wisdom wednesday

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Wellness & Value-Added Services

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Document Introduction

This month's Wisdom Wednesday Academy focuses on Wellness and Value-Added Services.

When many people think about protection products such as income protection, the focus is often on the financial benefit paid when someone cannot work due to illness or injury. However, modern protection policies frequently offer much more than a financial safety net.

Many insurers now include value-added services designed to support policyholders' health and wellbeing throughout the life of the policy. These services aim to help people manage health concerns earlier, access support more quickly, and recover sooner if illness or injury occurs.

This guide explores how these services work, why they are becoming an increasingly important part of protection conversations, and how advisers can use them to demonstrate the wider value of protection solutions.

Reading Time (unstructured CPD credits) - 30 minutes

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Understanding Wellness & Value-Added Services

Value-added services are additional support features included within many protection policies. Rather than being linked only to the point of claim, these services are often available throughout the lifetime of the policy.

Their purpose is to provide practical health and wellbeing support that helps individuals manage medical concerns, access professional advice, and maintain their ability to work.

Common examples of value-added services include:

- Virtual GP access
- Mental health support
- Second medical opinions
- Physiotherapy advice
- Specialist medical guidance
- Health and wellbeing support services

These services reflect a broader shift in the protection industry. Instead of focusing solely on financial compensation after something goes wrong, insurers are increasingly investing in preventative support and early intervention.

By helping policyholders access healthcare advice more quickly, these services aim to reduce the impact of illness, support faster recovery, and ultimately improve long-term wellbeing.

Beyond the Policy: Benefits for Clients and Advisers

Value-added services bring tangible benefits for both clients and advisers. For clients, these services offer access to professional health support that may otherwise be difficult or time-consuming to obtain. For example, many protection policies now include 24/7 virtual GP access, allowing policyholders to speak with a doctor via phone or video consultation at any time.

This can provide reassurance, faster medical advice, and support for everyday health concerns without needing to wait for a traditional GP appointment. Beyond general medical advice, many policies also include specialist support services, such as second medical opinions. These allow clients to obtain an independent assessment of a diagnosis or treatment plan, helping them make more informed healthcare decisions.

Another important component of value-added services is vocational rehabilitation. When a policyholder makes a claim due to illness or injury, vocational rehabilitation can provide personalised support to help them return to work when they are ready. This support may include physiotherapy, mental health assistance, workplace adjustments, or tailored return-to-work plans developed with healthcare professionals.

The goal of vocational rehabilitation is not simply to manage claims, but to help individuals recover their independence, confidence, and connection to work. For many people, returning to work plays an important role in overall wellbeing and long-term recovery.

For advisers, value-added services can also enhance protection conversations. They demonstrate that protection is not just about financial payouts during difficult times - it is about ongoing support that helps clients maintain their health and financial stability.

By highlighting these services, advisers can help clients see protection products as part of a broader wellbeing strategy rather than simply an insurance policy.

Changing Lives – Royal London Helping Hand

For many families, the real value of protection policies is the support they provide during life's unexpected challenges.

In early 2021, Matt and his wife took out Joint Life and Critical Illness cover to help protect their family. Later that year, their young son was diagnosed with autism. Through their policy, the family were introduced to Royal London's Helping Hand service, which connected them with a specialist RedArc nurse for ongoing support.

Over the following 18 months, the family received tailored guidance to help them navigate their son's diagnosis. This included counselling with a specialist in autism and practical support to ease the transition from pre-school to primary school. Home and school visits formed part of the support, helping both the family and the school better manage the change.

The RedArc nurse also helped Matt and his family navigate available services and access the right support, recognising how overwhelming it can be for parents adapting to a new diagnosis.

Matt later reflected that the Helping Hand service made a meaningful difference to the entire family, providing reassurance, guidance, and practical support during a challenging period.

View Matt's Story here.

Changing Lives – Teladoc Health UK

Value-added services are designed to support clients throughout the lifetime of their protection policy, not just at the point of claim. One example is Teladoc Health UK, one of the IPTF's Wellness and Value-Added Services members.

Teladoc partners with insurers to provide access to a range of health services, including mental health support, second medical opinions, and specialist medical guidance. These services allow policyholders to access qualified professionals remotely, helping them better understand diagnoses, treatment options, and ways to manage their wellbeing.

Mental health support is a particularly valuable part of these services, offering confidential access to therapists and structured support programmes that can help individuals manage stress, anxiety, and other challenges.

Services like those offered by Teladoc demonstrate how modern protection policies increasingly go beyond financial cover, providing practical health support that can improve wellbeing and help people stay in work where possible.

Hear more from their customers here.

Life Policy Case Study - RedArc

Value-added services can provide practical, personalised support during recovery from illness or injury. One example is the RedArc Personal Nurse Service, which offers dedicated nurse support as part of some protection policies.

Following a fall that left her with fractures to both wrists and her jaw, Clare accessed the RedArc service through her life insurance policy. Although she did not make a claim on the policy, she was able to benefit from the additional support available.

Clare was assigned a dedicated RedArc nurse who provided regular one-to-one guidance, helping her understand her recovery journey and identify the support she needed. This included arranging specialist physiotherapy, offering advice on pain management and rehabilitation, and providing reassurance throughout her recovery.

With the right therapy and support in place, Clare was able to regain strength and mobility in her hands, return to driving, and prepare for a phased return to work.

Clare later described the RedArc service as “brilliant, fast and caring,” highlighting how access to the right expertise and support at the right time helped her recover more effectively.
This example demonstrates how services like RedArc nurse support can go beyond financial protection, helping clients access care sooner and supporting their journey back to health and work.

Conclusion

Wellness and value-added services represent an important evolution in the protection market.

By offering practical health and wellbeing support alongside financial protection, insurers are helping clients manage their health more proactively and recover more effectively when challenges arise.

For advisers, understanding these services can strengthen protection conversations and help clients appreciate the full value of their policies. Protection is no longer just about what happens when a claim occurs.

Increasingly, it is about providing ongoing support that helps people stay well, stay working, and maintain financial resilience throughout their lives.

Acknowledgements

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The IPTF continues to work with advisers and insurer members to promote education, awareness, and innovation across the protection market.

Together we can ensure more individuals and families understand the value of protection and the support available when it matters most.

#KeepTheConversationGoing

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