



Smart Health FAQs

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Policy Code: LG011599

What are you announcing today?

Today we are announcing our new global virtual care service; Smart Health. You can get Smart Health from AIG Life using our new online health app.

Who is eligible for the service?

All our customers can get Smart Health from AIG Life. No matter what type of cover you have with us, when you bought it or how you bought it, you and your immediate family members (spouse / partner plus children up to 21) can use the Smart Health services. Smart Health is also available to all our employees and their families as defined above.

How much does it cost?

The service comes at no extra cost and usage is unlimited. There is no increase in premiums now or in the future linked to your usage of the service. Smart Health does not form part of any policy, so could change over time. However, this service will be available for a minimum of 3 years.

When can I use it?

You can use Smart Health at any time, without leaving your home, from anywhere in the world, and without the need to claim on your policy.

Can I use it for my family?

The service is available for you, your spouse/partner and children up to the age of 21. Children over 18 will need to register with their parent's policy number to accept legal terms and T&Cs.

How do I access the service?

Smart Health can be accessed on your smartphone, tablet or PC. The GP element of the service is available via the Smart Health app, available for both iOS and Android. It can be downloaded for free from the Apple App Store or Google Play. You will need your policy details in order to activate your Smart Health account.

What is Smart Health?

Smart Health is a convenient way to connect AIG Life customers to all the healthcare they need -from on-demand consultations with UK based GPs to complex case review from the world's top specialists, and everything in between. There are six elements to this new healthcare service:

1. Full GP consultations conducted by phone or video. The same as a standard, in-person consultation with a doctor - 30 minute appointments, bookable online and resulting in medical advice, private prescription or private referral, as needed. Bookings and consultations available 24/7.
2. Expert case management. Specialists review a patient's current diagnosis and treatment and will either recommend changes or confirm the initial diagnosis and treatment. Phone based opinions sought from global experts, not just UK specialists.
3. Mental health support. Monday to Friday access to support for a range of mental health issues, delivered by phone consultation. Either one-off consultations or access to a course of therapy, delivered remotely.
4. Online health check. Health management and prevention reports, offering personalised recommendations to optimise health and allow people to take preventative action.
5. Nutritionist consultations. Access to a team of nutritionists, via phone to get advice and support in areas such as weight loss, allergies/intolerances, improved diet and pregnancy or answers to questions related to specific conditions such as diabetes or cholesterol.
6. Online fitness programme. Tailored programmes to support weight loss, fitness goals and healthy nutrition. Delivered by doctors and a range of qualified nutritionists.

24/7 GP service

Will this replace my GP?

Smart Health is designed to complement the service provided by the NHS. It allows you to manage any healthcare challenges in a way that suits you because managing your health doesn't always fit into the 9-5 lifestyle.

Is my electronic health record kept private?

The service is entirely confidential. Health records are kept totally private and robust encryption methods are employed to protect your personal information. You determine who can see the information in your record. AIG Life do not have access to your personal data. The service is 100% confidential.

When/why would I use the service?

Smart Health GP service is available 24 hours a day for non-emergency medical issues such as allergies, bronchitis, sinus problems, and ear infection via audio-video technology and for consultations regarding medical advice, diagnoses and basic prescription medications.

Where are the doctors based?

All doctors are experienced UK-based GMC registered GPs.

Can I request the same doctor?

Customers can request to speak to the same GP again and Smart Health will try to arrange this – availability will be determined by shifts and working patterns.

How does the service work?

You can speak to the Smart Health GP on the telephone or via a specifically designed app. The service is unlimited with no geographical restrictions and is available 24 hours a day, 7 days a week, 365 days a year. You can book a video consultation at a time that suits you for up to 30 minutes - that's much longer than your average GP appointment.

How do I get an appointment?

You can access the web portal or app and request a doctor telephone consultation. Within the app you can schedule a video appointment at a convenient time. You can also call the AIG Smart Health dedicated phone number to request a call back from a doctor. You will be asked to provide a short summary of the medical condition you'd like to discuss.

How long will the appointment last?

It varies depending on the complexity, but the average is around 15 minutes per consultation. Video calls are booked in for 30 minutes. This is much longer than a NHS appointment with a GP.

Will I receive a summary of the consultation?

Yes. A summary of the consultation together with any recommendations will be uploaded to the app. You will also be sent a referral letter and prescription where relevant.

Will any details of the consultation be sent to my GP?

You will be asked to give your consent to sharing the medical information with your NHS GP. The consultation summary and any relevant associated documents such as a referral letter are shared with your GP.

Can you give an indication of the numbers/percentages of people opting out of sharing information with their GP?

The figure for opting out is approximately 20-30%.

I want to arrange a consultation for my child It is the same process for children. If the child is under 18 the parents or guardians must be present during the consultation.

Can AIG set up a GP appointment?

If one of our customers needs extra support we can contact Teladoc and ask for a GP to contact the customer. This will happen as part of our vulnerable customer support.

Can I get a prescription?

Yes. There is no cost to receive a written private prescription - customers need only pay for the medicine prescribed.

Do customers need to provide their NHS number in order to get a prescription?

There is no requirement to have the NHS number for that purpose.

Can a customer request a consultation with a GP who is able to speak a specified language?

Yes, and we will try to accommodate that where possible.

Are there any protocols in place concerning information not being shared with the customer if the GP believes it has potential to cause them more harm?

Yes, there are protocols in place.

Can the GP service make a referral to a customer with PMI?

Yes, they will issue a private referral and the customer would then be signposted to check with their PMI provider.

Expert case management: When/why would I use the service?

The service helps customers with complex conditions. If you have a diagnosis or if you are struggling to get a diagnosis you can use this service. A GP will be your case manager to manage and obtain a review of the medical circumstances. This review will be carried out by a world-leading expert in that field of medicine.

Who are the case managers?

The case managers are UK GMC registered GPs. All initial intake will be through one of these GPs.

What can I expect from the service?

The case manager will ask for copies of the medical information. If you are having difficulties in getting that information the case manager will ask for your consent to request this information. The case manager will arrange for the expert in the appropriate field to review your information. The GP will produce a report and send it to your case manager who will discuss it with you over the phone. The report may confirm your original diagnosis and treatment or it may change the diagnosis and propose alternative treatments.

What happens if I get a different diagnosis?

With your consent, the final report can be sent to your NHS GP or Consultant. This allows you to discuss the findings with them and agree how you will be treated. The case manager can also help you access other Smart Health services to support you during your treatment.

Mental Health

When/why would I use the service?

The service empowers customers with support from mental health professionals. It gives you the tools to improve your mental health and wellbeing.

How do I arrange an appointment?

You can request an appointment via the portal or by telephone.

What can I request support for?

Most people will contact us to talk about anxiety, depression and following bereavement. But you will have access to specialists who can recommend support therapies for a number of conditions including phobia, trauma and the effects of PTSD.

What can I expect from the service?

You can request contact 24/7 with a GP who will contact you to discuss your concerns. Following this consultation, the GP will be able to arrange the most appropriate mental health professional to contact you.

You can also request the service directly from the portal. The mental health professional will arrange sessions with you to gain a deeper understanding of what is causing your condition. Depending on the complexity of the condition, the specialist may need to arrange up to 4 therapy appointments with you before being able to recommend the most suitable support strategies. The support strategies may include CBT, counselling or another form of specialist treatment.

What happens if there is no improvement after the treatment?

The GP has the option to refer you for a second opinion using the Expert Case Management service. This means that you will be asked to consent for the GP to send your information to a leading specialist in the field for a second opinion on your condition and for treatment recommendations. The recommendation may lead to a referral to your own GP to pick up and arrange treatment following a case review.

Can I use the service to support my children?

Yes, you can, if they are aged up to 21. Family counselling may be recommended following the assessment. For all cases supporting children under 18, an adult must always be present.

What happens if someone contacts the service - clearly in great distress?

It is very rare for customers with high-risk symptoms to contact the service. But in these extraordinary cases, the team is trained to use the safeguarding protocols - asking for family members and calling in the emergency services.

Health Check**When/why would I use the service?**

The service supports customers who want to take control of their health and act on recommendations to change their lifestyle. Customers benefit from personalised recommendations to optimise health and take preventative action.

Can I use the service each year?

Yes. If you repeat the Health check at a later stage the results can be compared so you can see where improvements have been made. The service is designed for adults.

How do I request a health check?

You can do this by completing the questionnaire on the website which is optimised for mobile devices.

What information do I need to complete the questionnaire?

You will be asked questions about your general health and lifestyle together with questions about blood pressure and any current medication and treatment.

What will the report tell me?

The personalised report will make medical, nutritional and healthy habits recommendations such as increasing physical exercise, managing stress, improving eating habits and dietary goals.

Can I discuss the report with a specialist?

Yes. You can ask to discuss the report recommendations with a GP or a nutritionist. This means that you can use the nutrition service for example to act on the recommendations and get support in choosing the right foods. The health and fitness service can support you in putting an exercise plan in place.

Nutritionist Consultation

When/why would I use the service?

The service is there to support you with healthy eating habits whether it is for health or medical reasons.

Is the service supported by specialists?

Yes. The nutritionists are qualified nutritionists with at least 3 years post qualification experience and are registered with an independent professional body such as the British Association for Nutrition and Lifestyle Medicine (BANT).

How do I access the service?

You complete the questionnaire via the website. Alternatively, you can request a call back from a nutritionist to discuss your needs and goals.

Give me some examples of how the service can support me You can ask questions about:

- nutrition & dietary habits
- optimising your health if you have high cholesterol or high blood pressure for example
- portion sizing
- eating for improved nutrition e.g. vitamins and minerals
- weight loss
- pregnancy
- child nutrition and healthy eating

Will I get a plan to follow?

Once you have completed the questionnaire or you have completed your consultation by phone, you will be sent a personalised nutrition plan. This plan will include meal plans and menus.

Can I discuss the plan with a nutritionist?

Yes. You can discuss the plan with the specialist to discuss and ask questions. You can also arrange a follow up consultation.

How often can I use the service?

There is no limit to how often you use the service. This means you can use it for general improvements to your diet or for medical reasons. You can also discuss healthy eating plans for children.

Fitness programme**When/why would I use the service?**

The service is designed to help you lose weight in a healthy way - combining diet and exercise. It can also support you in your fitness goals.

Which specialists support the service?

Depending on your goals, the programme is produced by a combination of sports coaches, nutritionists and GPs.

How do I request a programme?

Go to the portal and complete the questionnaire. You will be asked questions covering height, weight, lifestyle and goals. You will also be asked about any food intolerances or diet requirements e.g. vegetarian.

Will a nutritionist contact me about my request?

If you answer a question which highlights a condition needing further information, then the nutritionist will contact you. The nutritionist will tailor your meal plan and menus accordingly. If your answers highlight that you have higher risk factors then they will discuss this with you, and you can use the GP service to seek guidance on that condition.

What will the programme include?

Once you have confirmed when you want the programme to start and for how long (4 or 8 weeks) you will receive a bespoke Get Fit Programme which comprises:

- weekly workout routine
- stretching exercises
- meal plans and menus
- weekly emails

The nutritionist will call after the first week to review the programme. You can also use the portal to submit questions during your programme for ongoing support.

I'm a wheelchair user - can you tailor a programme for me?

Yes, we can. You just need to tell us and we'll build the programme tailored for you.

How often can I use the service?

There is no limit to how often you can use the service.

Can I request a fitness programme for my children?

Yes, you can. These programmes are discussed by phone to ensure that we have the parents' consent to do this.

