

Friendly Health

Suitability Letter Template

Friendly Health is a simple policy which provides a range of benefits to help clients who want private healthcare diagnostic and preventive services. It provides access to a range of online and telephone-based benefits, helps get new medical conditions diagnosed and provides access to private nurses, private GPs and private dental assistance.

It also provides an option to purchase, or get for free depending on the cover level chosen, home-testing kits to test for a range of 24 different medical conditions.

The policy is aimed at those who either do not want or cannot afford full private medical insurance, especially those under the age of 40. It's an alternative low cost healthcare insurance policy, built on consumer research and need.

The policy has three simple levels so clients can choose the cover that best suits their needs and budget.

We've created this template to help make writing a suitability letter for your client quicker and easier. You can simply copy the relevant pre-written wording or screenshot the tables from the sections below, paste them into your letter then edit it as needed.

Whilst we have taken every care to check and ensure the accuracy of the information provided in this template, we accept no liability resulting from your use of it. This information should not constitute your full understanding of National Deposit Friendly Society Limited or the products it manufactures.

Why National Friendly?

National Friendly is a mutual society based in the centre of Bristol but with a national membership. Being a mutual means it's owned by its members, so it always works with members' best interests in mind. All of the Society's profits are invested in improving member benefits and its service to members, instead of paying dividends to shareholders.

Established in 1868, National Friendly has a long history of looking after people. Throughout its heritage, the Society has adapted to various changes in the world, and its products have evolved to meet the needs of its members.

National Friendly offers a wide range of health, welfare and protection products, to give peace of mind and financial security to those who need it. Backed by years of experience and a commitment to delivering exceptional service, National Friendly will always be there for you when you need them.

Friendly Shield policyholders are automatically members of National Friendly, have voting rights, and can attend the Annual General Meeting.

Introduction and aims

Friendly Health is designed to provide a number of healthcare benefits to help diagnose, treat and help prevent medical conditions.

The policy provides online access to physiotherapy and counselling, dermatology advice and the services of a dietitian, plus home testing kits. For those needing diagnosis of a new medical condition, there's a cash benefit to support with consultations, scans and tests. It also offers virtual GP and dentist services, plus the services of a personal nurse, for those on Silver or Gold policies, through our Friendly Care benefit.

For those with Gold cover, the cash benefit extends to those suffering dental trauma which may result in emergency dental treatment. For each cash benefit claim, you will pay an excess towards the claims cost and you will need to cover any costs that go above the insured amounts provided. We will ensure any shortfall you need to cover is made clear and it is your choice to proceed or not. We use medical providers with whom we have existing relationships to help keep claims costs as low as possible.

Types of cover

Friendly Health is simple to understand, to apply for and to benefit from. The policy provides three levels of cover: Bronze, Silver and Gold.

Please select the appropriate cover level.

Bronze	
Diagnosis Pot – to help you find out what's wrong: Consultations, scans and tests	£500
Emergency Dentistry	Not covered
Excess per claim (the amount you will pay)	£25
Friendly Dentist	Friendly Dentist: Access to an online dentist
Friendly GP+	Telephone/online access to a Private GP any time day or night
Mental health	Up to 6 sessions of online support
Physiotherapy	Up to 6 sessions of online support
Dermatology	Included
Dietitian	Not included
Friendly Care, your personal nurse	Not included
Health Assessment	Home testing kits are not included but you can purchase them from us

Silver	
Diagnosis Pot: Consultations, scans and tests	£1,000
Emergency Dentistry	Not covered
Excess per claim	£50

Friendly Dentist	Friendly Dentist+: Access to an online dentist and help sourcing emergency appointments
Friendly GP+	Telephone/online access to a Private GP any time day or night
Mental health	Up to 6 sessions of online support
Physiotherapy	Up to 6 sessions of online support
Dermatology	Included
Dietitian	Included
Friendly Care	Telephone access to a nurse to discuss your diagnosis and offer suggestions to help you deal with it
Health Assessment	Home testing kit free every 5 years, starting year 2

Gold	
Diagnosis Pot: Consultations, scans and tests	£1,500
Emergency Dentistry	
Excess per claim	£75
Friendly Dentist	Friendly Dentist+: Access to an online dentist and help sourcing emergency appointments
Friendly GP+	Telephone/online access to a Private GP any time day or night
Mental health	Up to 12 sessions of online support
Physiotherapy	Unlimited online support for policyholder and immediate family
Dermatology	Included
Dietitian	Included
Friendly Care	Telephone access to a nurse to discuss your diagnosis and offer suggestions to help you deal with it
Health Assessment	Home testing kit free every 3 years, starting year 2

Payments

The payments you make to National Friendly are due monthly in advance on the same date each month. You can pay your direct debit on any day between the 1st and 28th of the month.

Every year, National Friendly will review how much you pay to make sure you are paying the right amount for your cover.

National Friendly will not review rates on an individual basis. When they carry out their review, they look at the expected future frequency and value of claims on Friendly Health policies for all covered policyholders. They also consider expected changes to their costs because of taxation and/or regulation plus changes to other assumptions used when they first set your payments.

Where this results in a change to how much you pay, the change will take effect from your next policy anniversary. This could result in the amount you pay going up or down for the next year or staying the same until the next annual review. National Friendly will write to you ahead of any changes occurring to tell you how much you need to pay for the following policy year.

Product features

The policy provides a range of healthcare benefits to help keep you healthy and find out what's wrong if things change.

Consultations, scans and tests:

Friendly Health offers payments towards these where you need a diagnosis for a new medical condition. The claims team will even help arrange your appointments for you.

You will pay an excess of £25, £50 or £75 depending on whether you have chosen Bronze, Silver or Gold cover and you will also be responsible for paying any amount over and above that provided by the policy. National Friendly will ensure that you are made aware of any potential additional costs so you can decide how you proceed.

Physiotherapy benefit:

Friendly Health will provide online physiotherapy services to support your health needs, using exercises and advice to assist your recovery.

Counselling benefit:

Friendly Health will provide an online mental health service, using professionals registered under appropriate professional bodies, to help you manage your mental health.

Dermatology benefit:

Friendly Health will provide access to one of our GPs to discuss any skin-related issues or concerns and you can share photos via phone or video to support your conversation.

Dietitian benefit:

Friendly Health will provide access to a qualified dietitian with the Health and Care Professions Council (HCPC). They will talk through diet recommendations for things such as hormonal issues, digestive issues such as IBS and IBD, general nutrition, weight loss and weight gain, and for low energy. They will tailor a plan to suit you.

Home testing kit:

Friendly Health will provide a home testing kit which you can use in the comfort of your own home and then send it away to for analysis and results.

You can order the kits through National Friendly but can claim back the cost under Silver and Gold policies.

The method and frequency by which you can use these services is detailed in the policy literature.

Friendly GP+ benefit:

Friendly Health will provide you and your immediate family with free access to Friendly GP+. This is a virtual GP service which can be accessed over the phone or online 24 hours a day, 7 days a week.

This means you always have easy access to a doctor when you need their help.

You will also all have access to National Friendly's free wellbeing service which includes support for a number of personal and work issues. It includes counselling, money and debt guidance and legal information and support amongst other services.

Friendly Dentist benefit:

Friendly Health will give you access to our dental helpline service. You will be provided with unlimited access to our chat dental helpline run by qualified dentists, expert-led videos on dental health, online check-up service, and prescriptions, including those for dental antibiotics.

You will pay for all costs associated with any private prescriptions you need.

You will need to provide some personal details, including medical details. You can access the service on an app available through App Store or Google Play, and which we will make available when you join.

For those with Silver or Gold cover:

You will have access to emergency online dental appointments and sourcing of in-person emergency treatment where this is available.

For those with Gold cover: Dental trauma benefit:

Friendly Health will, from the beginning of your 2nd policy year, provide a cash benefit if you suffer dental trauma as a result of accidental injury to your teeth, caused by a direct external impact to your head. Examples would include sports injuries, falls and accidents where the impact is external.

You may be able to use the Friendly Dentist service to help you find an emergency appointment.

Claims for dental trauma will be considered part of the annual consultations, scans and tests limit of £1,500.

For those with Silver and Gold cover: Friendly Care benefit:

Friendly Health will provide telephone access to a Personal Nurse who will help you understand your diagnosis and discuss next steps and options.

This includes symptoms and pain management, lifestyle changes, and access to charities and other help services, plus literature which you may find helpful.

Financial Services Compensation Scheme protection

National Friendly is covered by the Financial Services Compensation Scheme (FSCS) for added protection for you. This means that if they can't pay your claim, the FSCS can step in to pay compensation. Set up by the government, the FSCS is independent and their service is free to use. You'll keep 100% of the compensation you're owed if you claim directly through them.

Tax

Under current UK legislation, the benefits you receive from this policy are not subject to income tax, capital gains tax or National Insurance contributions. You won't get tax relief on your premiums. The recommendations I've made are based on my understanding of current legislation and HM Revenue and Customs practice, which can change in the future.

If you need any further information about Friendly Health or have any questions, please contact your BDM or:

- Email us: brokersupport@nationalfriendly.co.uk
- Call us: **0333 014 6296** 8am-6pm Monday to Friday excluding bank holidays

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FH SLT 10.25