



**Your Benenden
Healthcare Lite
Handbook**

July 2022

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Your handbook to help you get the most from Benenden Healthcare Lite.

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Glossary

Where the words below are used in this handbook, they have the following meaning:

Benenden Health App	This is our mobile app which is available to download (see page 6 for details).
Benenden Healthcare Lite	The name of this healthcare product as described within this document.
Benenden Wellbeing Limited	The company who provides the Benenden Healthcare Lite product.
Employer	The company who provides payment for Benenden Healthcare Lite on your behalf.
We, our, us	Where this handbook refers to 'we', 'our' or 'us' this means Benenden Wellbeing Limited or our Service Partners who provide services to you.
You, your	Where this handbook uses terms such as 'you' or 'your' this means you as an individual who has access to Benenden Healthcare Lite.

Welcome

This is your introduction to Benenden Healthcare Lite, your gateway to private health and wellbeing support provided by Benenden Wellbeing Limited.

As detailed in this handbook, Benenden Healthcare Lite provides you with access to the healthcare essentials and support you need to take charge of your everyday health and wellbeing. This includes access to private UK-based GPs, mental health counsellors, self-assessments for muscle and joint issues and a library of wellness resources all at the tap of a phone.

Services at a glance



GP Consultation Service

With the GP Consultation Service, you have around the clock, remote access to a GP for help and advice.

You can log in to the Benenden Health App or call the helpline 24 hours a day, seven days a week to book an appointment for a telephone or video consultation with a UK-based GP.



PhysioWizard®

PhysioWizard®, provides you with a self-assessment tool for muscle and joint issues. You can access PhysioWizard® from the Benenden Health App 24/7. Only available to users aged 18 and over.



Emotional Wellbeing Helpline

Our counsellors are available 24/7, and can provide immediate emotional wellbeing support and signposting. Counsellors can help with anxiety, depression, bereavement, relationships, and legal and debt concerns.



Wellbeing Hub

The Wellbeing Hub is home to our helpful and on-the-go directory full of live and on demand classes and much more to support your mental wellness, fitness, and nutritional needs.



Benefits and Extras

You can take advantage of rewards and discounts directly from the Benenden Health App.

The Benenden Health App

You can easily access the benefits of Benenden Healthcare Lite while you're on the go with the Benenden Health App.

Available from the Apple App Store and Google Play, the free app will allow you to directly book GP phone appointments and video consultations on the go. You can also contact our Emotional Wellbeing Helpline and get access to PhysioWizard®.

Additionally, you can access the Wellbeing Hub for a wide-ranging choice of articles, videos, live and on demand classes and recordings to support your mental wellbeing, fitness and nutritional needs.



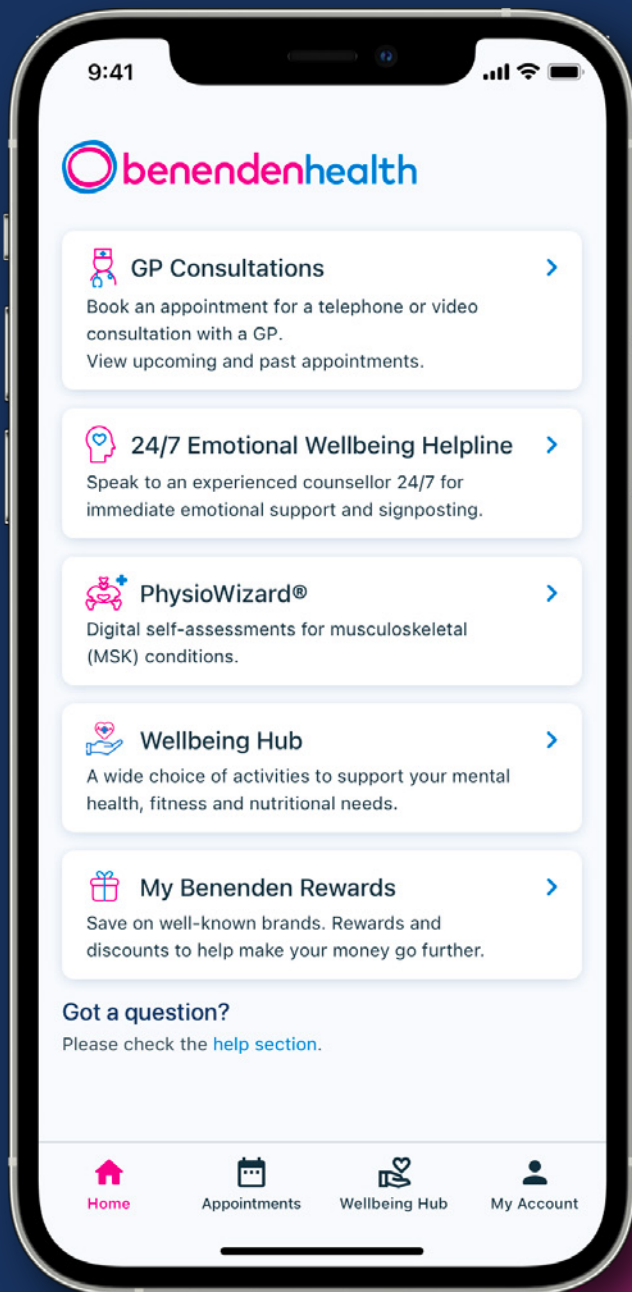
Download, create an account and start using!

To use the Benenden Health App, you'll have to register before you can login.

It's quick and easy to do, once you've downloaded the app, hit "create account" and follow the on-screen instructions.

You need your reference number which can be found on your welcome email.

For more information, head to [Benenden.co.uk/hclmobile](https://www.benenden.co.uk/hclmobile)



A smiling man with a beard and glasses is sitting in a brown leather office chair, talking on a black mobile phone. He is wearing a white t-shirt and a beige and dark blue striped cardigan. The background shows a home office with a white shelf holding books, a red desk lamp, and a framed picture on the wall. A pink and blue curved graphic is in the bottom left corner.

**The services
available to you**



Wellbeing Hub



Overview

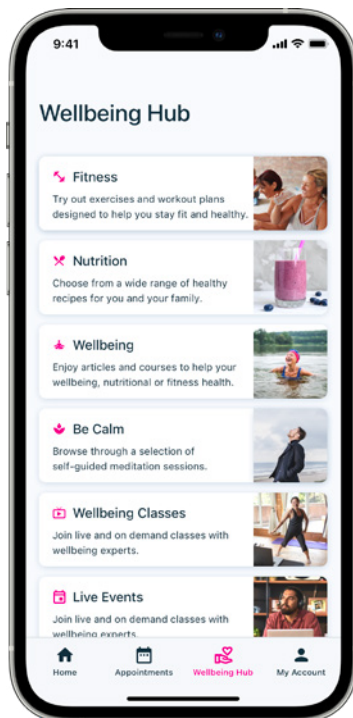
The Wellbeing Hub is the home of our 'wellness library'. This collection of health and wellbeing resources includes live and on demand classes and much more to support your mental wellness, fitness and nutritional needs. From healthy recipes to exercise videos and live classes for every fitness level, self-guided meditation to motivating podcasts, we've got it covered.



What's included*

- **Wellbeing:** enjoy over 20 eLearning programmes covering sleep, nutrition, wellbeing and movement to support your mind, body and nutritional needs
- **Fitness:** try out more than 15 exercise programmes and 200+ exercise videos to help you stay fit and healthy
- **Nutrition:** access to over 200 video recipes for you and your family to try out
- **Be Calm:** browse through a selection of self-guided meditation sessions to feel relaxed, aligned and calm
- **Plus:** access to a weekly programme of wellbeing classes that you can join live and on demand with wellbeing experts, across a range of fitness, health and wellbeing topics

*The available Wellbeing, Fitness, Nutrition and Be Calm content may change over time.





GP Consultation Service



Overview

You can log in to the Benenden Health App or call the helpline, 24 hours a day, seven days a week to book an appointment for a telephone or video consultation with a UK-based GP.

The GP Consultation Service shouldn't be used for emergencies or urgent conditions. The service is not intended to replace your own GP as we don't have access to your medical records.



What's included

You can access this service 24 hours a day, seven days a week, from the UK or when travelling overseas to book an appointment for a GP consultation by logging in to the Benenden Health App or by calling the helpline.

Telephone consultations are available 24 hours a day, seven days a week.

Video consultations are available seven days a week, 8am to 10pm every day except Christmas Day and require an email address and access to an internet enabled device with a camera and microphone.

If clinically appropriate, GPs can prescribe some medications. These costs aren't covered by Benenden Healthcare Lite or your NHS entitlement – they're private prescriptions and separate charges apply for the cost of medication and delivery which you'll pay directly to the pharmacy. Your prescription can either be collected from a local pharmacy or delivered directly to you the next working day.



What's excluded

- The GP Consultation Service isn't designed to replace your own GP as we don't have access to your medical records
- We don't undertake the clinical triage of any presented symptoms or conditions disclosed to us electronically or by telephone prior to a consultation with a health professional. Therefore, you must not use this service for emergencies or urgent conditions as this may delay necessary treatment
- The GP Consultation Service cannot provide a referral that you can use to access any other private medical support you may have
- The service doesn't provide ongoing treatment, repeat prescriptions, investigations or ante natal care
- GPs can only issue private prescriptions. Separate charges apply for the cost of medication and delivery which you'll pay direct to the pharmacy. State funding or NHS exemptions for private prescriptions do not apply. We're unable to provide prescriptions outside of the UK and the cost of any prescriptions is not covered by Benenden Healthcare Lite
- Where clinically appropriate, the GP may refer you back to your own NHS GP



How to request this service

You can book a GP consultation via the Benenden Health App. See page 6 for more information on how to access the app or you can call us on **0800 414 8120** from the UK and select **option 1**. Our call handler will confirm your details and make an appointment for a telephone or video consultation with a GP.

Seek help for emergency clinical matters through **NHS helpline: 111**
Urgent call: 999



Emotional Wellbeing Helpline



Overview

You can call our helpline 24 hours a day, seven days a week to speak to a counsellor who can provide immediate emotional wellbeing support and signposting.



What's included

This service is suitable if you're experiencing general life and/or work stress with problems such as anxiety, depression, bereavement, relationships, and legal and debt concerns.

Our counsellors have the experience to provide immediate guidance and reassurance and can guide you to the appropriate services and resources to help you. This may include third-party services not covered by Benenden Healthcare Lite.



What's excluded

This helpline will not provide mental health diagnosis and treatment, ongoing care or support for long-term conditions or difficulties requiring higher intensity therapies. There may be cases where we're unable to support you due to the nature of the psychological needs that you have, or your circumstances.



How to request this service

You can call via the Benenden Health App or call **0800 414 8120** from the UK and select **option 2**, 24 hours a day, seven days a week.

Suffering from self-harm, suicidal thoughts or an eating disorder?

These are serious and acute conditions. Benenden Healthcare Lite doesn't offer the intensive help you might need. We urge anyone experiencing these conditions to contact their GP or the Samaritans.

Seek help today. Call Samaritans: **116 123**

Call the non-urgent **NHS helpline: 111** Urgent call: **999**



PhysioWizard®



Overview

PhysioWizard® is a self-assessment tool for muscle and joint issues which will provide you with personalised advice and recommendations to aid recovery. It's available 24/7 through the Benenden Health App. PhysioWizard® shouldn't be used for emergencies or urgent conditions.



What's included

Access to PhysioWizard® so you can take a self-assessment for muscle and joint issues 24 hours a day, seven days a week.

At the end of each self-assessment, you'll receive a personalised report outlining your problem, and detailing appropriate recommendations based on the answers you have given. Those recommendations will include advice on what to do next. Based on your answers, this could range from tips and exercises to do at home, to suggesting you see a physiotherapist or other medical professional.

The findings of the report don't constitute a diagnosis; however, the content will help you manage your symptoms to aid recovery and provide useful information for any onward medical care.



What's excluded

PhysioWizard® can only provide self-assessments for muscle and joint issues. Recommended support from a physiotherapist, GP or other healthcare professional is excluded. Although recommendations may be provided, PhysioWizard® isn't a referral service and doesn't provide any form of ongoing support.

PhysioWizard® is only available to users aged 18 and over.



How to access this service

PhysioWizard® can only be accessed via the Benenden Health App (see page 6 for details). When you access PhysioWizard® you'll be able to commence a new self-assessment or view the details of previous assessments you have undertaken.



Benefits and extras



Overview

Benenden Healthcare Lite is not only great support in the event of illness or injury, but is also there to help out with everyday life. You can access a whole host of rewards and discounts and take advantage of offers on our other products too:

- Benenden Health Assessments
- Benenden Health Cash Plans
- Benenden Travel Insurance
- Self-funded treatments

We bring you access to some great rewards and discounts, so you can share great times with family and friends and get out and about for less. There are great deals available on gym memberships, cinema tickets, shopping, as well as travel, experiences and health and wellbeing offers.

Information on the latest rewards and discounts can be accessed via the Benenden Health App – make sure you keep checking back regularly to make the most of what's available.



Key information

This handbook sets out the scope of services which may be accessed. The following sections detail key information in relation to Benenden Healthcare Lite and access to services under it. Please read the information carefully.

Eligibility

Benenden Healthcare Lite is only available when paid for by an Employer. Where paid for by an Employer, Benenden Healthcare Lite is available to anyone over the age of 16+ who is normally resident in the UK. You don't have to disclose any pre-existing medical conditions to us in order to have this product, and you can use all services within the product regardless of any pre-existing conditions you might have.

Cost and payment

Your Employer makes payment to us for your access to Benenden Healthcare Lite. If you have any payment queries, including queries about tax implications of Benenden Healthcare Lite, please speak to your HR department.

Start and end dates

Access to all services within Benenden Healthcare Lite starts from the date you receive your welcome email. Access will end at the end of the month following either receipt of cancellation or payment being stopped by your Employer.

Our rights to end access to Benenden Healthcare Lite

We may end your access to the services available under Benenden Healthcare Lite at any time by writing to you if your behaviour is contrary to our values or may bring us into disrepute. For the avoidance of doubt, such behaviour will include, but not be restricted to, verbal or physical abuse of, or threats to, an employee or representative of ours, or of a provider contracted by us.

We may notify you and your Employer that we're going to stop providing Benenden Healthcare Lite. We will let you know at least sixty days in advance of stopping. Where payment is made annually in advance, any refunds due for the number of full months remaining in the annual payment will be made to your Employer. If you have any queries about refund payments following cancellation, please contact your Employer.

Our rights to vary Benenden Healthcare Lite

We may change the services you can access under Benenden Healthcare Lite at any time by letting your Employer know in advance. Where this happens, your Employer will make available any updated handbook and other information provided by us.

How to cancel

Please contact your Employer should you wish to cancel your access to Benenden Healthcare Lite.

Are there any restrictions?

You can only access services if you've received a welcome email from us. This product is provided to you only and may not be accessed by any other persons including members of your family. Any restrictions to a particular service are set out against each service under "What's excluded".

What we expect from you

- You must give honest, accurate and complete information when asked to do so
- You must have your reference number ready when you contact us
- We don't tolerate the misuse or abuse of our services:
If you verbally or physically abuse or threaten one of our employees, representatives or Service Partners, you may be refused further services
- If you fail to attend a medical appointment, you may not be entitled to further services for the same healthcare issue
- If your contact details change, please update these via the Benenden Health App. Should you have any issues with this, please inform your Employer directly and they'll let us know of the changes, and we'll update your record

Availability of the Benenden Health App

We do not warrant that:

- Your use of the Benenden Health App will be uninterrupted or error-free
- The Benenden Health App will be free from vulnerabilities or viruses
- The Benenden Health App will always be available

We aren't responsible for any delays, delivery failures, or any other loss or damage resulting from the transfer of data over communications networks and facilities, including the internet and you acknowledge that the use of the Benenden Health App may be subject to limitations, delays and other problems inherent in the use of such communications facilities.

Service Partners

We have contracts with third party Service Partners under which the Service Partner provides (either itself or through the Service Partner's healthcare network) one or more of the Benenden Healthcare Lite services directly to you. The provision of services to you may be subject to the separate terms of the Service Partner – where this is the case, the terms will either be available on the App or details of how to access them will be provided by the Service Partner.

Additional support

If you need help or guidance, you can call us on **0800 414 8120*** and one of our friendly team will be happy to help. Whilst we may identify you as vulnerable, this information would not be included in the sharing of sensitive personal data to any of our Service Partners, unless you expressly request us to provide this information.

If you have a complaint

We always strive to do our best to offer a caring and effective service. If there's a problem with any of the services we provide or signpost you to, we want to hear about it. We'll deal with your complaint as quickly and effectively as possible and, if we've made a mistake, we'll do what we can to put things right.

If you have cause to make a complaint, please contact us on **0800 414 8120* (select option 3)** or send us a message via email healthcarelitesupport@benenden.co.uk

If we can't resolve your complaint, we'll let you know, and provide you with information about alternative dispute resolution.

*PhysioWizard® is only available to users aged 18 and over.

Accessibility

Here are some ways we can help

Support if you can't see very well – Receive correspondence from us in large text, Braille or audio format. Please call us to arrange this, or write to us at Benenden Wellbeing Limited, Holgate Park Drive, York, YO26 4GG

Support if you can't hear very well – Relay UK lets you type to an assistant who can then speak to one of our colleagues on your behalf. Use your text phone to call **0800 414 8120* (select option 3)**.

Support with managing access to Benenden Healthcare Lite – In some circumstances it may be necessary to allow a third party to access or manage your Benenden Healthcare Lite. Please contact us if you wish to discuss the options detailed below.

Third Party Representative – We can register someone you trust as a third party representative in relation to Benenden Healthcare Lite so they can contact us on your behalf. The third party representative must be over the age of 18 and a UK resident. The extent of activities that a third party can undertake on your behalf is limited – please contact us for details.

Power of Attorney – We can register someone you trust as an attorney on your account so they can contact us on your behalf.

Court of Protection – A Court of Protection order can appoint one or more people to make decisions if you lack the mental capacity to do so.

How we may use your personal information

We adhere to the requirements of the UK Data Protection Act 2018.

We use your personal information to help us manage your record, answer your enquiries, provide you with information about our products, and fulfil our legal and regulatory obligations.

To help us to provide services to you, we may need to share your information with third parties who supply goods and services to us.

You have rights over your data. You can: get a copy of it, keep it up to date, have it deleted (if we don't have a legal need to keep it), ask us to pass it to another provider, and in some circumstances restrict or object to our processing of it. Where our processing is based on you giving us 'consent', you can withdraw that consent at any time. You also have a right to raise a complaint with the Information Commissioner's Office (ICO).

Our full Privacy Notice is available at benenden.co.uk/privacy-policy or by contacting us on **0800 414 8120* (select option 3)**. If you need to contact us about privacy, or to exercise your rights, please contact our Data Protection Officer at dataprotection@benenden.co.uk





If you need us, please call

0800 414 8120

**Select option 1 for
GP Consultation Service**

**Select option 2 for
Emotional Wellbeing Helpline**

**Select option 3 for
Services Team**

*Calls are free of charge from all consumer landlines and mobile phones. If you're calling from a business phone, you should check with your provider whether there will be a charge for calling 0800.

Please note that your call may be recorded for our mutual security and also for training and quality purposes. Customer service phone lines are open 8am-5pm Monday to Friday, except bank holidays. Please check the website for up-to-date information on our opening hours.

Benenden Healthcare Lite is provided by Benenden Wellbeing Limited. Registered in England and Wales (Company No 8271017). Registered Office: Holgate Park Drive, York, YO26 4GG. Benenden Wellbeing Limited's provision of the Benenden Healthcare Lite product is not regulated by the Financial Conduct Authority, however, some other services provided by and activities of Benenden Wellbeing Limited are regulated and Benenden Wellbeing Limited is authorised and regulated by the Financial Conduct Authority for these purposes. Firm Reference Number 593286. You can check this on the Financial Services Register at www.fca.org.uk/register

The Benenden Health App provides everything you need, however, should you have any issues, you can contact us via email at healthcarelitesupport@benenden.co.uk or speak to our services team on **0800 414 8120 (select option 3)**. You can also write to us at Benenden Wellbeing Limited, Holgate Park Drive, York, North Yorkshire, YO26 4GG.

If we need to contact you, we will do so via your email address or the postal address your Employer has provided to us (dependent on your chosen communication preference).