



Accident & Health



## Lifeline Plus

Group Personal Accident & Travel Insurance

## Virtual Medical Care

An all-in-one virtual health solution

[www.virtualmedicalcare.co.uk](http://www.virtualmedicalcare.co.uk)

Virtual Medical Care is a service available with AIG's Lifeline Plus insurance, provided by the third-party Teladoc Health UK. AIG does not provide medical advice.

This document does not contain the full terms and conditions.  
Please review the terms and conditions listed on [www.virtualmedicalcare.co.uk](http://www.virtualmedicalcare.co.uk).

# Virtual Medical Care

Need to speak to a doctor or get advice for an ongoing health issue?

**Virtual Medical Care lets you connect with healthcare professionals at a time that suits you. You can reach them through your phone, tablet, or computer without leaving your home.**

This virtual service offers three main options to support your health:

- **GP Consultation**
- **Expert Case Management**
- **NEW Virtual Physio**

Virtual Medical Care can assist with common health problems. But for emergencies like chest pain, trouble breathing, or major injuries, please call the emergency services.

**Virtual Medical Care is not for emergencies.**

You and your family can access complimentary healthcare advice through Virtual Medical Care. Eligibility varies by type of service, so check each section of this document to see who in your family can use each service. The individual using the service also needs to be a UK resident and registered with a UK General Practitioner (GP).

You can use Virtual Medical Care at any time. You don't need to claim under your insurance policy to access this service. All services are provided in English.



To learn more, visit  
**[www.virtualmedicalcare.co.uk](http://www.virtualmedicalcare.co.uk)**  
or call **+44 (0)203 499 0658**.

# GP Consultation

Talk to a doctor 24/7

With GP Consultation, you can speak to a UK doctor whenever you need one by phone or video call. This service is available 24 hours a day, 7 days a week, 365 days a year. Whether it's day or night, you can get help without going to a clinic. Just use your phone or computer. It's quick, easy and perfect for busy people.

The doctor can help with common issues like:

- Colds, coughs, and flu.
- Sore throats and headaches.
- Stomach problems.
- Skin conditions like rashes.
- Minor injuries, such as sprains or cuts.

How it works:

- Consultations with licensed UK GPs can be requested online or over the phone.
- You select your preferred appointment time/day.
- App-based consultations allow for video consultations.
- You can upload images or medical documents to a secure portal.
- Get private prescriptions sent to a pharmacy near you.
- If needed, the GP can refer you to a specialist.



Who can use this service:

If you're covered by an AIG Lifeline Plus policy, you and your family can use the GP Consultation service. Family means your partner and children under 18 or under 23 if they are full-time students.

The individual using the service also needs to be a UK resident and registered with a UK GP.

# Expert Case Management

## Get a second medical opinion

**For complex or long-term health problems, Expert Case Management provides a second opinion by a specialist on your existing diagnosis or treatment plan.**

### Expert Case Management can help with more serious issues like:

- Long-term health conditions.
- Ongoing pain or discomfort.
- Complicated diagnoses.
- Uncertainty about your current treatment plan.

### How it works:

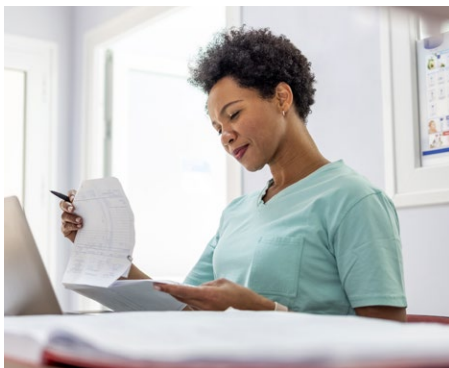
- Connect with a UK GP case manager to discuss your concerns and medical history.
- Appointments are available during normal UK service hours: Monday to Friday, 9 am – 5:30 pm (UK time).
- The GP will send your case summary to a leading specialist in the UK or abroad.
- The specialist will review your case and provide a report with recommendations.

- Your GP case manager will review this report with you and answer questions.

### Who can use this service:

If you're covered by an AIG Lifeline Plus policy, you and your family can use the Expert Case Management service. Family means your partner and children under 18 or under 23 if they are full-time students.

The individual using the service also needs to be a UK resident and registered with a UK GP.



# NEW Virtual Physio

## Help to move pain-free

**If you have an injury that affects your joints, bones and muscles or need help with musculoskeletal (MSK) pain, Virtual Physio may be able to help. This service connects you to licensed UK physiotherapists through video calls, so you can get expert treatment without needing a GP referral or visiting a clinic.**

### Virtual Physio can help with issues like:

- Back, neck, or shoulder pain.
- Sports injuries.
- Joint pain and stiffness.
- Recovery from surgery or injuries.

### How it works:

- Complete a pre-appointment assessment online or in the app. Your assessment will be reviewed within 24 hours. There are situations where virtual physiotherapy will not be appropriate, including injuries that require physical interventions and suspected fractures.
- Book an appointment with a physiotherapist. Appointments are available during normal UK service hours: Monday to Friday, 9 am - 5:30 pm (UK time).

- The physiotherapist will review your condition during your consultation and create a personal exercise plan.
- Access your exercise plan online with AI-guided exercises to track progress.
- Follow-up sessions are available with the physiotherapist to review your progress and adjust the plan.

### Who can use this service:

If you are covered by an AIG Lifeline Plus policy, you and your partner (both 18 or older) can use the Virtual Physio service. Children cannot use this service.

The individual using the service also needs to be a UK resident and registered with a UK GP.



Virtual Physio connects you to licensed UK physiotherapists through video calls, so you can get expert treatment without needing a GP referral or visiting a clinic.



# Accessing Virtual Medical Care

You can access this service online or by calling



**+44 (0)203 499 0658**



**[www.virtualmedicalcare.co.uk](http://www.virtualmedicalcare.co.uk)**

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## Virtual Medical Care App

The GP Consultation and Virtual Physio services are also available on the Virtual Medical Care App.



## To Register

1. Visit [www.virtualmedicalcare.co.uk](http://www.virtualmedicalcare.co.uk), click 'Login' and select 'Create an account'. You'll need your employer's Lifeline Plus policy number.
2. Download the Virtual Medical Care App via the App Store or Google Play.

Use the same login details for both the website and the app.

Before using certain services, you'll need to complete a secure ID check.

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[www.virtualmedicalcare.co.uk](http://www.virtualmedicalcare.co.uk) and the Virtual Medical Care App are operated by a third-party, Teladoc Health UK.

The cost of your call will depend on your plan and provider, if you are not sure, please check the cost with your provider.



# Frequently Asked Questions

## How much does it cost?

Virtual Medical Care is included in your employer's AIG Lifeline Plus policy. There is no charge for the GP Consultation, Expert Case Management or Virtual Physio service.

## Are there any additional costs?

The Virtual Medical Care service itself is free. You only pay for any medical treatments, prescriptions, or rehab equipment your care team recommends.

## What if a second opinion differs from my doctor's opinion?

Expert Case Management review recommendations follow established medical guidelines. It is advisable to share the report with your GP or consultant. Together with your doctor, you can decide on the best next steps.

## Will the recommended treatments be available in the UK?

Recommendations from an Expert Case Management review are based on established medical guidelines and are usually available through the UK National Health Service (NHS) or medical insurer (if an eligible condition).



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