



Cirencester

Friendly

Your client's friend for life



Member *Rewards*

Adviser Booklet

Member Rewards: It's all about your client!

These are additional non-contributory discretionary benefits that do not form part of your client's Income Protection Contract. They are offered to your client as a Member of the Society and can be withdrawn at any time.

Support & Wellbeing



GP24 - Page 2

Provides your client a virtual GP service via telephone and video appointment with a qualified GP and can be available to your client, their partner and children 24 hours a day, 7 days a week.



Children's Critical Illness Support - Page 2

Children's Critical Illness Support is there if your client's child should fall ill with one of the ten listed illnesses, by providing them with a lump sum of £2,500.



Friendly Voice - Page 4

A **confidential** telephone service from a Personal Nurse. This can provide your client and their partner with practical help, emotional support, therapies and even second medical opinions.



125 Foundation - Your Support Fund - Page 6

The 125 Foundation provides exclusive financial support to your client, their communities or causes that are close to their heart.



YourHalo - Page 7

A personalised health and wellbeing service, including physical wellbeing, food & nutrition, good sleep and exercise and activity.

Lifestyle



Member Perks - Page 9

Member Perks, provides your client with a whole range of discounts and offers on popular brands such as M&S, EE, Apple, Fiat, high-street shops as well as free telephone legal advice.



Fitbit - Page 9

Using an exclusive log in code, your client can benefit from up to 22% off a range of Fitbit devices.

For further information regarding our Income Protection products or benefits, please contact our **Member Services Team** on **0800 587 5098** or email **memberservices@cirencester-friendly.co.uk**.

Support & Wellbeing



GP24 provided by Health Hero

GP24 gives your client around the clock access to a virtual GP service, 24:7.

The service offers both video and phone appointments, meaning your client can contact a GP anytime and anywhere. GP24 enables them to book a video or telephone consultation with an experienced GP at a time to suit them.

Phone Consultations* - 24/7, 365 days a year access

Video Consultations* - 8am - 10pm, 7 days a week

Private Prescriptions** - Collect from a pharmacy or delivered to their door

Open Referrals - If further investigation or treatment is necessary

Book a consultation:

Call - **0345 319 2881**

WebApp link - <https://cirencesterfriendly.gp-24.com>

*Access is limited to 4 consultations per annum per Family. Video consultations exclude Christmas Day.

**Private Prescriptions are paid for by the Member.



Don't forget! Your client can download our GP24 App from the website: www.cirencesterfriendly.gp-24.com



Children's Critical Illness Support

Children's Critical Illness Support is designed to provide a monetary lump sum of **£2,500** if your client's child is diagnosed with one of the ten listed Critical Illnesses. It is available to all existing and new Members of the Society and is limited to one claim per Member and available until retirement or the contract ceases.

The ten listed Critical Illnesses are as follows: Bacterial meningitis - resulting in permanent symptoms, benign brain tumour, cancer - excluding less advanced cases, heart valve replacement or repair, kidney failure - requiring permanent dialysis, loss of hands or feet - permanent physical severance, major organ transplant - from another person (this also includes being added to an official UK transplant waiting list), open heart surgery, third degree burns - covering 20% of the body's surface area or affecting 20% of the area of the face or head, and traumatic brain injury - resulting in permanent symptom.

To apply for **Children's Critical Illness Cover**, your client can call our **Claims Team** on **0800 587 5098** to request a Claim Form.



GP24

Mr GS | 25 years old

Mr GS was on anti-depressants but was finding that his symptoms were getting worse. He decided to try and contact the GP service, as he was struggling to get an NHS GP appointment in order to address this. During a 29-minute consultation, the GP took a full medical history and then looked into why he had started to feel more depressed. Work stress and financial woes combined with relationship uncertainty had snowballed when his NHS counselling had run its course.

The consultation included discussing a plan on how best to positively move forwards. This included the local rugby club's mental health support club, CBT techniques, review of medication dosage and trying again to see a GP for a face to face consultation. The GP fed back the course of action to the patient's NHS GP, so that the patient wouldn't have to explain himself again.



Friendly Voice provided by RedArc

We know that apart from financial concerns, illness and incapacity can also bring emotional worries for your client and their family.

The diagnosis of a serious health condition such as cancer, heart attack, stroke or a mental health condition is a worrying time. Life can also bring many other challenges such as disability, traumatic events, long term care arrangements even bereavement.

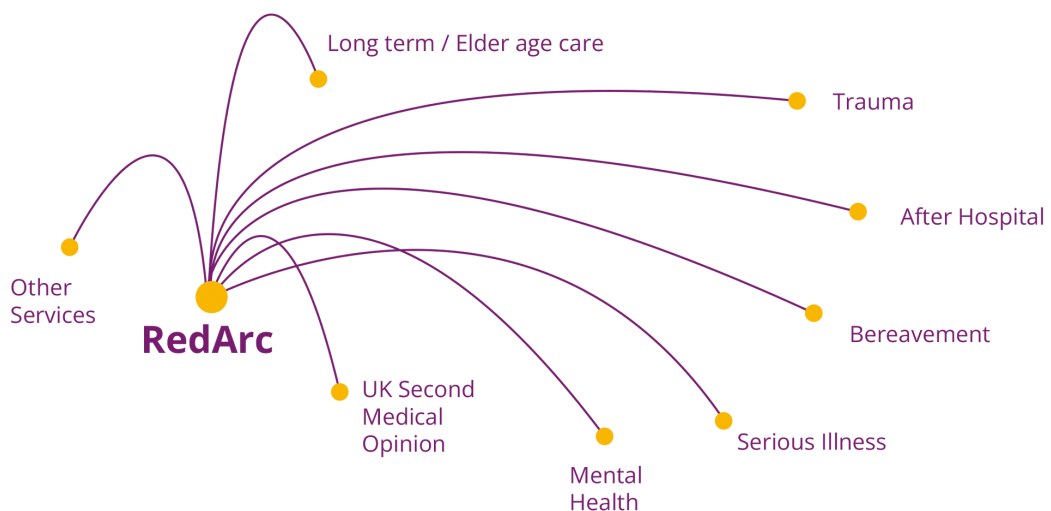
At times like this your client may need to talk to someone who understands their situation, can provide practical advice and has the time to listen and help with their worries.

At the heart of the RedArc service is your client's Personal Nurse – a highly experienced registered nurse who will provide tailored support to meet their particular circumstances.

Their Personal Nurse will be available to them by telephone and will be able to provide information and support for as long as they need it.

Where appropriate, they can also arrange additional services such as a course of counselling or therapy, a home visit or a series of phone calls. Any services arranged by their Personal Nurse are at no cost to them.

Just some of the services RedArc offers



*The whole RedArc thing has been quite amazing. A very good system.
I can only thank RedArc. It's been very impressive.*





Friendly Voice

Jess' Story

Like all of us Jess was learning to adapt to life with COVID-19. She was now working from home, separated from friends, family and work colleagues and five months pregnant.

She started to experience pain in her pelvis which left her struggling to sleep or even walk. Unable to see her Doctor to arrange physiotherapy, Jess tried to cope as best she could. However, the pain only worsened until it became unbearable, so she contacted RedArc . After talking through her symptoms with Pat, her RedArc nurse, Jess was given treatment options and put into contact with physiotherapist Grainne, who specialised in women's health and pregnancy.

The consultations and treatments were all carried out via Zoom and Grainne provided Jess with pregnancy safe, pain relieving exercises. Pat also sent Jess two support belts which relieved the weight and pressure on her pelvis, meaning Jess could enjoy the remainder of her pregnancy in comfort. Pat was also there to provide Jess with not just practical and physical assistance, but also emotional support through regular phone calls during and after Jess' pregnancy to see how she was getting on. Because of the treatment Jess received, she was no longer suffering from any pain and was able to focus on enjoying her newfound motherhood.

Jess is thrilled with the service RedArc provided her with and is forever grateful to Pat and Grainne for their support during such an overwhelming and pivotal time.



Your Support Fund

The 125 Foundation was established in 2015 to celebrate the Society's 125th Anniversary. The Foundation provides exclusive financial support to your client, communities or causes that are close to their hearts.

Your client, or you, their Financial Adviser, on the Members behalf can apply for two types of awards:

- **Individual Awards** are for the simple things that make a huge difference. Your client can nominate individuals close to them who may be suffering hardship and could benefit from financial support. This can be anything from money towards the cost of new household equipment or a short break to recuperate.
- **Half Yearly Community Awards** are for driving forward the local projects and causes that your client values and supports. This could for example be money towards refurbishing the village hall to helping to set up a youth centre.

To submit an application please complete an online form at www.cirencester-friendly.co.uk/CFS_125_Foundation or by emailing the request to marketing@cirencester-friendly.co.uk

“

I really think that the 125 Foundation is something to be very proud of – it takes insurance and the notion of a mutual back to its original roots – providing much needed support when you need it most.

”

Your Support Fund

Karen's Story

Karen was diagnosed with cancer in June 2018 and underwent four operations within a year to remove it, the last of which being a mastectomy. Luckily, Karen didn't require chemotherapy. However to join the NHS waiting list for her reconstruction surgery, she was required to lose weight.

Karen was motivated to lose the weight, but felt uncomfortable joining a gym. She applied to the 125 Foundation Committee and was delighted to hear her application had been successful. Before long Cirencester Friendly had sourced, ordered and paid for an electronic treadmill for her. After 6 months of using the treadmill regularly, combined with a good diet, Karen had lost the required amount of weight and was having appointments with medical professionals about being added to the waiting list. In July 2020 Karen met with her plastic surgeon who confirmed she now met the requirements and was finally on the waiting list!

Karen is extremely grateful for the exceptional support provided by the Society and the 125 Foundation. Although Karen's surgery has unfortunately been delayed due to COVID-19, there is hope her surgery will take place soon.



YourHalo

provided by **healthcare rm**

YourHalo is a confidential health and wellbeing service that provides your client easy and speedy access to advice and support from qualified and experienced healthcare practitioners.

Here are the 4 core services YourHalo can support your client with:

GOOD SLEEP



There is a close relationship between sleep and mental health, and when we get a good night's sleep, we can improve our mood, energy levels, motivation, creativity, concentration and enhance problem-solving skills.

Good Sleep is designed to provide tips, techniques and healthy lifestyle habits to improve quality of sleep.

PHYSICAL WELLBEING



Physical Wellbeing provides advice, guidance, and support for a broad range of musculoskeletal conditions, such as back/neck pain, upper and lower limb problems and general aches and pains.

Delivered by an experienced team of Physiotherapists and Sports Therapists who can provide self-management advice and guidance to help improve musculoskeletal health and reduce symptoms of pain and discomfort.

EXERCISE & ACTIVITY



Humans were designed for movement and physical activity is another foundation for good health and wellbeing. Sedentary lifestyles can lead to being overweight or even obesity, as well as musculoskeletal problems and mental illness.

Delivered by highly qualified exercise and fitness specialists, **Exercise & Activity** provides expert advice and guidance around maintaining an active lifestyle. The specialists are able to advise on the benefits of many types of activity and exercise.

FOOD & NUTRITION



A healthy diet is a cornerstone for long-term physical and mental health. **Food & Nutrition** offers access to expert nutritional therapists and is designed to provide advice, guidance and information for optimal nutrition and healthy eating.

All services provided by healthcare rm are available Monday to Friday between 9:00am and 5:00pm and can be accessed by calling their service on: **0333 577 8778** or

www.healthcare-rm.com/yourhalo/cirencester-friendly

Your client will be asked for a unique password to enable them to book an online appointment. Their password can be provided from our **Member Services Team**.



YourHalo

Mrs K | Good Sleep

Mrs K contacted healthcare rm following a Fibromyalgia diagnosis. She'd been experiencing very low energy, poor sleep and stiffness in her hip and knee joints.

During a consultation with one of the sleep experts, Mrs K was set some simple goals to work on over the course of the following weeks, such as keeping the bedroom gadget-free, avoiding caffeine after midday, introducing a short morning walk to help regulate her internal body-clock and promote sleep, and to shorten and gradually increase her sleep window with a detailed plan of action in place. Some nutrition advice was also given to increase her vegetable and salad consumption.

Mrs K contacted healthcare rm a few weeks later and reported that she was getting on really well and 'had never felt better'. Her sleep quality had significantly improved, and she was waking up less during the night and falling asleep far more easily. Mrs K had even returned to exercising and was eating much better which further contributed to her sleep quality. She was experiencing no further symptoms of her Fibromyalgia and felt like she had plenty of energy.

Lifestyle



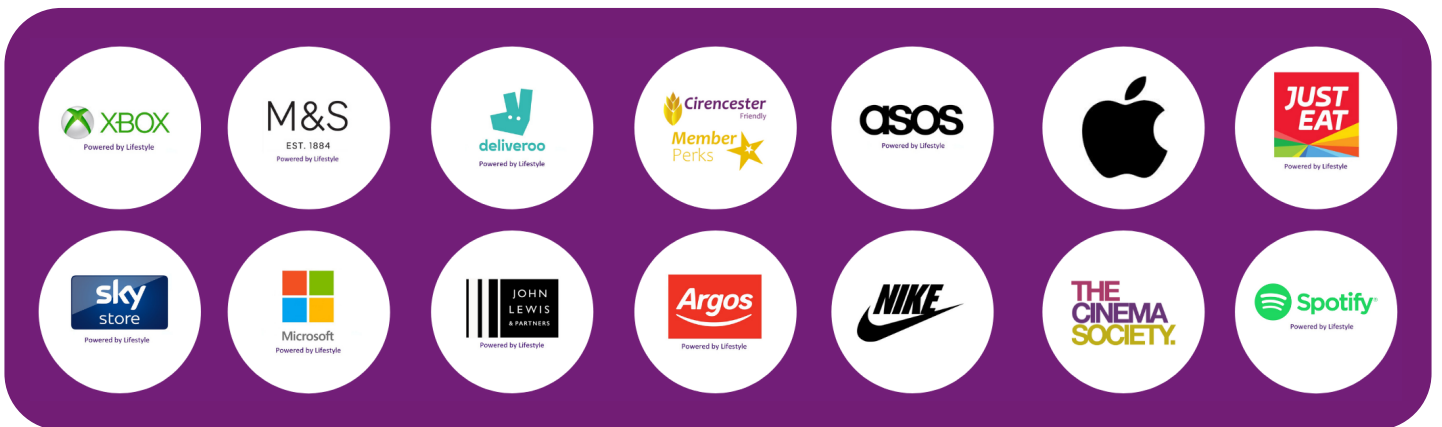
Member Perks

Did you know that as a Member of Cirencester Friendly your client have exclusive access to a range of fantastic money saving offers* through **Member Perks**.

Here are some of our most popular ones:

- **Health and fitness:** Stay active and save with offers on sportswear, nutrition and digital fitness subscriptions.
- **Home and car essentials:** Save on household appliances, car servicing, MOTs and car hire.
- **Fashion and tech:** Access savings on clothes, computers, laptops, mobile phones and smartwatches.
- **Food and drink:** Receive discounts on groceries, dining out, takeaways and beer subscriptions.
- **Entertainment:** Discounts on cinema tickets, books, magazines, day trips, theme parks and experience days.
- **Travel and experiences:** Are they looking to book a trip in the future? Save on holidays, day trips, luxury hotels and cottages, worldwide attractions, foreign currency, airport hotels and parking.

Brands include:



National and Provider Price Promises

To ensure that we are bringing your clients the biggest and most exclusive deals out there, look out for these stamps.



This stamp indicates that Members of Cirencester Friendly should be getting the best possible price/deal that this company makes available.



This stamp indicates that Members of Cirencester Friendly should be getting the best possible price/deal in the UK, for this product or service.

To start making the most of their Member Perks:

Visit www.cirencester-friendly.co.uk/Members-zone and sign in with their Membership number to see how much they could save.

*Terms and conditions apply to all perks. See website for details. Offers and prices subject to change and correct at time of print. Member Perks is managed and run on behalf of Cirencester Friendly by Parliament Hill Ltd.



Fitbit

Your clients can treat themselves to a healthier lifestyle, with a discount of **22% off** a range of Fitbit devices.

To log in and shop a discounted range of Fitbit devices, please contact our **Member Services Team** on **0800 587 5098** or email **memberservices@cirencester-friendly.co.uk**.

Making the most of Member Rewards is easy:



GP24

To book a consultation call **0345 319 2881** or access the WebApp by visiting: **<https://cirencesterfriendly.gp-24.com>**.



Children's Critical Illness Support

Call our **Claims Team** on **0800 587 5098** to request a claim form.



Friendly Voice

Call **Friendly Voice** on **01244 625180** (Office Hours 9-5pm, Monday to Friday).



Your Support Fund

You or your client can make an application to the 125 Foundation Committee by using our online form at **www.cirencester-friendly.co.uk/CFS_125_Foundation** or by emailing **marketing@cirencester-friendly.co.uk**.



YourHalo

All services provided by healthcare rm are available Monday to Friday between 9:00am and 5:00pm and can be accessed by calling their service on: **0333 577 8778** or appointments can be booked online at **www.healthcare-rm.com/yourhalo/cirencester-friendly**

Your client will be asked for a unique password to enable them to book an online appointment. Their password can be obtained from our **Member Services Team** on **0800 587 5098** or email **memberservices@cirencester-friendly.co.uk**.



Member Perks

To log in, they can visit our website **www.cirencester-friendly/members-zone** and simply enter their name and Membership Number.



Fitbit

To log in and shop a discounted range of Fitbit devices, please contact our **Member Services Team** on **0800 587 5098** or email **memberservices@cirencester-friendly.co.uk**.



Notes



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Member Rewards

Cirencester
Friendly



Cirencester Friendly is a trading name of Cirencester Friendly Society Limited. Registered and Incorporated under the Friendly Societies Act 1992. Reg. No. 149F. Cirencester Friendly Society Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 109987. V1 (JAN 2022) MB0008