX** CONSULTATIONS  
PER YEAR

<sup>1</sup> Remote GP appointments can be used by children if accompanied by their parent.

Mental health support, physiotherapy, registered dietitian consultations, and lifestyle and nutrition consultations are not available to under 16s, unless they are referred in-app after a remote GP appointment.

## REMOTE GP APPOINTMENTS

Book a video or telephone consultation with a UK-based GP who can issue prescriptions and make referrals to specialists if required.<sup>2</sup>

THE SERVICE HAS MOST COMMONLY BEEN USED FOR:

### MUSCULOSKELETAL CONDITIONS

- Back pain
- Arthritis

### INFECTIONS & RESPIRATORY ILLNESSES

- Laryngitis
- Viral illness

### SKIN CONDITIONS

- Impetigo
- Dermatitis



### A MEMBER'S EXPERIENCE

**POLICY HELD:** HEALTH INSURANCE

**SERVICE USED:** REMOTE GP APPOINTMENT

“Being able to get a virtual appointment with a GP just 30 minutes after signing into the app was excellent.”

Mrs Jones, a health insurance member, was shielding at home during the COVID-19 pandemic.

After a fall in the bathroom, she suffered a badly bruised and swollen knee. She used her iPad to book a virtual consultation through HealthWise and was relieved to get a GP appointment within 30 minutes of signing up for the app.



### Providing you value in more than one way

With an allowance of four consultations per year, the service could save you up to **£200** if you chose private treatment\*.

<sup>2</sup> The cost of prescriptions or referrals to a private specialist or consultant is not covered by the HealthWise GP service. If you use a referral from HealthWise to claim on your health insurance policy, additional medical information may be required from your usual GP.

\*Costs are based on Babylon Health's one-off consultation: <https://www.babylonhealth.com/pricing>

## PHYSIOTHERAPY SUPPORT

Access a network of physiotherapists who can diagnose and treat a wide range of musculoskeletal conditions.

OUR PHYSIOTHERAPY SUPPORT HAS HELPED MEMBERS WITH A RANGE OF CONDITIONS:

**JOINT  
PAIN**

**SCIATICA**

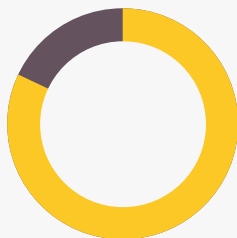
**TRAPPED  
NERVES**

**KNEE  
PAIN**

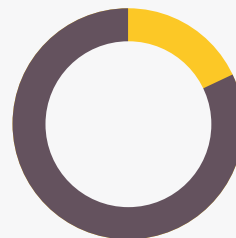
**UPPER AND LOWER  
BACK CONDITIONS**

**TENNIS  
ELBOW**

LAST YEAR, MEMBERS RECEIVED PHYSIOTHERAPY TREATMENT IN THE FOLLOWING WAYS:



● **82%** of treatments were recommended to be completed through virtual e-treatments



● **18%** of treatments were recommended to be completed face-to-face.



### Providing you value in more than one way

Our physiotherapist specialists are here to help, whether it be with range of movement or more serious musculoskeletal problems.

With an allowance of six consultations per year, the service could save you **£240** if you chose private treatment\*.

\*Costs are based on the lower cost example provided on the core physio website for private treatment:  
<https://www.core-physio.org/cost/>

## MENTAL HEALTH SUPPORT

Talk directly to trained experts via video or telephone call and receive treatment and personal support for a wide range of mental health conditions.

THE SERVICE HAS HELPED MEMBERS WITH:

**ANXIETY &  
DEPRESSION**

**STRESS & WORK  
RELATED STRESS**

**LOSS/GRIEF &  
BEREAVEMENT**

**COMPULSIVE  
DISORDERS**

**RELATIONSHIP  
ISSUES**

MENTAL HEALTH SUPPORT CAN ALSO HELP WITH:



**LOW  
SELF-ESTEEM**



**PHOBIAS**



**ANGER  
MANAGEMENT**



### Providing you value in more than one way

Mental health problems affect around one in four people a year.<sup>3</sup> Our trained specialists are here to help ensure you get the most out of the service.

With an allowance of six consultations per year, the service could save you **£240** if you chose private treatment\*.

<sup>3</sup> Mind.org.uk

\*Costs are based on the lower cost example provided on the NHS website for private treatment:

<https://www.nhs.uk/conditions/cognitive-behavioural-therapy-cbt/>

## SECOND MEDICAL OPINION

Access a second medical opinion, where a diagnosis can be assessed and analysed by a second expert pair of eyes. It could provide you with a different treatment plan, or just valuable reassurance.

OUR SECOND MEDICAL OPINION SERVICE HAS SUPPORTED MEMBERS WITH:

**ARTHRITIS**

**MUSCULOSKELETAL  
CONCERNS**

**CLUSTER HEADACHES**



### A MEMBER'S EXPERIENCE

**POLICY HELD:** INCOME PROTECTION

**SERVICE USED:** SECOND MEDICAL OPINION

“The opportunity to access a second medical opinion free of charge put my mind at rest regarding my hospital treatment.”

Dave, an income protection member, had a fall from a ladder at home and suffered crushed ribs and a partially collapsed lung.

While the second opinion service didn't offer a different medical opinion, Dave found it extremely helpful to talk through his experience and put his mind at rest about the treatment he had received.



### Providing you value in more than one way

Another doctor's opinion could provide you with access to alternative treatment options and greater information on your diagnosis.

With an allowance of two consultations per year, the service could save you **£500** if you chose private treatment\*.

\*Costs are based on the cost example provided on Net Doctor's website for private treatment:

<https://www.netdoctor.co.uk/health-services/private-treatment/a4556/how-much-will-a-private-consultant-charge-to-see-me/>

## REGISTERED DIETITIAN CONSULTATIONS

Receive one-to-one consultations with a HCPC registered dietitian who can help you improve your health and wellbeing, including working with special dietary needs due to health conditions such as coeliac disease.

OUR REGISTERED DIETITIANS HAVE HELPED SUPPORT MEMBERS WITH:

**CONFUSION  
OVER DIET**

**DIABETES**

**GENERAL HEALTH  
ADVICE**

### A MEMBER'S EXPERIENCE

**POLICY HELD:** LIFE COVER

**SERVICE USED:** REGISTERED DIETITIAN CONSULTATIONS

“I am so grateful for the guidance I have received through HealthWise and know that the support is always there when I want to check in.”

At the age of 42 Fiona, an events manager and mum to twin girls, was diagnosed with Type 2 Diabetes.

Through her life cover membership, she had access to a HealthWise nutritionist and took the opportunity to talk to someone for guidance. “It has been a hard journey with lots of ups and downs, but I have learnt to live with my condition and am determined to manage it through a healthier lifestyle.”



### Providing you value in more than one way

Registered dietitians can provide you with advice and support on managing health conditions through your diet.

With an allowance of six consultations per year, the service could save you **£300** if you chose private treatment\*.

\*Costs are based on the lower cost example provided on bidvine's website for private treatment:

<https://www.bidvine.com/nutritionist/price-guide>

## LIFESTYLE AND NUTRITION CONSULTATIONS

Access lifestyle and nutrition coaching, which is designed to take a holistic view across a range of areas that can affect your health, wellbeing and happiness.

OUR NUTRITIONISTS HAVE HELPED MEMBERS WITH:

**STRESS  
MANAGEMENT**

**PREDIABETES**

**A LACK OF MOTIVATION  
TO EXERCISE**



### Providing you value in more than one way

Getting the right balance can be difficult. A nutritionist can help create an effective plan for your lifestyle.

With an allowance of six consultations per year, the service could save you **£300** if you chose private treatment\*.

\*Costs are based on the lower cost example provided on bidvine's website for private treatment:

<https://www.bidvine.com/nutritionist/price-guide>

## DON'T MISS OUT ON THE BENEFITS OF HEALTHWISE

These benefits are available in addition to your policy benefits.

If you used the full allocation of services, you could save around

**£1,800 per year.**

That's worth knowing about.

## DOWNLOAD THE APP TODAY

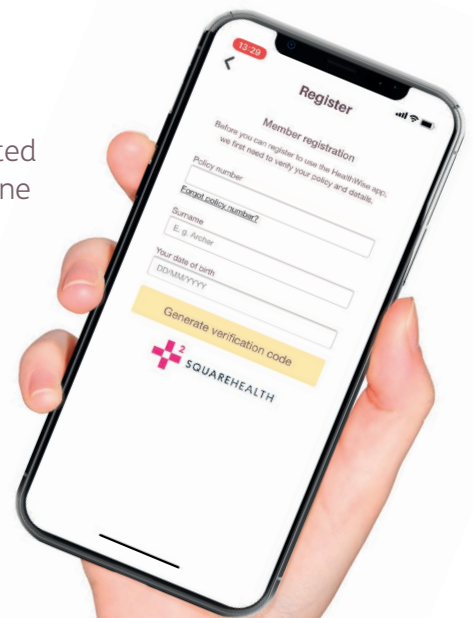
HealthWise can be downloaded for free from the App Store or Google Play Store. You will need your policy details to register your HealthWise account, including:

- Policy number
- Surname
- Date of birth.

Once these details have been entered correctly, you will be prompted to generate a verification code, which will be sent via SMS to a phone number of your choice.

After your HealthWise account is verified, you will be provided with a unique username and will be asked to create a password.

Your **username and password** are the details required to login and use the services provided via the app.



### Services available

Weekdays 8am-7pm GMT. Saturday 9am-1pm GMT (GP on demand only)  
Excluding Bank Holidays

## MEMBERS RATE HEALTHWISE SERVICES

We asked members to rate the services out of five.

4.6

REMOTE GP



4.9

LIFESTYLE AND NUTRITION



4.6

MENTAL HEALTH



4.9

PHYSIOTHERAPY



Ratings are from 2021 data.



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HealthWise and all member benefits provided by The Exeter don't form part of the policy terms and may be varied or withdrawn, without notice, by us.

The independent regulator of health and social care in England, the Care Quality Commission ("CQC"), has found that the services delivered by Square Health are safe, effective, caring, responsive and well-led. The full report can be found at [www.cqc.org.uk](https://www.cqc.org.uk)



#### The legal blurb

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.