



HSF Assist

Providing support and advice,
when it is most needed

Welcome to your new HSF Assist service - part of your health cash plan cover

HSF Assist provides you with unlimited access to a variety of assistance helplines and services.

GP Telephone Advice - 24 hour access to a Doctor

Virtual Doctor - a webcam based "face to face" consultation service with a Doctor

Health Information Website - a medically validated and regularly updated website

Counselling Service - a telephone and, if needs be, a face to face counselling service

Legal helpline - telephone access to Solicitors and Barristers

You can use any part of the HSF Assist service as many times as you need.

There is no pre-existing rule applicable to HSF Assist including the face to face counselling.

If you have any questions about HSF health plan, contact us on

1890 473 473

Please keep this leaflet in a safe place for future reference.

This leaflet is a complement to your main policy document with HSF health plan Limited.



GP Advice Line



1890 475 475

Contacting your GP for medical advice, reassurance or guidance, especially outside surgery hours or during the working day, can often prove inconvenient.

Now you can speak with a GP at a time that suits you. HSF health plan provides a private GP Telephone Consultation Service to enable you to talk in confidence, to a qualified practising GP without the worry and inconvenience of time constraints. There is no charge for the advice and every call remains confidential. No personal details or any advice given will be passed on to any organisation or individual without your prior consent.

***The HSF health plan GP Telephone Consultation Service is available
24 hours a day, every single day of the year.***

Why a GP Advice Line?

If you are working or leading a busy lifestyle, you may have difficulty getting to the surgery during opening hours.

You know that in an emergency you should call your own doctor or the emergency services, but it is sometimes difficult to decide if a medical problem is important enough to see your GP. Or perhaps you want to discuss a sensitive or confidential medical matter and would prefer to talk to a GP over the telephone at a time to suit you. Maybe you want more time to discuss your concerns or a second opinion.

Who answers the telephone?

Your call will be answered by a specially trained operator. The operator will take some details from you and arrange for a GP to call you back at a convenient time.

Should our doctor think it advisable, and subject to your agreement, we will send a record of your consultation to your own GP in order to keep him/her informed.



What sort of things can I ask about?

An ache or a pain that won't go away – we can provide clinical advice on your symptoms and discuss possible treatments

Sensitive or confidential concerns

Explanations of diagnosis or treatment you may have been prescribed.

Possible after-effects of surgery

Side-effects of any medication you are taking

Vaccinations you may need when you are travelling abroad and other health precautions relevant to your own personal medical history

Any healthcare issue that you feel requires the expertise of a doctor

Will I still need to see a GP?

Maybe. Many of our callers receive the advice, reassurance and, where appropriate, diagnosis they need from our doctors. The GP Advice Line provides an invaluable information and advice service which might prevent an unnecessary trip to a GP. We can help with most questions you may want to ask a GP, but if you have symptoms which require a physical examination, or you need a prescription, you may have to see a GP.

How often can I call?

There is no limit to the number of times you can use the GP Advice Line. You can call as often as you need, secure in the knowledge that all advice will be given by practising GPs who are in touch with latest advances in medical care.

To use the GP Advice Line, all you need to do is call **1890 475 475 and quote **HSF IDL**. Please note all calls may be recorded.**

The GP Advice Line is complementary to your GP. In an emergency situation, you should contact your own GP or the emergency services directly so as not to delay the appropriate treatment.



Virtual Doctor



HSF Assist provides you with the next generation in GP services:

Virtual Doctor - an online doctor to see you at a time to suit you.

This new service enables you to have a virtual face to face consultation with a practising qualified GP in the comfort of your own home or at work at a convenient time to suit you between 8.30am and 6.30pm Monday to Friday (excluding UK Bank Holidays).

The service is designed to be secure, confidential and easy to use; you just need an email address, a broadband internet connection and a computer with a webcam located by your telephone/mobile phone. The service is an enhancement to the current 24/7 GP Advice Line telephone consultation service and enables you and the doctor to see each other via webcam on your computer or laptop which ensures even better communication between doctor and patient.

For example, you may have pain in your shoulder and difficulty moving your arm properly. This service will help the doctor to see exactly where the pain is and how it restricts your movements. Or you may have abdominal pain – again, you can point to exactly where the pain is, thus helping the doctor to diagnose your problem and advise you accordingly.

Important Note regarding the GP Advice Line and Virtual Doctor.

This is not an emergency service, in an emergency you should always contact your own GP or the emergency services so as not to delay any necessary treatment. Nor can it be used if you are, or might be, pregnant for any health related condition whether or not it is related to pregnancy.

In such cases you should always consult your own doctor.

The GP Telephone Consultation service is not intended to replace the personal care offered by your own doctor and cannot be used to obtain referral for treatment.

The GP Telephone Consultation Service is provided via a LoCall number to UK based qualified, experienced, practising General Practitioners under the jurisdiction of the Irish Medical Council, General Medical Council and the English courts.



Virtual Doctor

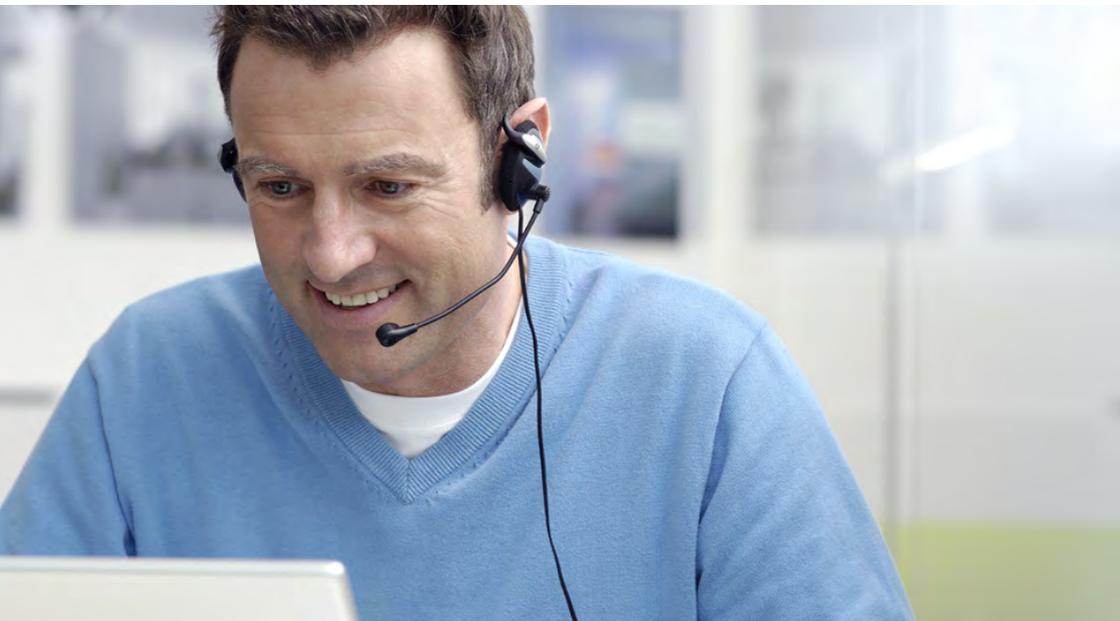


Now you don't need to leave home or work to see a qualified GP. With HSF Virtual Doctor, Ireland's first online webcam GP consultation service, you can arrange an online face to face consultation at a time that fits in with your busy life between Monday to Friday 8.30am to 6.30pm (telephone consultations are available 24/7).

- *At home – you don't need to wait days for an appointment and travel to a busy surgery and wait for your appointment.*
- *At work, imagine your own company doctor service without having to leave the office. The Virtual Doctor Service is further enhanced by using state of the art explanatory 3D medical images and health information enabling you, the patient, to have a more complete understanding of your condition.*

To arrange your Virtual Doctor Consultation all you need to do is call 1890 475 111 and book an appointment with the operator.

- You will need to provide an email address and have access to a computer or laptop with a webcam at the time of your appointment. To use the service, your phone needs to be located close to your computer/laptop screen.
- Virtual Doctor Appointments are available between 8.30am and 6.30pm Monday to Friday (excluding UK Bank Holidays).
- Once you have made your appointment, you will be sent an email to enable you to join the doctor in the online surgery meeting room. Please be ready to access this email link at the



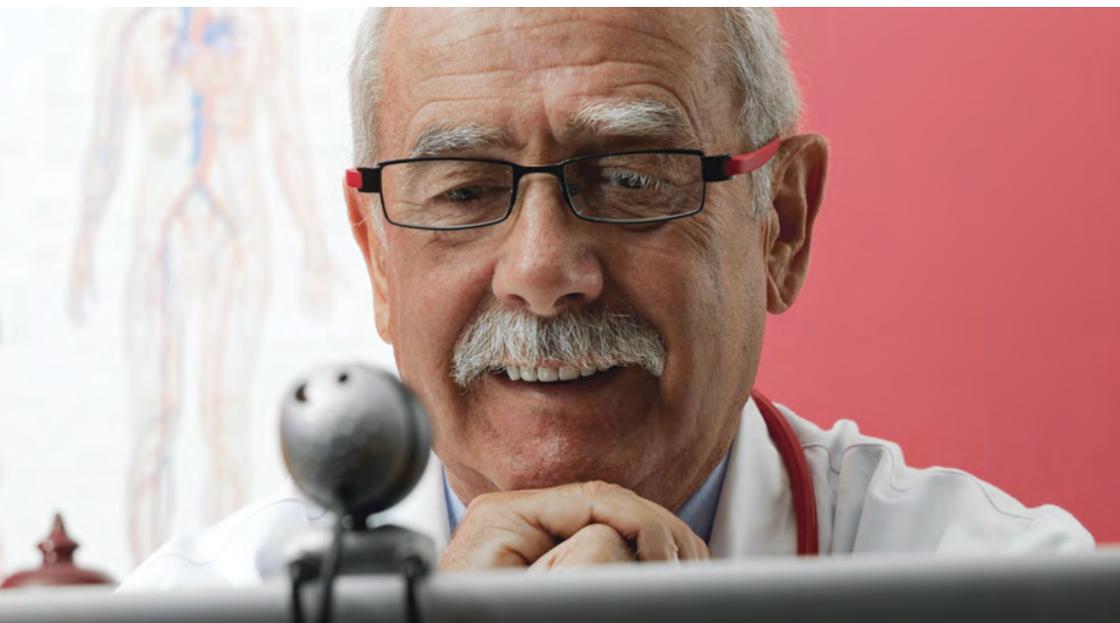
Virtual Doctor



time of your appointment.

- At your appointed time, the doctor will call you on the telephone number you provided to the operator. *If for any reason, there is a problem with the internet or broadband connection, you can still benefit from your GP consultation by telephone.*
- After the doctor has called you, click the link in the email – this will take you to a screen where you will be asked to enter your name then click “Next”.
- You will then see a small window/pop up box which will ask you to “Allow Adobe Flash Player Settings” – click “Allow” to enable the webcam consultation to take place.
- You will then see the Welcome screen with the Doctor showing in the top left hand corner.
- Please note both the telephone conversation and the video images may be recorded for customer service and monitoring purposes.
- The image of the doctor can be enlarged by clicking and dragging from the bottom right hand corner.
- To assist in the diagnosis or explanation, the Doctor may wish to refer to 3D medical images of the body. This will appear in the central section of the screen.
- Once your consultation is complete, the doctor will end your online meeting. You can now close your browser window.
- The doctor will end the telephone conversation, after ensuring you have a clear course of action.

We hope you find the service helpful. You can use it as often as you wish.



Virtual Doctor



Terms and Conditions

- *The GP Telephone Consultation Service is available 24 hours a day, 7 days a week; the Virtual Doctor Service is available from 8.30am to 6.30pm Monday to Friday (excluding UK Bank Holidays).*
- *The Virtual Doctor Service appointment is booked by calling the operator who will send you an email with a link to access the service. Very occasionally email systems can experience delays outside our control. If you have not received your email you should contact the operator again by telephone or you can complete your GP consultation by telephone without the face to face link.*
- *If you click the email link before the doctor has called you, the doctor may not be available, you will see a message stating "Connection denied – No host available to approve your request". Please wait a few moments and the doctor will be with you shortly.*
- *All telephone calls and visual images may be recorded for customer service and monitoring purposes. By accepting an appointment, you agree to the recording and these Terms and Conditions.*
- *The doctor reserves the right to terminate the visual image if inappropriate images/behaviour are displayed by the patient.*
- *The visual imagery remains the property of the consulting doctor working for Medical Solutions UK Ltd.*
- *All data collected remains strictly confidential and is only used for the purposes of administering the service.*
- *Availability of the Virtual Doctor Service cannot be guaranteed as broadband/internet connections are controlled by third parties with whom Medical Solutions UK Ltd has no direct relationship or contract.*
- *The quality of images may not permit diagnosis to be made for some conditions. You may still need to see a GP for prescriptions or referral to a specialist.*
- *The service is not a replacement for your own GP. You may still need to see your own GP or contact the emergency services if the doctor feels it is necessary.*
- *You should not use the service for emergencies or urgent conditions as this may delay necessary treatment.*
- *Services are only available in the UK & Ireland and operate under the exclusive jurisdiction of the English Courts and General Medical Council Guidelines.*



Health Information Site



hsfassist.com

These days we are all lucky to have a wealth of general information available to us about looking after our health. But it can get a bit confusing knowing which sources you can completely rely on.

The HSF health plan Health Information Service offers medically validated and regularly updated information on health and medical matters, including new treatments, drugs or surgical procedures. If you're trying to overhaul your lifestyle you can also get guidance on areas such as nutrition, exercise or avoiding sports injuries.

There's a travel section too, so you can check on vaccinations needed for your destination and other useful advice on protection from sun, food hygiene and insect bites, etc.

If you're not online, don't worry, just call and we will print off the information and post it to you.

To access the service go to www.hsfassist.com and save it to your "favourites" list!



24/7 Counselling Service



1890 475 333

Having someone to talk to in confidence when we find life a bit too demanding can be just what we need to help us through those stressful times. Our team of experienced, professionally trained counsellors are available to assist you explore and resolve your issues 24 hours a day, 7 days a week.

You can discuss any aspects that are worrying you including

**Home
Family
Relationships
Work
Bereavement
Trauma
Substance Abuse**

You can call the service as often as you need or arrange a series of regular telephone counselling sessions with the same counsellor (week day service).

There is no charge for this service, you only pay the cost of a local telephone call.

If the telephone counsellor feels that you need face to face sessions, then the telephone counselling service will identify local counsellors in your area for you to meet with.

With HSF Assist you can receive, from first registration, up to 6 face to face counselling sessions after your telephone counselling. If you use the face to face counselling, the Counsellor will then invoice HSF Assist direct for up to 6 sessions.

Please note that up to a maximum of 6 sessions per named person on your policy, for the lifetime of your policy may be claimed.

To access the service call 1890 475 333 and quote HSF IDL.



Legal Helpline



1890 475 222

Our lawyers can advise on any matter relating to UK and European law. Staffed by solicitors and barristers specially selected for their skill in explaining complex legal matters in everyday language, the advice line has helped many thousands of policyholders through a multitude of legal problems. Together they are able to provide specialist knowledge in the areas of employment, personal injury, negligence, property, contract disputes and consumer law to name but a few. Where we do not have the specialised skills in-house, we can call on our panel of lawyers and, for European legal advice, lawyers in our sister offices across Europe.

The Legal helpline is available 24 hours a day 7 days a week and can be called as often and for as long as needed.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other areas is available 9am - 5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, we will arrange to call you back.

To use the Legal Helpline service, simply call 1890 475 222 and quote HSF IDL Please note all calls may be recorded.





HSF AssistTM

only from HSF health plan



 All Services provided by
medical solutions
Integrating health care services

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