



LV= Doctor Services

We're here for you, starting from day one



Provided by

SQUAREHEALTH
ALWAYS THERE HEALTHCARE



Expert medical advice at your fingertips

We know that when it comes to your health you want the best and as the UK healthcare system continues to change and our lives get even busier the need for quality, convenient healthcare has never been greater.

So, we include LV= Doctor Services alongside all eligible life, investment and equity release products. It's about going beyond the financial support you'd expect from an insurer and doing more.

LV= Doctor Services gives you and your spouse/partner access to six expert medical services in one handy app or by simply calling Square Health.



24/7 Remote GP – Unlimited consultations with a UK doctor to talk through any health or medical concerns by video or phone consultation.



Prescription Services – Get a private prescription without the need to visit your local GP.



Second Opinion – Check a diagnosis and get advice on the treatment options available with a UK medical specialist by video or face-to-face consultation.



Remote Physiotherapy – Get remote access to up to five free sessions with a UK trained physiotherapist and receive a bespoke treatment plan.



Remote Psychological Services – Get access to up to five sessions of mental health support from a network of highly trained therapists.

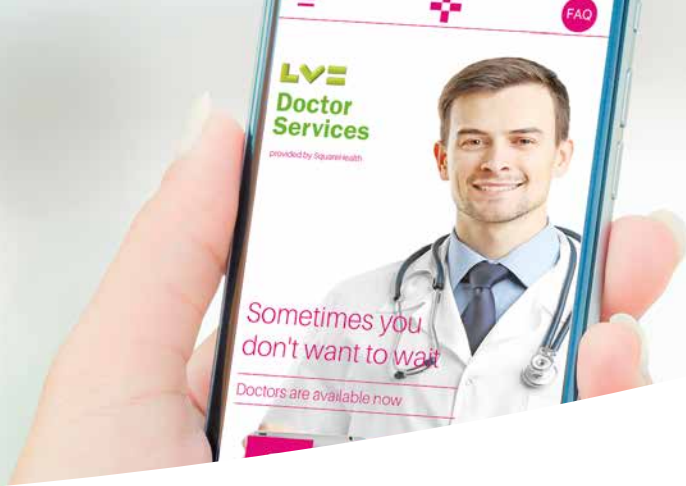


Discounted health MOTs – Provides an assessment of overall health, identifying any health risks and areas of improvement.



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How do I access LV= Doctor Services?

Just download the LV= Doctor Services app to your smartphone or call **0330 822 1776** to get convenient access to a leading network of UK doctors and specialists, whatever your medical concern and wherever you are. Your spouse/partner will also need to register and download the app to use the services, and where an appointment cap per year is applied, this is shared with the policyholder.

Who can use the services?

If you've taken out an eligible product with LV= then you can access LV= Doctor Services from the moment your policy starts. Your spouse/partner can also access all six services providing they live with you at the same address.

Your children up to age 16, where you (the policyholder or insured employee) are their parent or guardian, can also use the Remote GP, Prescription Services and Second Opinion services.

About our partner, Square Health

Founded by practising doctors, Square Health provides expert medical services using the latest online technology. With one of the largest networks of over 5,000 UK medical professionals, including doctors and healthcare specialists, each Square Health practitioner is highly trained and experienced, as well as being registered with the GMC (General Medical Council).

All Square Health professionals are based in the UK.

LV= Doctor Services is a non-contractual benefit, which means we can change or remove the services at any time.



For more information on the products that LV= Doctor Services is available with, visit

[LV.com/doctorservices](https://www.lv.com/doctorservices)

24/7 Remote GP

You never know what life holds, so it's reassuring to know that our Remote GP service gives you and your spouse/partner access to a leading network of practising UK doctors to talk through any health issues or medical concerns you may have, without travelling to your surgery, or sitting in the waiting room.

How does it work?

Simply, go to the LV= Doctor Services app and book your video or phone consultation with a qualified UK GP at a time to suit you. Or if you prefer, you can call Square Health directly on **0330 822 1776**. You can normally get an appointment within two hours.

Each doctor is registered with the General Medical Council (GMC) and on hand to deal with any medical concern or health issue you may have. There are no medical exclusions.

Simple, convenient and confidential, it's quick and easy to get the medical advice you need wherever you are - at home, at work or on holiday.

Can be used by:

- You (the policyholder or customer)
- Your spouse/partner
- Children under 16 (through your account)

What Remote GP will do for you

- **Treat everyday illnesses** – such as allergies, flu or skin conditions, which can still cause major discomfort
- **Provide a diagnosis** – you can get information, advice and a clear course of action for any serious illness
- **Refer you to a specialist** – to see a specialist or medical professional face-to-face in your local area.

Common conditions treated:

- Colds and flu
- Stomach and digestive problems
- Back problems
- Serious illnesses
- Sickness and diarrhoea
- Mental health
- Sports injuries.



Prescription Services

This service goes hand-in-hand with Remote GP, in that during your GP consultation, the doctor may offer you and your spouse/partner a private prescription for a recommended course of treatment.

How does it work?

First book your consultation using the Remote GP service. Then, if during the appointment the consulting doctor recommends any medication, you will be offered a private prescription.

There is no charge for the private prescription, but you will need to pay for the private prescription medicine and the costs will vary depending on the medication prescribed.

That's because unlike a standard NHS prescription which has a flat fee of £9.90 (correct at December 2025), the cost of your private prescription medicine may cost more.

By using Prescription Services it will save you time and take away the hassle of getting an appointment with your usual GP, and mean you get your prescription medicine faster.

Repeat prescription service

This is a service you can use if you have a regular NHS prescription. You can choose to have your prescription fulfilled by Square Health, who will arrange to have your repeat medication delivered to your home address free of charge. This can be set up for ongoing, repeat prescriptions only.

Can be used by:

- You (the policyholder or customer)
- Your spouse/partner
- Children under 16 (through your account)

Why use Prescription Services?

Getting medication and starting a recommended course of treatment is:

- **Convenient** – your prescription can be sent to a local pharmacy for you to collect at no charge. If you choose to have it delivered to your home or specified address then a £10 delivery fee will be charged on top of your private prescription costs.
- **Fast** – no need to visit or spend time waiting at your local GP surgery.
- **Reassurance** – the service is registered with the Care Quality Commission (CQC)
- **Sick note** – if appropriate, the GP can prescribe a sick note for you, free of charge.
- **Referral letter** – if the GP recommends further assessment or treatment, an open referral letter can be issued for further UK specialist care. This can be used within the NHS or privately. They'll do this free of charge and email it to you after the consultation.

What's included in the service?

- ✓ Access to our private prescription service
- ✓ GP consultation by video/phone
- ✗ Your private prescription medicine
- ✗ A fixed fee of £10 applies if you opt to have the private prescription medicine delivered to your home address.

For many private prescription services you need to pay every step of the way, which all adds up and can make it an expensive option. That's why we're clear that, with our service, you only pay for the private prescription medicine and if chosen, the home delivery fee.

Second Opinion

If you, one of your children or your spouse/partner have been diagnosed with a medical condition and you know the results, you may still have questions about the diagnosis and the course of treatment recommended. And it can be a worrying time waiting to get the answers you need.

Our Second Opinion service is there to review a diagnosis, to help clarify any unanswered questions and to help you understand the treatment options available. It may not mean that the diagnosis is changed, but it could help to provide reassurance that the initial diagnosis is right.

How does it work?

When life is uncertain and you don't have the answers, it's reassuring to know that you can get an expert medical Second Opinion. Simply, go to the LV= Doctor Services app and select Second Opinion.

The specialist selected for your consultation will be chosen to best match your diagnosis or medical condition, from a leading network of over 5,000 UK based health and medical experts. And you can choose whether you want a video or face-to-face consultation.

Following your appointment your medical details will be updated on the app, and a written report will only be shared with your own doctor, at your request.

What Second Opinion will do for you

- **Investigate a diagnosis** – your case will be examined based on a full review of your medical records
- **Help you to collect your medical records** – if needed, you will be guided through how to request your medical records

Can be used by:

- You (the policyholder or customer)
- Your spouse/partner
- Children under 16 (through your account)

- **Confirm a diagnosis** – once your medical information is reviewed, a diagnosis will be confirmed, with guidance and advice on the treatment options available
- **Refer you to a specialist** – this will happen if the specialist believes you would benefit from seeing a consultant or medical professional face-to-face, for example: for diagnostic or pathology investigations
- **Includes mental health** – it's likely your specialist will recommend a follow up face-to-face consultation with a medical professional or consultant, to best treat your diagnosis and in your local area
- **Reassurance** – the advice and guidance can help to answer any outstanding questions, or provide reassurance
- **No cost** – unlike some other services or private medical insurance, you won't be asked to pay a contribution towards any consultation fees, or an insurance excess.

The most common treatment areas:

- Cancer
- Heart and cardiovascular
- Hip complaints
- Knee complaints
- Mental health

Remote Physiotherapy

With our Remote Physiotherapy Service, you and your spouse/partner can access up to five remote physiotherapy consultations (per year)* with a physiotherapist, without the need for GP referral. This includes diagnosing, treating and rehabilitating any musculoskeletal pain or injuries such as back pain, sports injuries or sprains.

How does it work?

You can arrange a video or phone consultation via the app to get an initial assessment by a qualified physiotherapist. The physiotherapist can then offer advice and work with you to develop a bespoke treatment programme, this may include an exercise plan accessed through the app. If needed, you may also be sent an information pack and equipment to support your treatment, such as a foam roller and exercise bands.

The remote appointments can be arranged at a time convenient to you, removing the need to take time out of work for your treatment, preventing disruption to your everyday life.

Can be used by:

- You (the policyholder or customer)
- Your spouse/partner

Common treatment areas include:

- Back and neck pain
- Shoulders, knees and ankles
- Sports injuries
- Joint sprains and strains
- Tennis/Golfers elbow
- Trapped nerves and sciatica
- Tight muscles

*Where an appointment cap per year is applied, this is shared with your spouse/partner.

Psychological Services

Your mental health is just as important as any physical sickness or injury. That's why we now have a dedicated service to provide mental health support. As part of this service you or your spouse/partner will be able to access up to five consultations a year*, helping you to address any mental health concerns.

1 in 4 adults in England will experience a mental health issue in any given year (Mind UK). The NHS wait times for mental health treatment are often long, and mental health can't always wait. That's why we provide valuable mental health support through LV= Doctor Services. Through LV= Doctor Services you can get emotional and behavioural support from a qualified therapist, trained to offer counselling, cognitive behavioural therapy (CBT) and other mental health therapies.

How does it work?

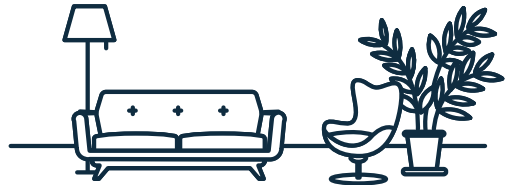
You can arrange an initial consultation through the LV= Doctors Services app, and speak to a qualified counsellor, therapist or psychologist via video or a phone consultation. Based on your needs, a treatment plan is developed, and may include an online programme, for example online CBT sessions. The therapist is also able to refer you for a face-to-face consultation if needed.

Can be used by:

- You (the policyholder or customer)
- Your spouse/partner

Common treatment areas include:

- Anxiety, panic and phobia
- Depression
- Substance abuse
- Obsessive compulsive behaviour
- Post-traumatic stress disorder
- Sleep disorders
- Eating disorders



*Where an appointment cap per year is applied, this is shared with your spouse/partner.

Discounted health MOTs

To help you improve your health and wellbeing we're offering you and your spouse/partner 25% off three different health MOTs.

By having a health MOT, you can track your current health, identify potential health risks, and better understand your body. You're then given recommendations based on your results; this may include changes to your diet, physical activity level, lifestyle habits and stress management.

The different options available

We offer you three different health MOTs, which vary in comprehension and price.

What does it involve?

You'll have a range of assessments carried out by a medical professional at a surgery, at a time convenient to you. The type and number of tests you have will depend on the health MOT you choose and whether you add optional extras.

The assessments could include:

- Health questionnaires
- Body measurements (and height)
- Blood pressure checks
- Blood sample

Can be used by:

- You (the policyholder or customer)
- Your spouse/partner

How the tests compare

For the Snapshot health MOT, you are sent a kit and instructions to take a pin prick blood sample which you return directly. This is tested against the markers listed and results are sent in a few days in a personalised report.

For the Well and Well+ health MOTs blood samples are taken by a health professional and tested against a wider range of markers. A personalised report is returned in a few days.

How much does it cost?

MOT type	Normal cost	LV= members price (25% discount)
SnapShot	£79	£59
Well	£199	£149
Well+	£265	£199

Here are the different health markers covered:

Health Markers	LV= Snapshot	LV= Well	LV= Well+
Kidney Health	✓	✓	✓
Proteins	✓	✓	✓
Bone Health	✓	✓	✓
Gout Risk	✓	✓	✓
Diabetes Risk	✓	✓	✓
Cholesterol Status	✓	✓	✓
Liver Health	✓	✓	✓
Anaemia Risk	✗	✓	✓
Blood Cancer Risk	✗	✓	✓
Clotting Status	✗	✓	✓
Lung Function	✗	✗	✓
Thyroid Health	✗	✗	✓
Nutrition Consultation	✗	✗	✓
Urinalysis	✗	✗	✓

How does it work?

Simply, call Square Health directly on **0330 822 1776** and quote your LV= policy number.

To find out more about what each health MOT covers, visit [LV.com/doctorservices](https://www.lv.com/doctorservices) or call Square Health on **0330 822 1776**.

Why use LV= Doctor Services?

It's now straightforward and convenient to get the medical advice and treatment you need with the LV= Doctor Services app:

- **Easy access** – to a leading network of over 5,000 UK health professionals and medical experts at your fingertips
- **Convenient** – you can speak to a UK doctor from the comfort of your home, at work or on holiday
- **Serious illness or everyday health concerns** – you can get expert medical advice for whatever you need, wherever you are
- **No consultation fees** – you won't pay any consultation fees, or an insurance excess.

The six services are also available by phone.



Call Square Health on

0330 822 1776

Calls may be recorded and/or monitored for training and audit purposes. Choose your appointment at a time to suit you, anytime between 8am-7pm Monday to Friday, 9am-1pm Saturdays.

LV= Doctors Services is provided by Square Health Limited.

This service is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.



Interested in LV= Doctor Services – and want to know more?

Visit [LV.com/doctorservices](https://lv.com/doctorservices)



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