

Friendly Health

Step-by-Step Claims Guide



National Friendly

Helping you make the most of your policy

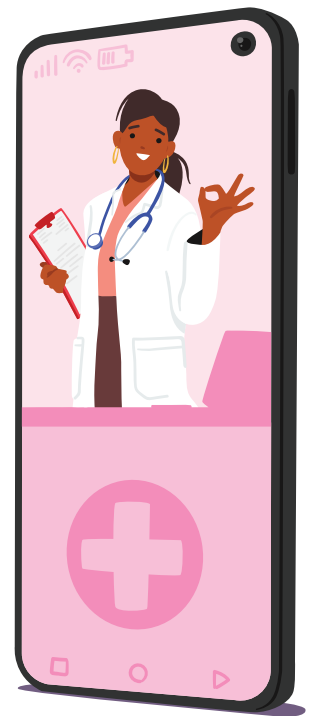
Friendly Health is designed to support you in managing your health. Our Step-by-Step Claims Guide is designed to help you use the policy in the most efficient way.



Step 1: Health services for preventative care

Start with Friendly GP+ by accessing your 24/7 virtual GP and wellbeing hub. The services provided are confidential and include:

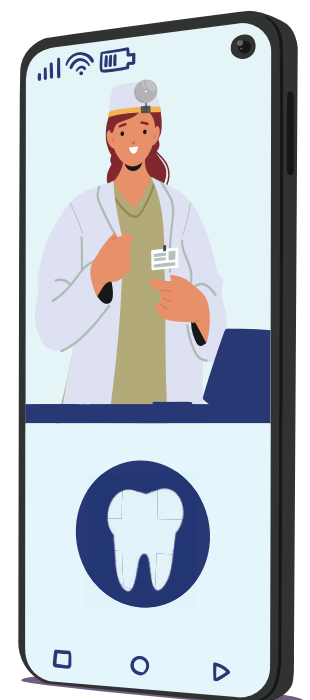
- **Friendly GP:** Unlimited telephone/online consultations for you and your family to discuss medical concerns.
- **Mental Health Counselling:** Our confidential, online counsellors will discuss things which are troubling you. We won't ever be provided with details of your counselling sessions.
- **Physiotherapy:** Online support to prevent minor issues becoming major ones.
- **Dermatology:** The GP can support with atcny skin concerns you may have. Simply upload a photo as part of your GP appointment.
- **Dietitian:** Tailored programmes are available from registered dietitians covering sports nutrition, hormonal disorders (Coeliac, IBS etc.), fat and muscle balance, and diet to boost mental health and energy levels.



Tip: Use our Friendly GP+ and Dentist services before using your diagnostics pot for tests, as they're both included at no extra cost for you.

Dental concerns? Start with Friendly Dentist:

- Resolves approximately **70% of issues** through the app without needing further medical intervention.*
- **Unlimited access to our chat dental helpline:** Speak directly with qualified dentists whenever you need advice or support. Discuss any concerns you may have and upload photos.
- **Immediate Triage:** This service is crucial in dental trauma cases, where action you take such as rinsing a damaged tooth under a tap can make it non-restorable. Our dentists can support you with what you should do.
- **Cosmetic Services:** Friendly Dentist provides a 10% discount on cosmetic dental treatments such as teeth whitening, straightening and at-home oral care kits.
- **Dental Emergency:** If you have a Gold policy, you can use your diagnostic pot to cover dental repairs following a dental accident, after you've had the policy for a year. The dental trauma benefit does not cover damage caused when eating or drinking. Support is available for both NHS and private dentistry costs. We can support you in finding local treatment options and even on what to say during your dental appointments when you get them.



**Source: The provider Toothfairy reports that 7 in 10 patient queries are resolved through the app.*



Step 2: Need a diagnosis, scan or test?

If our GP service does not resolve your issue, the GP can provide a referral for further tests.

- Once you have been referred by a GP or specialist, contact our Claims Team so they can authorise and arrange your consultations and tests.
- We will pay the amount appropriate to your claim using your Diagnosis Pot.
- You will pay a contribution to the costs (excess): £25 (Bronze), £50 (Silver), £75 (Gold). You will pay any amount above your cover limit, but we will discuss this with you before anything is confirmed.

Reminder of the amount available for scans, tests and consultations (and dental trauma for gold policies)

Coverage limits depend on your level of cover:

- **Bronze:** £500
- **Silver:** £1,000
- **Gold:** £1,500



Tip: Always contact our Claims Team to arrange tests or consultations before paying for private care. You can email them at nfclaims@healix.com or call them on 0333 014 6244.



Step 3: Get the support you need post-diagnosis with Friendly Care (available with Gold and Silver policies)

Friendly Care provides access to a personal nurse advisor for practical and emotional support. This is especially beneficial if you have been diagnosed with a serious condition (perhaps following use of the policy's consultation and test benefits).

- Friendly Care helps with navigating the NHS, self-funding, medication and pain management, and how you can adapt to the newly diagnosed condition.
- Your personal nurse advisor has a range of information which may help you.



Step 4: Keep up with regular health monitoring

- **Home test kits** and ongoing use of Friendly GP+ helps to maintain your health and wellbeing.
- **For home health tests**, visit our Friendly Health Access page and book your test. You can pay for a test at any time, but after 1 year of holding the policy, Gold and Silver policyholders can get a kit for free.



Friendly Health in Action – Examples

Andi's Story – Gold Policyholder

Issue: Andi experiences problems swallowing.



Step 1: She calls **Friendly GP+**. The GP identifies the need for an endoscopy and makes a referral.



Step 2: Andi passes her referral to our Claims Team. Endoscopy costs: £1,500. She pays her **£75 excess**; Friendly Health covers £1,425.



Step 3: Via Friendly GP+, Andi speaks to a dietitian to address inflammation triggers.



Step 4: Andi schedules a **home test kit** for her policy anniversary to monitor her general health more proactively.



Sammy's Story – Gold Policyholder

Issue: Sammy damages two teeth playing hockey.



Step 1: Uses **Friendly Dentist+** via the app to show images, gain advice and an emergency appraisal.



Step 2: At the appointment, Sammy's tooth is repaired. It costs £1,000. Sammy pays the bill and Friendly Health reimburses £925 after the **£75 excess** is paid.



These examples are fictional and provided for illustrative purposes only



Summary tip: Always start with Friendly GP+ and other support services. If these do not resolve the issue, the GP can make a referral at which point you need to contact our Claims Team. This approach ensures you get the **fastest, most cost-effective care**, while maximising the value of your policy.

Got any questions?

Scan the QR code for our Friendly Health webpage:

Call us: **0333 014 6244**

Email us: **info@nationalfriendly.co.uk**



A reminder of your Friendly Health policy

Here are the benefits available, including any limits to the amounts we pay.

These services are available after the first 7 days of the policy starting. For Gold policies, the emergency dentistry benefit is available for injuries sustained after the first 12 months.

	Bronze	Silver	Gold
Diagnosis Pot*: Consultations, scans and tests**	£500	£1,000	£1,500
Emergency dentistry	X	X	✓
Excess per claim	£25	£50	£75
Friendly Dentist	Friendly Dentist: Access to an online dentist	Friendly Dentist+: Access to an online dentist and help sourcing emergency appointments	Friendly Dentist+: Access to an online dentist and help sourcing emergency appointments
Friendly GP+	Family has telephone/online access to a Private GP any time day or night		
Mental health	Up to 6 sessions of online support	Up to 6 sessions of online support	Up to 12 sessions of online support
Physiotherapy	Up to 6 sessions of online support	Up to 6 sessions of online support	Unlimited online support for policyholder and immediate family
Dermatology	✓	✓	✓
Dietitian	X	✓	✓
Friendly Care	X	Telephone access to a nurse to discuss your diagnosis and offer suggestions to help you deal with it	
Health assessment	Home testing kits can be purchased from us	Home testing kit free every 5 years, starting year 2	Home testing kit free every 3 years, starting year 2

*** Brought to you by National Deposit Friendly Society Limited. All other services are discretionary benefits, offered through National Friendly Financial Solutions. We will notify you of any changes to your policy benefits.**

**** Amounts shown are maximum sums you will receive from us, subject to you paying the excess amount shown.**