New benefits available from November 2023.

HEALTHWise

Feel better faster.

Your free health and wellbeing benefits worth up to **£2,080** per year.

The Exeter

You matter more.

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.[1]

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

UNLIMITED 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

NEW HEALTH MOTs

ONE HEALTH MOT KIT PER YEAR

Keep on top of your health with a yearly health assessment through a pin prick blood test. This test checks 20 different markers to spot any problems early on. You will receive a report in the app with the findings.

One Health MOT per year for policyholders only.

[1] Remote GP appointments can be used by children if accompanied by their parent.

UNLIMITED 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. There are no in-app charges for referral letters or prescriptions. If you use a referral from HealthWise to claim on your health insurance policy, additional medical information may be required from your usual GP.

THE SERVICE HAS MOST COMMONLY BEEN USED FOR:

MUSCULOSKELETAL CONDITIONS

- Back pain
- Arthritis

INFECTIONS & RESPIRATORY ILLNESSES

- Laryngitis
- Viral illness

SKIN CONDITIONS

- Impetigo
- Dermatitis

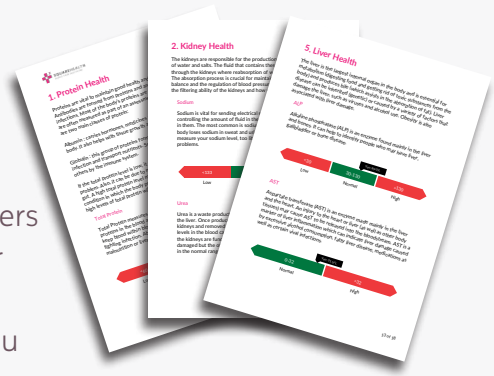
PRESCRIPTIONS

You can now order your private and NHS repeat prescriptions through HealthWise. There is no charge for this service. This service is available to members residing in England, but not Northern Ireland, Scotland and Wales.

HEALTH MOTs

You can access one health MOT per year.

This is a self-administered finger-prick test you can take in the comfort of your own home. This test checks 20 different health markers to spot problems early on. It covers issues like the risk of diabetes, cholesterol status and liver health. You will receive a personalised health report and recommended course of action in your app. If needed, you can then book a follow-up consultation with a GP through the app to discuss the results. This service is only available to policyholders and not members of your immediate family.



Providing you value in more than one way

Based on an average of six consultations per year, the Remote GP service could save you up to **£350** if you chose private treatment*. And the Health MOT service could save you **£120**. That's a combined saving of **£470** if you use both services.**

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

**Costs are based on the lower cost example provided in the Square Health analysis of the commercial market report August 2023.

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

A MEMBER'S EXPERIENCE

POLICY HELD: INCOME PROTECTION
SERVICE USED: PHYSIOTHERAPY

"The service was amazing, I started to feel better after the first session."

Mark, started to experience back pain that became progressively worse. He booked a video appointment with a physiotherapist.

"We discussed the pain I was experiencing, my work, hobbies, and lifestyle. He put the pain down to bad posture and told me I needed face-to-face treatment." Within 48 hours of his initial call, Mark attended his first physiotherapy session. He had a deep tissue massage, and the physiotherapist explained the importance of posture, recommending Pilates to help build a strong core to support his back. Mark was also given a resistance band and exercises to do at home. Mark went on to have five further sessions of physiotherapy including acupuncture and was encouraged to do exercises between each. "The service was amazing. It helped resolve my pain and gave me a way forward to strengthen my core and avoid further back pain."

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 **£270** if you chose private treatment*.

*Costs are based on the lower cost example provided in the Square Health analysis of the commercial market report August 2023.

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.[2] 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*.

[2] Mind.org.uk

*Costs are based on the lower cost example provided in the Square Health analysis of the commercial market report August 2023.

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 **£2,080 per year.**

That's worth knowing about.

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

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 over **£500** if you chose private treatment*.

ABOUT HEALTHWISE

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**

*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/

DOWNLOAD THE APP TODAY

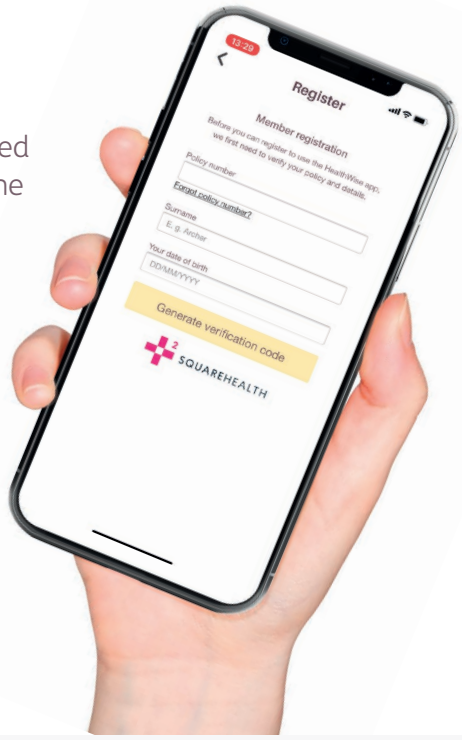
HealthWise can be downloaded for free from the App Store or Google Play Store. You will need your policy details to register your HealthWise account, including:

- 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.

4.5	4.9	4.6	4.8
REMOTE GP	LIFESTYLE AND NUTRITION	MENTAL HEALTH	PHYSIOTHERAPY
★★★★½	★★★★★	★★★★½	★★★★★

Ratings are from 2022 data.

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The friendly specialists in
income protection, life cover,
health insurance and cash plans.

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Provided by
SQUAREHEALTH
ALWAYS THERE HEALTHCARE

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.

The Exeter

You matter more.