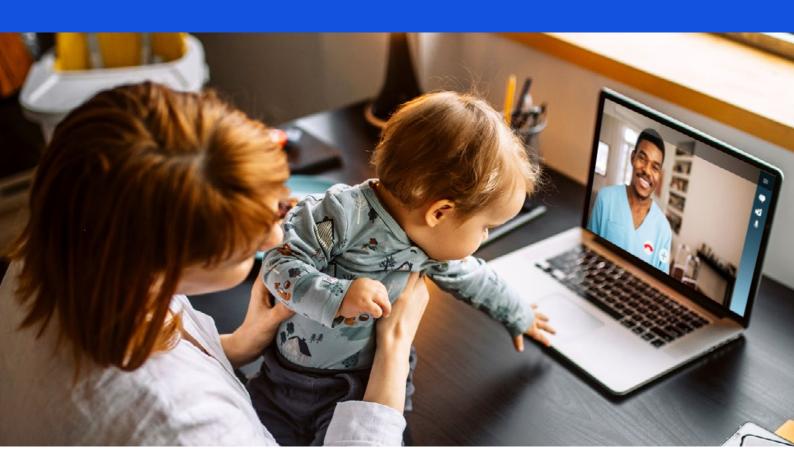
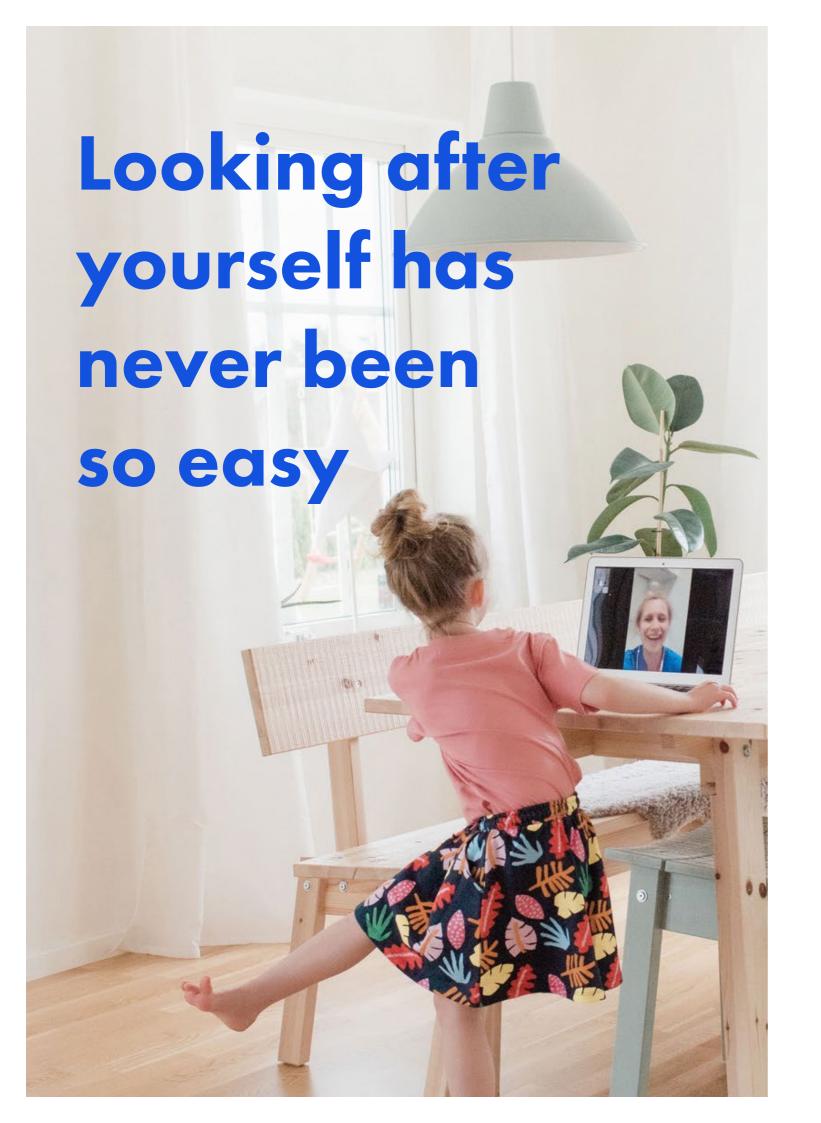


Stay fighting fit with Smart Health

Health and wellbeing experts at the click of a button





Health and wellbeing all in one place, so you can be at your best

Any insurance from AIG comes with unlimited access to Smart Health – our health and wellbeing service full of experts, advice and much more. So you can be at your best inside and out.

At no extra cost.



What's included?

24/7 remote GP

Personalised fitness plans

Tailored nutrition plans

Specialist mental health support

Second medical opinions

Online health checks

And it gets better

You can keep your family happy and healthy too. Your partner, and children (up to the age of 21), can use Smart Health whenever they want.

Let's delve a little deeper into what these six services are and how they can work for you.

Making the most of Smart Health



Chat to a GP when it suits you

Managing your health doesn't always fit in to the 9-5. So when you need a medical appointment at home, in work, or even on holiday, you've got unlimited, **round the clock access** to a doctor.

Our team of UK based GPs are on hand for things like medical advice, prescriptions or specialist referrals. Bookable on the app or the website, choose to chat by phone or video call.



And any prescriptions we give you can get delivered straight to your front door. So put your feet up, we'll do the rest.

Over a third of Smart Health appointments are made outside of the 9 to 5¹.



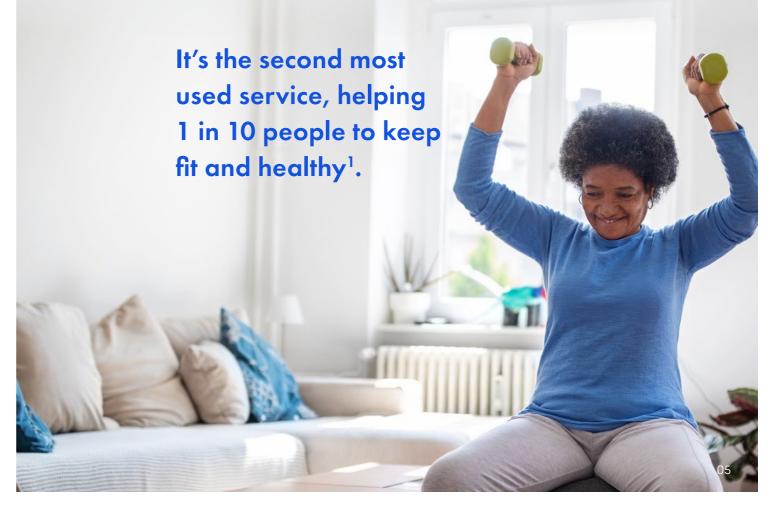
Eat well

Having the right diet can help you feel your best, inside and out. But reaching for the takeaway menu or eating out can be all too tempting – that's where we come in. Learning to eat well is more than just getting your five a day. Smart Health's expert nutritionists will work their magic, giving you weekly plans and menus designed specifically for your needs. Fuelling you and your family* with the good stuff.



Get fit

Getting a sweat on a few times a week is good for us, but starting out can be the hardest bit. Whether you're a spin class superstar, a rowing machine rookie or just like a brisk walk, Smart Health's here to help. The team of sports coaches will keep you on track with bespoke plans, no matter what your goal might be.





Talk to an expert about your mental health

One in four of us will experience some kind of mental health issue every year, but only one in eight of us are getting help with how we're feeling².

If you or your family* need someone to talk to, our team of qualified Mental Health experts are on hand for confidential support. They'll get you the specialist support you need.

Anything from coping with stress, anxiety, trauma, depression to dealing with a recent bereavement.



Keep your health in check

Your car needs regular maintenance to keep running, so you give it a once over to keep it in tip-top condition. The same goes for your health. Smart Health offers online health checks designed by a team of medical specialists. By filling out a quick questionnaire on the website, you'll receive personalised support and gain awareness of things like your Body Mass Index (BMI), cardiovascular risk profile and available tests and screening programmes.

And much like your car, a regular health check can make sure you're always fit for your next journey.



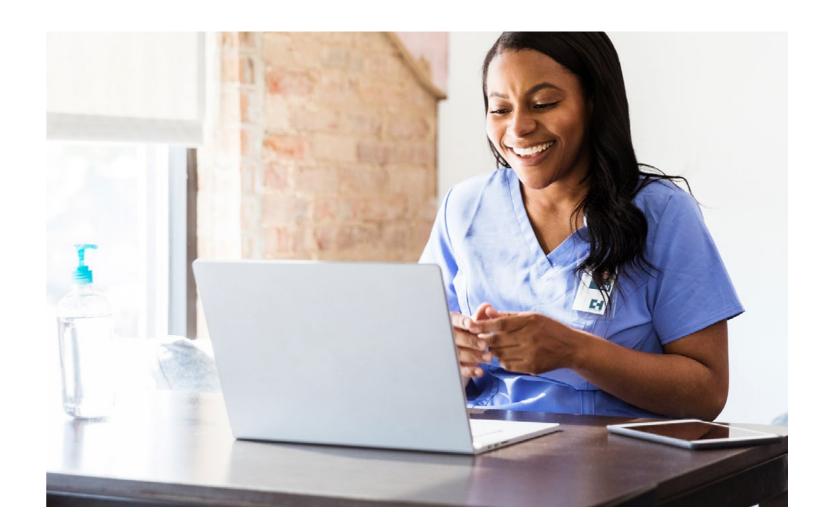
Getting the right treatment

If you're not 100% sure on your diagnosis or treatment plan, our world-leading experts are here. You can reach out to one of the **50,000 specialists globally**, who cover over 450 different fields.

They'll assess your case and your very own case manager will give you a personalised report, including their recommendations for treatment. You can be sure you'll get the right diagnosis and treatment plan, whatever your condition might be.

One in eight people have their diagnosis changed³.

One in three people have their treatment changed³.



Smart Health might be award-winning⁴ but it's the impact it has on people like you that's important.



GP appointments are available within hours and 58% of people didn't need to do anything after speaking to a doctor¹.



One third of people who received a second medical opinion had changes in their treatment³. And one in eight actually got a change to their diagnosis¹.



Before speaking to a Smart Health psychologist, over 60% of people had moderate to severe psychological distress. After talking to our experts, nearly 75% were healthy or only experiencing low level problems⁵.

Smart Health's free. But let's put a price on it.

When we asked people how much they'd pay for Smart Health, they said over £500 a year or £43 a month⁶. That's more than the average cost of life insurance⁷.

We've done the research, and if you were to pay for these private healthcare benefits out of your own pocket, do you know how much they'd cost? We'll let you in on a little secret. It's a lot.

Let's break it down.

Private 30 minute video or telephone GP appointment: £898

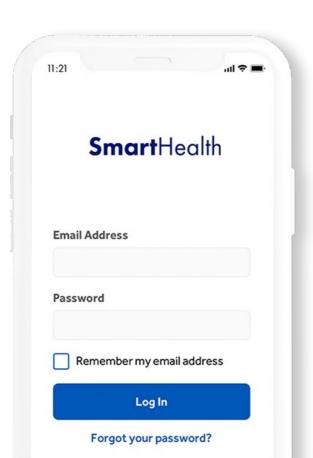
Seeing a counselling psychologist for one hour: **Starting from £120**°

One hour appointment with a nutritionist: £50-£120¹⁰

Face to face personal training session: £30-£60¹¹

Health checks: From £149¹²

Second medical opinion from a world-leading expert: Money can't buy



But you get Smart Health for free.

And because there's no limits on usage, you and your family* can make the most of free private healthcare over and over again.

Unlocking Smart Health

How to keep happy and healthy

If you decide to get insurance with AIG, you can use Smart Health straight away. No ifs, no buts. You'll just need your ID and policy number to get going.

Start using Smart Health today

Visit the Smart Health <u>website</u> or download the app to book your appointments, access your fitness and nutrition plans and make the most of the experts you've got in the palm of your hands.

Want to find out more? Visit our <u>Smart Health Hub</u> to discover more on all of the services and some extra articles and tips on living a healthy life.





aiglife-smarthealth.com

- 1. Smart Health customer data, Teladoc, December 2021
- 2. www.mind.org.uk/information-support/types-of-mental-health-problems/statistics-and-facts-about-mental-health/how-common-are-mental-health-problems
- 3. After getting a second medical opinion, Smart Health customer data, Teladoc, December 2021
- 4. Best Health & Wellbeing Offering, Cover Customer Care Awards; Best Added Value Service, Cover Excellence Awards; Best Innovation in Insurance, The Financial Services Forum 2021 Awards for Innovation
- 5. Core-10 scores captured before and after therapy, January May 2021
- 6. AIG Life commissioned research, ID Consulting, January 2020: 2000 sample size.
- 7. The average cost above is based on a level term, life-only (without critical illness cover) single person policy | www.moneysupermarket.com/life-insurance March 2021, correct as of May 2021
- 8. <u>www.bupa.co.uk/health/payg/remote-gp</u> March 2021
- 9. <u>myonlinetherapy.com/cost-to-see-a-psychologist/</u> May 2021
- 10. www.cosmopolitan.com/uk/body/diet-nutrition/a33960/what-to-expect-nutritionist May 2021
- 11. <u>www.puregym.com/puregym-experience/personal-training</u> May 2021
- 12. www.nuffieldhealth.com/path-health-assessments March 2021

Smart Health is provided to AIG Life Limited customers by Teladoc Health. We want to let you know that these services are non-contractual, which means they don't form part of your insurance contract with us. If our partnership with Teladoc Health ends, these services could be changed or withdrawn in the future.

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 $^{^{\}star}$ Partner and children, up to the age of 21