Chesnara Life

SQUAREHEALTH
ALWAYS THERE HEALTHCARE

Chesnara Life Online Health Services

Expert healthcare that's only a tap away

Contents

Services Available	**4**
About Square Health	**5**
Chesnara Life Online Health Services	**6**
Digital GP and Prescription Services	**7**
Health Check	**8**
Mental Health Support	**9**
Remote Physiotherapy	**10**
Second Medical Opinion	**11**
Accessibility	**12**

At Chesnara Life we're committed to providing support and peace of mind at every stage of life.

At Chesnara Life we want to help you stay healthy, so we've teamed up with Square Health. They offer expert medical advice, and you can use their services through the Chesnara Life MyHealth App without paying for consultations.

To access these services you must be ordinarily resident in the United Kingdom.

You will need to make sure your email address is up to date. If you share an email address with another Chesnara Life customer, you'll both need to have your own to be able to use the service. If you would both like to make use of the benefits, one of you will need to provide Chesnara Life with a separate email address.

Partners of sole policyholders can be registered on the Chesnara Life MyHealth App by the policyholder to make use of these benefits.

Chesnara Life Online Health Services do not form part of your insurance policy and Chesnara Life have the right to change or remove these additional health services at any time. Such a decision will not affect your insurance cover with Chesnara Life in any way.

Services Available

Health Service	You as Policyholder	Your partner	Your dependent under the age of 16	Your dependent between 16 and 23	Yearly Allowance*
Digital GP and Prescription Services	✓	✓	✓	✓	Unlimited
Health Check**	✓	✓	✓	✓	1
Mental Health Support	✓	✓			8
Remote Physiotherapy	✓	✓			8
Second Medical Opinion	✓	✓		✓	2

* You can share your allowance with eligible family members by adding them to your account within the app. Your annual allowance starts when you receive your initial invite to register and is refreshed on this date each year.

**You have 1 Health Check allowance per year; this can be used by you or your partner, but not both.

A guide on how to access these services is provided within this document.

Need to access services whilst away?

To remain eligible to use the Chesnara Life MyHealth app and its services, you must be **ordinarily resident in the United Kingdom**.

If you are **temporarily outside the UK**, for example on holiday or during a short business trip, you can continue to access certain MyHealth services while you are away.

The following services are **not available** while you are temporarily outside the UK:

- Private prescriptions ("Prescription Services");
- Sick/fit notes or referral letters for specialist appointments (through the Digital GP Consultation service); and
- Health Check.

You can continue to use the following services while you are temporarily outside the UK:

- Digital GP Consultation;
- Second Medical Opinion;
- Remote Physiotherapy; and
- Mental Health Support.

Please note that **referrals for face-to-face consultations or treatment within the UK cannot be provided while you are overseas**.

If you are unsure whether you remain eligible to use the service, please contact the customer support helpline.

About Square Health

Square Health was founded by practicing doctors and health experts who have been helping people for over 25 years. They use the latest technology to provide care and advice. There are over 5,000 UK based doctors and specialists in their network, and they are all fully trained and registered with the General Medical Council (GMC).

Full details can be found at **squarehealth.com**

Getting Registered

1. Download and open the Chesnara Life MyHealth app.



If you have an iPhone or iOS Device

Download on the App Store

If you have an Android mobile device:

GET IT ON Google Play

Select 'Forgot Password' on the Sign In page of the app using your email address as your username.

Follow the instructions in the email that is sent to you to reset your password within 24 hours.

If you don't reset your password within 24 hours just repeat the process using 'Forgot Password again.

Once logged in to the app, follow the instructions to complete your profile.

If you experience any issues, you can contact Square Health by emailing **chesnaralife@squarehealth.com**.

Alternatively, if you would prefer to talk to someone, simply call Square Health directly on **0330 113 8959**.

Chesnara Life Online Health Services

5 important services on 1 app.

Access a world of healthcare from your phone at any time.

Digital GP and Prescription Services

You can speak to a UK doctor by video* call. The doctor can talk about any health problems. The doctor can also provide you with: a private prescription; a sick/fit note and/or a referral letter for a specialist.

Health Check

You can get a yearly health check to see how your body is doing. You'll take a simple blood test at home, and a lab will check it for over 20 health markers.

Mental Health Support

You can get help if you're feeling stressed, anxious or depressed. You'll have up to 8 video* assessment sessions with a therapist or counsellor who will listen and give advice

Remote Physiotherapy

If you're hurt or in pain, you can get up to 8 video* consultations a year with a physiotherapist, who will help you with exercises and treatment.

Second Medical Opinion

If you want to check a diagnosis or treatment plan, you can talk to a specialist in the UK through the app by video* call. You can have up to 2 consultations each year.

*Appointments can also be held over the phone if you are unable to video call from your device. A textphone service is also available for customers with hearing and/or speech impairments. If you are unlikely to be able to hear or respond to the clinical advice that may be provided during a videoconsultation, then a telephone consultation via UK Relay can be arranged for you.

Digital GP and Prescription Services

A doctor who's always close at hand

You can speak to a doctor (subject to availability), without waiting for an appointment at a clinic. It's available through a video or phone call.

- ✓ 5,000 leading GMC registered UK Doctors
- ✓ Unlimited consultations
- ✓ Health history safely stored
- ✓ Review a GPs biography and experience and select the one that you feel would understand your needs most
- ✓ Consultation via video (or telephone)
- ✓ Includes consultations for dependent children up to age 23
- ✓ Private prescriptions ("Prescription Services") can be provided at no charge but you will need to pay for any medication. You'll get it by email, or by post or it can be emailed to your local pharmacy within 4 hours
- ✓ Referral letter (if necessary) for a specialist appointment can be provided for £15 fee
- ✓ Sick/fit notes can be provided for a £15 fee

- **How to use Digital GP Consultations**

Go to "Digital GP" in the app to book a video call. If the app isn't working, you can call Square Health directly on **0330 113 8959**.

Lines are open Monday to Friday 8am to 6pm or alternatively email **chesnaralife@squarehealth.com**.

When to use Digital GP Consultations

- For common illnesses like colds, flu, or skin problems
- For information and advice on more serious health issues
- For a referral to a specialist in your local area if needed
- Please note that this service is not suitable for emergency care.

Health Check

Get a clearer picture of your health and wellbeing

This service gives you an overall picture of your health. You'll do a simple blood test at home, and it will check for things like kidney, liver and bone health, diabetes risk, and cholesterol.

- ✓ Initiate your Health Check from the app
- ✓ Your sample will be examined by an expert in Square Health's designated laboratory
- ✓ Receive a clearly explained laboratory report
- ✓ 1 Health Check a year (allowance can be used by either you or your partner, but not both)
- ✓ Covers over 20 health markers including:
  - Kidney health
  - Liver health
  - Bone health
  - Diabetes risk
  - Cholesterol status

- **How to book your Health Check**

Book your health check through the app. You'll receive a blood test kit with instructions and a prepaid envelope. After sending your sample, you'll get the results in the app.

You are also entitled to a Health Check consultation to discuss your results and any recommendations for your ongoing wellbeing.

Mental Health Support

Putting your health front of mind

This service helps you look after your mental health. You can talk to a therapist or counsellor through a video call and work on issues like anxiety, depression, or sleep problems.

- ✓ Expert counsellors, Cognitive Behavioural Therapy (CBT) therapist and psychologists
- ✓ Covers all treatment areas including depression, anxiety and sleep disorders
- ✓ Access online self-guided NICE-approved[1] CBT programmes
- ✓ Up to 8 consultations a year (allowance can be shared between all eligible family members, not available for children under the age of 16)

- **How to access Mental Health Support**

Book an appointment through the app to talk to a therapist.

Make use of online modules, including:

- Fear fighter
- Mindfulness
- Positive body image
- Resilience
- Sleep
- Anxiety
- Bipolar toolkit
- Bereavement

Common treatment conditions include:

- Anxiety, panic and phobias
- Depression or low mood
- Substance abuse
- Obsessive compulsive behaviour
- Post-traumatic stress disorder
- Sleep disorders
- Eating disorders

[1] The National Institute for Health and Care Excellence (NICE) provides national guidance and advice to improve health and social care. These evidence-based guidelines aim to promote clinical excellence..

Remote Physiotherapy

Treat pain and injuries without leaving the house

If you're in pain or injured, you can speak to a physiotherapist who will help you with exercises and treatment. You don't need a referral from a doctor.

- ✓ After consultation, a bespoke treatment plan may be created
- ✓ Recommended physio equipment can be posted out to you
- ✓ Up to 8 consultations per policyholder a year (allowance shared between you and your partner, not available for children)

- **How to access the Physiotherapy benefit**

Book a video consultation through the app. The therapist might create a treatment plan for you, including exercises to do at home. If you need any equipment, like a foam roller, it can be sent to your home.

Common treatment conditions include:

- Back and neck pain
- Shoulders, knees and ankles
- Sports injuries
- Joint sprains and strains
- Tennis/Golfer's elbow
- Sciatica
- Tight muscles
- Muscles, joint and nerve injuries

Second Medical Opinion

This service helps if you want to check a diagnosis or get a second opinion on your treatment

A specialist will look at your medical records and give you advice. You can ask questions and get more details about your condition.

- ✓ Consultation with a specialist matched to your diagnosis
- ✓ Written report only shared with your doctor if requested
- ✓ Covers all medical conditions, including mental health
- ✓ Up to 2 consultations a year (allowance can be shared between all eligible family members)

- **How to get your Second Medical Opinion**

Go to the "Second Medical Opinion" section in the app. Follow the instructions to explain your diagnosis. You will be matched with a specialist. After the consultation, your doctor will update your health details on the app.

You can ask for a written report to be shared with your doctor.

What Second Medical Opinion will do for you

Investigate a diagnosis

Your case will be examined based on a full review of your medical records by a specialised consultant.

Confirm a diagnosis

Once your case has been reviewed, a diagnosis will be confirmed, with guidance and advice on treatment options available.

Reassurance

The advice and guidance can help to answer why outstanding questions or give reassurance.

No Cost

You won't be asked to pay a contribution towards any consultation fees.

Chesnara Life

Accessibility

If you need any of this information in a different format, please let us know by calling us on 0333 207 5563. **This includes large print, braille or audio**.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service, to find out more please get in touch.

Chesnara Life (UK) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 133435 and our registered office is at: 2nd floor, 33-34 Winckley Square, Preston, Lancashire, PR1 3JJ, United Kingdom. Registered in England number 88695.

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