

Schedule of Group Insurance Benefits

Retired Officer and partner

Officers' who were members of the group life insurance scheme as a serving officer can continue this scheme, if they wish, with the benefits shown below. To access this a form can be obtained from the Federation by contacting Rayanne Lingham on 020 8464 2322 or r.lingham@metfed.org.uk

Spouse/partners must have been insured for three months prior to the officer's retirement in order to continue the insurance. A spouse/partner cannot be added to the insurance once the officer has retired.

Retired Officer (under age 65) and partner

	Retired officer	Partner
Life <i>20% advance of benefit on terminal prognosis (age 63 and under)</i>	£65,000	£22,500
Calendar monthly premiums:	£24.60	£9.85

Retired Officer (aged 65 - 69) and partner

	Retired officer	Partner
Life	£22,000	£8,000
Calendar monthly premiums:	£24.60	£9.85

Life assurance benefit is payable on the death, by any cause, of the member or their subscribing partner up to the day before their 70th birthday. Partner benefit levels depend on the age of the subscribing officer.

Retired Officer legal expenses scheme

	Retired officer
Legal expenses	£100,000
Annual premium: <i>The premium includes Insurance Premium Tax (IPT)</i>	£155.76

The premium for life cover will continue to be taken from your pension, at source, until the day before your 70th birthday. (If the spouse/partner is 70 first, then that deduction should stop first). The group insurance can be cancelled at any time in writing to the address below.



METROPOLITAN GROUP INSURANCE



OFFICER INSURANCE COVER

By Advisory Insurance Brokers Limited (part of The Ardonagh Group)

Your group insurance scheme now includes Best Doctors and Care on Demand.

Best Doctors

When it comes to treating health challenges you want to know you are receiving the best possible care.

The Best Doctors second medical opinion service provides access to over 50,000 world leading experts worldwide.

They will provide you with an expert opinion on diagnosis and treatment for a range of conditions from dermatological conditions to heart disease all from the comfort of your own home.

The service provides the subscribing member of the Group Insurance Scheme and their resident family, dependent children up to age 21 (25 if still in full time education).

We offer a non-advised product, which means we cannot provide you with a personal recommendation in respect of this scheme but can outline the detail, features and benefits so that you can decide whether the cover(s) suits your needs. This scheme meets the demands and needs of those who wish to provide protection for the circumstances outlined in this booklet and at the benefit levels described in the schedules detailed.

Telephone: **0800 085 6605**
or <https://bestdoctors.com/unitedkingdom/>

Care on Demand

The GP Care on Demand service provides the subscribing member of the Group Insurance Scheme and their resident family with unlimited access to a GMC licensed practising GP from the comfort of their home or workplace.

Brought to you by Teladoc Health, a world leader in virtual care, you can use the GP service when you are abroad to access doctors who are practised in supporting patients wherever they are in the world.

Key benefits:

- 24/7, 365 days a year, worldwide access
- Connect via the App, or simply call
- Discuss all aspects of your physical and mental wellbeing
- Unlimited consultations; you can use the service as much as you need
- Connect with a high quality GP* who has the time to listen and to help you.

No pre-existing medical condition exclusion or age limit applies.

**Teladoc GPs are carefully selected and actively practising medicine. They have over six years of professional experience, undergo quarterly appraisals and continuous training.*

As part of Care Quality Commission (CQC) regulations patients, when engaging the service for the first time, will be asked to go through a positive ID process.

GP Care on Demand is provided by Teladoc Health, Inc.

Teladoc Inc is a telemedicine company that uses telephone and video-conferencing technology to provide on-demand remote medical care via mobile devices, the internet, video and phone. www.teladoc.com



Care on Demand FAQs

Q: How do I access the app

A: Look for the logo above on either the Apple Store or Google Play

Apple Store: <https://apps.apple.com/gb/app/care-on-demand/id1481628208?ls=1>

Google Play: <https://play.google.com/store/apps/details?id=com.advancemedical.careondemand>

Q: Is the service 24/7?

A: Yes

Q: How do I get the ID reference for the APP

A: It is METFED

Q: Is it accessible worldwide

A: Yes

Q: How long will I wait for an appointment?

A: You select a time from the schedule and GP callback is typically within 1-2 hours

Q: How long is an appointment call?

A: Depending on complexity the average is 15 minutes by phone or 30 minutes by video call

Q: Is there a limit to the number of times I or my family can use this?

A: No, there are no limits to the consultation service

Q: Can I add a partner/spouse to my Care on Demand account?

A: No, Partner's will need to download the app and create their own account using the same ID reference as medical information is confidential

Q: What is the phone number to call?

A: +44 (0) 203 499 4891

Q: Is the information shared with my GP?

A: Yes, if you give your consent

Q: Can the GP issue a prescription or referral letter?

A: Yes, if considered necessary

Q: Does an adult need to be present for child consultations?

A: Yes, if considered necessary

Q: At what age will cover for my children cease?

A: Cover for children ceases at age 21 or 25 if still in full time education

Q: If accessed outside of the UK will advice be country appropriate?

A: Yes, GP recommendations will reflect where you are at the time

Data Protection Notice: Group Insurance Scheme Cover is arranged by Advisory Insurance Brokers Limited, who are the data controller for the personal information you provide. We are committed to keeping your information safe and secure. We will use your personal information to communicate with you and to provide you with the products and services you have requested or are of interest. We share information with other companies including insurers and finance companies to assess and obtain the quotes and covers you have requested. We will also share information with other organisations where we need to do so by law. Our Fair Processing Notice can be found here: <https://www.towergateinsurance.co.uk/fpn/advisory-insurance-brokers>. This explains in more detail how we use and share your personal information.

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INSURANCE
COVER**

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