



extra help for our
**Guaranteed 50 Plus
Life Cover** customers

Guaranteed 50 Plus Life Cover
Engage Mutual support services

we're here for you

As we grow older we all face challenges in our lives, such as ill health, infirmity or bereavement. At Engage Mutual, we know that while money can help at times like these it can't always solve everything. That's why we've teamed up with a range of trusted providers to offer Engage Mutual Support Services as a standard benefit of our **Guaranteed 50 Plus Life Cover**.

support when you need it most

As a mutual organisation we have a genuine commitment to our members' well being. Through Engage Mutual Support Services, every one of our **Guaranteed 50 Plus Life Cover** policy holders is automatically entitled to:

- **expert, general guidance on care options from Grace Consulting.**

And, if you are diagnosed with a serious or terminal illness and make a claim on your cover, you can also receive:

- **the practical and emotional support of RED ARC Care Advisory Service.**

advice on care

It's an inevitable fact that sooner or later many of us will have to consider professional care services for ourselves, our partners or elderly relatives.

But with so many options available, from residential care to home care, it can be hard to know which will be the right choice for you. So we've teamed up with **Grace Consulting** to give free, impartial and expert care guidance to you and your family. You can speak directly to a Grace Consulting Care Adviser and discuss which of the following types of care might be most beneficial.

- **care at home**
- **sheltered accommodation**
- **convalescent care**
- **long term residential care**
- **caring for those with a serious injury or long term illness.**

financial, medical & emotional support

If you are diagnosed with a serious or terminal illness it may well be the biggest challenge you've ever had to face.

To help you cope at this difficult time, our **Guaranteed 50 Plus Life Cover** includes serious and terminal illness cover for you as standard and, should a claim be made on either of these, you'll also have access to the expertise and resources of RED ARC.

what is RED ARC?

RED ARC is an advisory service which can complement the work of the NHS and could help you cope with your particular condition. You may speak as often as you wish to a dedicated Nurse Adviser, and if they think it may help, they can arrange a limited course of specialist support for you.

personal, professional advice

Just a phone call away, your Personal Nurse Adviser is there to support you. They have the medical expertise to answer questions about your condition. Or, if you're worried or anxious at any time, they'll be happy just to listen. You may speak to your adviser whether your claim is paid or not and there's no time limit on how long you can use this service.

specialist care

If your Personal Nurse Adviser believes you would benefit from specialist support, they can organise **a home visit by a Specialist Nurse** who can recommend lifestyle changes or equipment to help you cope with your condition or they could arrange one of the following treatments for you –

- **a course of therapy** such as cardiac rehabilitation, speech therapy or physiotherapy
- **a course of counselling.** Physical ailments inevitably have emotional consequences. An impartial viewpoint can often help you develop suitable coping strategies.

These treatments will be free for a certain number of sessions and your adviser will explain at the start that if you decide to carry on any treatment after the treatment services provided by RED ARC, you may have to pay.



To find out more about our
Guaranteed 50 Plus Life Cover and
Engage Mutual Support Services
please ask your adviser.

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Engage Mutual Services Limited introduce customers to Grace Consulting, a trading style of Cain & Paton Limited, who are not authorised or regulated by the Financial Services Authority. Grace Consulting offer a range of advice and information for those people seeking assistance and advice on care options within the United Kingdom.

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