

## The extra benefits built into your insurance plans

In these uncertain financial times, with living costs rising, it's important that we get maximum value from the things we spend our money on.

The insurance protection you have in place gives you financial peace of mind if something unexpected were to happen. This could include being too sick to work, suffering a serious illness or death.

Did you know that the protection you have is likely to also include a wide range of practical and emotional support services? Most come at no extra cost and are available for your family members too. These are available as soon as your policy starts, until it ends, and not just when you are claiming for the main benefit the policy offers.

It's important to consider the added value that is automatically built into your insurances. The services available to you will depend on your type of policy and the insurer, but are fairly similar and could include:

### Medical related services:



- 24/7 access to a doctor through a virtual consultation
- An expert second medical opinion on your diagnosis
- Private prescription services
- Medical care whilst abroad

### Counselling services:



- Mental health and other support services
- Usually remote and without a long wait
- Physical rehabilitation
- Support to help you get back to work

### Preventative services:



- Nutritional support
- Health checks
- Fitness services
- Gym discounts

These services give you and your loved ones immediate access to valuable health and wellbeing services, saving you time and making things easier when you need support.

Your Openwork Partnership adviser can help you understand which services your insurance provides.

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