

bright grey®

a division of Royal London

When I look at
my son, I can't
believe I nearly
didn't buy
protection



Gill's story

“I can't believe I nearly didn't buy protection. That's how close it was.”

Single mother Gill was diagnosed with breast cancer in December 2006. Fortunately, just 6 months earlier, she'd bought a plan from Bright Grey.

But she almost decided against it. “At first I didn't really see the need for it – I thought what am I actually getting for £40 a month?” she says.

“Then I thought about my responsibility to my son and looked at what it covered. Thank goodness for his sake I bought it when I did. I think it literally saved my life.”

Gill used the £38,000 claim payment to pay her mortgage during the 6 months she was off work. “People assume that they will simply survive on sick pay from their employer. But I was on full pay for just 2 months, then half-pay for the next 2, and then nothing for the last 2 months. It would have been very hard to survive without the backup.”

But Gill got more than just a cheque from Bright Grey. Bright Grey gives all menu plan owners access to support from their own personal nurse adviser as part of its Helping Hand service.

Gill says that Angela, her nurse adviser, phoned at just the right time. “Angela offered some comfort at a time when I was really desperate. I felt as if someone cared.”

As well as offering help and advice, Angela also suggested a series of massage and reiki sessions to help her recovery. These were all paid for by Helping Hand.

Three years on and Gill remains on medication returning to hospital yearly for a mammogram and to see an oncologist. “I don't like to think about what would have happened if I hadn't bought critical illness insurance from Bright Grey. I think I would have lost my house. It would have impacted on my life so much,” she says.

“I really hope that the message gets through to people who may never think they need this kind of cover. No one in my family had any history of cancer so you tend to turn a blind eye to the statistics and think it's never going to happen to you.

“If this story can change just one person's attitude then it's worth it.”

Helping Hand includes complementary therapies to help your recovery

Often the NHS hasn't the time or resources to give patients the extra treatment they might need to help them through a serious illness. But paying for this privately can be expensive. That's where Helping Hand comes in.

Your RED ARC personal nurse adviser can arrange a programme of counselling or therapy tailored to your needs to help your recovery. And there's no extra cost – we include all of this in your Bright Grey plan.

Counselling

We can help someone suffering from depression by arranging cognitive behavioural therapy. NHS waiting lists for this are often around 6 months, but your nurse adviser can get an appointment that week.

They can also arrange access to local bereavement counsellors within a matter of days.

Therapies

For stroke victims, the speed of recovery very much depends on how much physiotherapy they receive. Your nurse can arrange additional physiotherapy sessions through their network of therapists. And they can start almost straight away.

Likewise, speech and language therapy is often very beneficial to stroke victims, but very difficult to access on the NHS. Your nurse can arrange a course of therapy to help you recover.

Complementary therapies

Patients often speak of feeling as if they've lost control of their life when they have cancer.

Complementary therapies can help a person to cope with some of those difficult feelings by treating the person as a whole. This can help to regain a sense of control.

Such therapies can reduce stress, tension, sleeplessness, anxiety and depression and make the patient feel more relaxed.

And in some cases they can help reduce the symptoms of cancer and some of the side effects of treatment.

What is reiki?

Reiki is a Japanese technique for stress reduction and relaxation that also promotes healing. A reiki practitioner gently 'lays hands' in a sequence of positions across the patient's body.

Reiki also works with other medical or therapeutic techniques to relieve medical side effects and promote recovery.

And remember, you don't have to make a claim before using Helping Hand. The service is available as soon as your plan starts.



Help from the day your plan starts

In addition to a personal nurse adviser, Helping Hand gives you access to a range of independent legal, career and medical helplines where you can get information and advice from qualified professionals.

So whether you're dealing with teenage growing pains, noisy neighbours or need careers advice, expert help is just a phone call away – and the only cost is the price of the call.

We include Helping Hand in every Bright Grey menu plan.

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