



**Thankfully, there's more  
to a Bright Grey menu  
plan than just money.**

Discover how the whole family  
can benefit from Helping Hand.

**bright grey**<sup>®</sup>

Protection. We make it personal

# If you're thinking about protection you'll find yourself asking a few practical questions:

Will the plan cover the mortgage?

Will I be able to pay the bills?

Will my family cope financially without me?

# If you need to make a claim you'll find yourself asking some more emotional ones:

- What treatment can I expect?
- How do we reassure the kids?
- How do I manage my fears?
- How can I speed up the recovery process?
- What are the long-term consequences?
- How will the family cope with the trauma?
- Who can I talk to?

**If you want an insurance plan  
that helps you answer all of these questions,  
we think you'll be interested in our unique  
Helping Hand service.**

## Protection that offers more than financial cover

# Helping Hand is all about helping you and your family cope with the trauma of loss or serious illness.

When you're feeling fit and healthy, it's difficult to tell what you might need or how you'd feel if you were diagnosed with a critical illness.

Of course, you'd want to know that your mortgage would be covered, and that your family would be able to pay the bills while you're in hospital or trying to get better.

But who would you talk to to find out more about your illness? Who could you turn to for reassurance? How would you find out about ways to speed up your recovery?

This is where our Helping Hand service steps in. It's designed to enhance the help available through the NHS to support you personally through illness and help you get better more quickly.

Helping Hand puts you in touch with your own personal nurse adviser. They will help answer any concerns you have surrounding illness and treatment.

Your nurse can also offer you a range of specialist services tailored to your needs to help speed up your recovery. For example physiotherapy, acupuncture, speech and language coaching or the support of a specialist cancer nurse – all at no extra cost.



We make Helping Hand available not just for you, but for your family too. Illness can often put pressure on family members who are left to cope alone, but your nurse adviser can offer them valuable support and reassurance.

Helping Hand can also help your family through bereavement. Your nurse adviser will contact them to offer to help with their loss. They can also arrange counselling with a bereavement professional.

Any provider can write you a cheque. But we know from the real-life experience of our customers that protection is about much more than the financial payout.

As you'll see with the 4 case studies in this booklet from Bright Grey plan owners, we designed Helping Hand to work alongside the financial payout to give you and your family total peace of mind.

## How does it work?

# Helping Hand is there for you and your family when you need it most.

We designed Helping Hand so that every menu plan owner and their family would have someone to turn to if they were affected by illness or death.

If you're diagnosed with a critical illness, your nurse adviser will call you to explain how they can help. They'll take time to understand the details of your diagnosis, talk to you about what you're going through, and discuss additional therapies and treatments that can help.

## Helping your family cope with the loss of a loved one

RED ARC nurses can help your family come to terms with their grief if anything should happen to you.

They can also arrange a course of specialist bereavement counselling at no extra cost.

Illness affects different people in different ways; your nurse will tailor a programme of recovery to suit your particular needs.

Often it just helps to have someone to talk to, so we make sure your nurse is on hand whenever you need them. You won't be put on a long waiting list before you speak to someone – Helping Hand starts as soon as your plan does.

Here are just a few of the many ways Helping Hand can support you and your family.

## Making it easier to cope with cancer

RED ARC oncology nurses are specially trained to provide support for cancer patients and their families.

They'll contact you to discuss treatments, side effects or the wider emotional issues associated with the illness.

## Helping to give back the power of speech

RED ARC nurses can ensure that you receive specialist speech and language therapy after an illness such as stroke.

## When conventional treatment isn't the answer

Complementary therapies such as reiki, aromatherapy and massage can work alongside conventional treatment to promote healing.

Your RED ARC nurse can arrange a course of specialist treatment, at no extra cost.

## Managing stress and depression

The impact of a critical illness diagnosis can often lead to feelings of stress, depression and anxiety.

RED ARC nurses are trained to provide practical stress management; they can also help family members suffering the effects of stress and anxiety.

## Introducing cardiac rehabilitation support

The effects of a heart attack or other coronary problems often leave people with a lack of self-confidence and feeling anxious about over exerting themselves.

RED ARC nurses are available to provide specialist information and support for heart attack patients and their families.

## Helping people get back on their feet

People suffering from physical disabilities, whether they're caused by long-term illnesses such as arthritis or the effects of accidents, can often benefit from physiotherapy.

RED ARC nurses can find your clients a local physiotherapist and arrange a course of treatment, at no extra cost.

## Getting you back to work

If you've been away from work for a long time recovering from an illness, it can be difficult to get back into the daily routine.

Your RED ARC nurse will help you prepare for your return to work and help to talk to your manager about making any changes to your working conditions.

## A Helping Hand when you need it most

**Loneliness, fear,  
guilt, helplessness,  
loss, insecurity,  
paranoia, despair.**

### It takes more than a cheque to cure feelings like these.

On the following pages we show you the many different ways Helping Hand has supported people with a Bright Grey menu plan.

From bereavement counselling to physiotherapy to complementary therapies, Helping Hand has stepped in to offer support over and above what the NHS can provide, straight away, and at no extra cost.

Helping Hand has been able to make a real difference to these plan owners' lives and the speed of their recovery. We want to show how it could do the same for you.



### **Sharon's story**

"You can't put a price on the support Helping Hand has provided."



### **Howard's story**

"It was the physiotherapy support from Helping Hand that really made the difference."



### **Laura's story**

"Helping Hand gave me access to a bereavement counsellor in a matter of days."



### **Karen's story**

"Although my diagnosis wasn't for a critical illness, I could still use Helping Hand to get better."



**Multiple sclerosis  
is the most common  
disabling neurological  
disease among young  
adults and affects  
around 100,000  
people in the UK**

Source: [www.mssociety.org.uk](http://www.mssociety.org.uk),  
February 2011

## Support from your personal nurse adviser

“You can't put a price on the support Helping Hand has provided.”

Sharon Richmond, Bright Grey plan owner

### Sharon's story

**My name is Sharon and I was diagnosed with multiple sclerosis in September 2009. I'm married to Jake, a self-employed tiler, and we have 3 children.**

“My illness came completely out of the blue. One morning in April I woke to find my left side tingling and thought I'd just slept on it strangely. It wasn't until 5 months later that I was finally diagnosed.

Initially we thought about the money, and how we were going to cover the mortgage with me not working and with Jake being self-employed.

Fortunately we were covered with Bright Grey and we received the payout just weeks after my diagnosis. But also, within 24 hours of making the claim, I received a call from Judy, my RED ARC nurse.

Judy has been brilliant. You come away from the diagnosis shell shocked, but if you want to see anyone for help or advice you're put on a waiting list.

Judy gave me loads of information about the condition, and contact details for organisations that could help. She also advised about diet, and arranged for me to have a vibration therapy machine to help the flow of blood to the muscles.

Helping Hand made us realise that although the money is a massive factor, it's not the only thing.”

See Sharon and her husband Jake talk about the difference Helping Hand made by going to [www.brightgrey.com](http://www.brightgrey.com)

**Help as soon as you need it**

**Your nurse adviser is on hand whenever you need them. They can also arrange specialist equipment and follow-up treatment from experienced accredited counsellors to speed up your recovery – all at no extra cost.**

## Using Helping Hand for physiotherapy

“The money from my claim definitely eased some of my financial worries, but it was the support from Helping Hand that really made the difference.”

Howard Tighe, Bright Grey plan owner

### Howard's story

**When I suffered a stroke at 41, I was told it was unlikely I would work again. But thanks to Helping Hand, I was back to work after 12 months.**

“One minute I was happy and settled, married with 2 young children and running my own business. The stroke changed everything.

Fortunately I was covered with Bright Grey, which meant I received a £75,000 payout when I claimed. But I also received support from Jan, my nurse, who arranged for me to receive physiotherapy from a specialist in neurological injuries, at no extra cost.

This helped me to move around much more independently and gradually I started to feel better. But without the tailored, practical help and emotional support Helping Hand gave me and my family, I wouldn't have made the recovery I did.”

You can see Howard tell his story by going to [www.brightgrey.com](http://www.brightgrey.com)

### Physiotherapy

**For stroke patients, the speed of recovery depends on how much physiotherapy they receive, but the NHS can only provide a limited amount.**

**Fortunately for Howard, the cost of his treatment was met by Helping Hand.**

A low-angle, slow-motion photograph of a person jumping over a rocky coastline. The person is wearing a blue t-shirt, white cargo shorts, and dark sneakers. The background shows the ocean and a clear sky. A large pink circle is overlaid on the bottom right of the image, containing text.

**Every year, around  
150,000 people in the  
UK have a stroke.  
That's one person  
every 5 minutes**

Source: [www.stroke.org.uk](http://www.stroke.org.uk), February 2011

## Using Helping Hand for bereavement

“**Helping Hand gave me access to a bereavement counsellor in a matter of days.**”

Laura Knight, Bright Grey plan owner

### Laura's story

**My husband Paul died very suddenly at the age of 49. He had a cardiac condition and was waiting for surgery.**

“Not long after he passed away my adviser pointed out that Paul had Life Cover with Bright Grey, which meant that not only did I receive a payout from them, but I also benefitted from the support of my own nurse adviser as part of Helping Hand.

The support I received was invaluable. When my nurse Sue first contacted me I was still in shock. I was suffering from feelings of loss, guilt, and quite often, desperation. Sometimes I felt as if I was going mad. Sue helped me talk through what I was feeling and gave me coping strategies to help.

She also arranged a course of specialist bereavement counselling that started straight away.

I've had 4 sessions with my counsellor so far. It's such a relief to be able to explore my feelings with someone outside the family, and to have the reassurance that what I'm going through is normal.

I'm often still sad and tearful, but I'm so grateful to be talking to people who care, and who can really make a difference.

Helping Hand is a brilliant service and means the world to me. I'd like to thank whoever set it up as it's an excellent thing.”

### How does bereavement counselling work?

**Bereavement counselling gives people extra support to work through their grief. It offers them a chance to explore their feelings and come to terms with their loss by talking to someone who is trained to help.**



**86%**

of people we contacted  
after the loss of a loved  
one used Helping Hand

Source: RED ARC service analysis,  
Jan – Dec 2010

## How Helping Hand works if you don't make a claim

“Although my diagnosis wasn't for a critical illness, I could still use the Helping Hand service to get better.”

Karen Robertson, Bright Grey plan owner

### Karen's story

As a fitness instructor I was leading a fairly active life until I experienced a hemiplegic migraine in 2008.

“The hemiplegic migraine caused temporary paralysis down one side of my body and I felt so debilitated I couldn't work. I was discharged from hospital after the diagnosis, but felt very much alone.

Fortunately before I'd become ill I'd taken out a Critical Illness Cover plan with Bright Grey. Although my diagnosis wasn't for a critical illness, I could still use the Helping Hand service to get better.

My nurse arranged for me to have a series of body balancing sessions and suddenly I started to recover. I had 12 sessions in total, during which my vertebrae were put back in place, and some reiki treatments for stress – and the cost was all included in my plan. My therapist says that it would have taken 3 to 4 years to get better without this help.

When you take out insurance you hope you're never going to need it. But I can honestly say that without Helping Hand I wouldn't be where I am today.”

How do complementary therapies like reiki help?

Complementary therapies can benefit patients by helping them to relax and sleep better. They can help to reduce stress and some of the side effects of treatment.

They can also work with other therapeutic techniques to promote healing.





**£40**

An average session of counselling or therapy can cost around £40, but Helping Hand provides this at no extra cost

**We're there for you and your family before, after and during a claim**

## With Helping Hand you're in good hands.

We'll do everything we can to make sure you receive your payment quickly and without fuss because we want to help ease the burden that illness or death can bring.

We'll give you the name of your dedicated claims assessor who will help you with every stage of the claim process. They'll also put the first steps of Helping Hand in motion by asking your nurse adviser to contact you to see if there's anything they can do to help.

Your nurse will take time to understand your concerns and priorities. They'll identify the right treatments and specialists and be there for you and your family for as long as it takes.

If you'd rather not use the service, that's fine too. We're here to help you only when and if you need us.

### So what will happen if i make a claim?

- Your claims assessor will forward your details to RED ARC.
- A nurse adviser will contact you explaining how they can help.
- They'll put together a care plan and suggest therapies or counselling to help speed up your recovery.
- Or in the case of bereavement, they'll contact your family to see if there's anything they can do to help.

We'd like to thank Sharon, Howard, Laura and Karen for sharing their stories with us. Owning a Bright Grey menu plan has given them all peace of mind that if anything happens, we'll take care of them. We hope it does the same for you.

A hand is shown holding a light green folder. On the folder, there is a white sticker with the 'bright grey' logo and the tagline 'Protection. We make it pay.' Below the sticker is a child's drawing of a smiling yellow sun, a girl in a yellow dress, and a boy in a green shirt and blue pants. A red heart is visible in the top right corner of the folder.

**bright grey**  
Protection. We make it pay.

Speak to your adviser for more information about Helping Hand and buying a Bright Grey plan, or visit our website [www.brightgrey.com](http://www.brightgrey.com)

# Discover how Helping Hand makes a Bright Grey plan the right plan.

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**ROYAL  
LONDON**  
FINANCIAL SENSE

**Bright Grey.** More financial sense from Royal London.

We are backed by the financial strength and stability that comes from being part of the Royal London Group, the UK's largest mutual life and pensions company.

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