Welcome

to Help@hand®

from unum

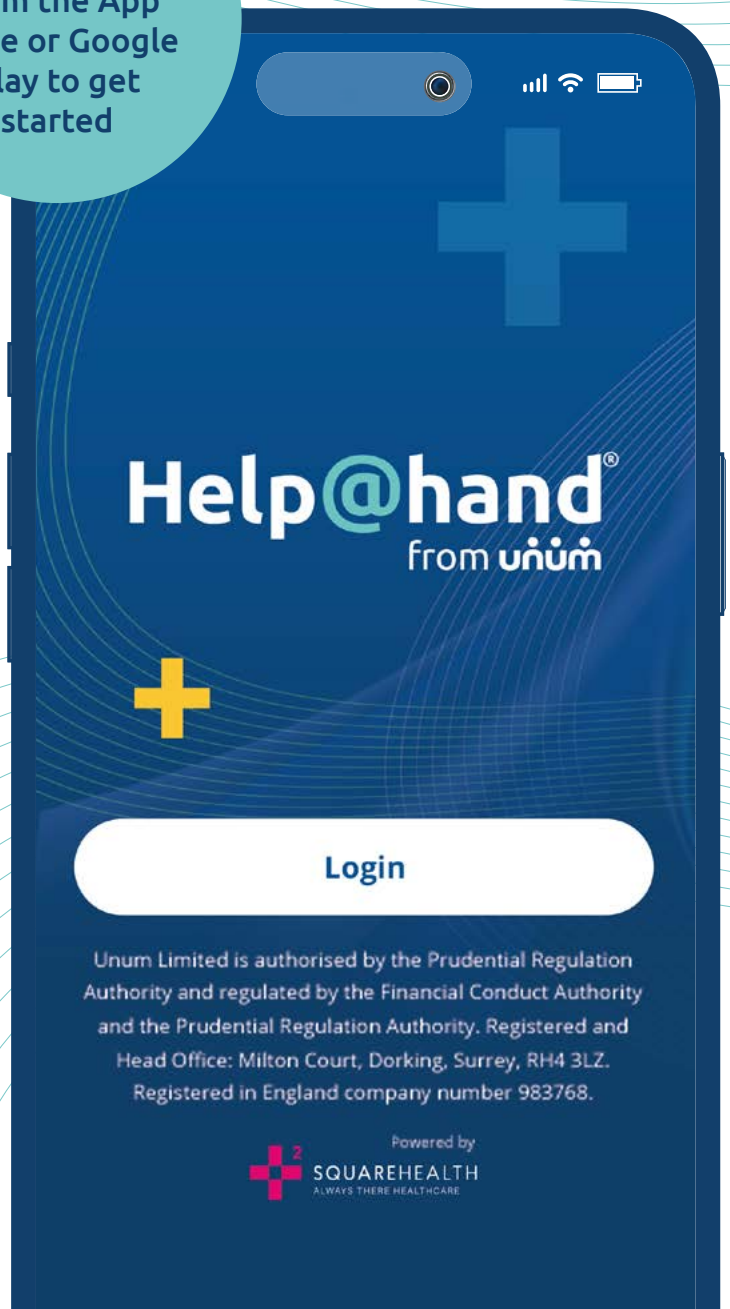
Trusted, connected support to keep you thriving

Help@hand brings together confidential, expert-led health and wellbeing services – all connected in one easy, supportive experience.

Explore this guide to learn how to get started and discover the services available to you and your eligible family members.*

* Eligible family members include partner and children up to 18, or up to 24 in full-time education. Eligibility may vary on services.

Download the Help@hand app from the App Store or Google Play to get started



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Getting started

1. Search Help@hand on Google Play or the App Store and download the app
2. Register using the details in your welcome email.
   If your password has expired, reset using 'Forgotten Password'.
3. Enter your details to set up your account and start using all your services

Scan the QR code and download the Help@hand app

GET IT ON Google Play

Download on the App Store

Or get in touch if you have any questions or want to raise an issue.

Call: 0808 304 3698 (24/7 helpline)

Email: help-at-hand@squarehealth.com

FAQs: unum.co.uk/employee/help-at-hand/frequently-asked-questions

Add eligible family members

Who can access Help@hand?

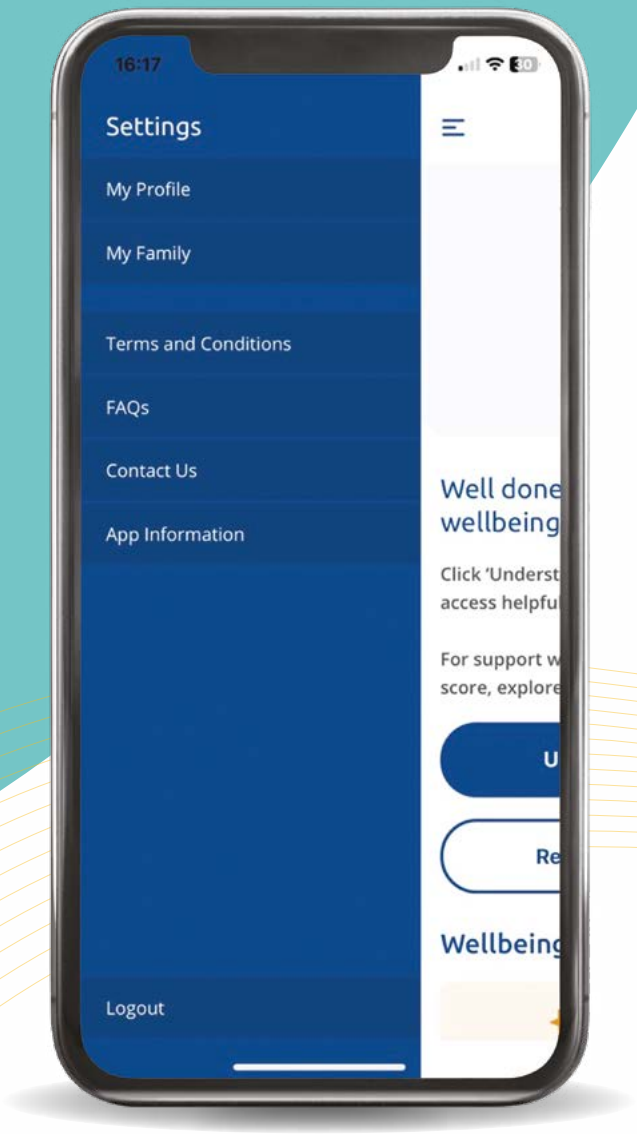
Your eligible family members can access Help@hand for selected services. Eligible family members are:

+ your partner
+ children aged up to 18 (or up to 24 if in full-time education).

Eligibility varies on services, so please check in this guide for details.

How do I add an eligible family member?

1. Once you've logged in to the app, go to the menu on the left-hand side.
2. Click 'My Family'.
3. Click 'Add Member' and fill out the form with their details.
4. If the person is over 18, they will receive an email with details on how to download the app and set up an account. Children under the age of 18 can access the appropriate services via your app account.



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24/7 helpline

Support is just a phone call away.

Whether it's a quick question or a more complex situation, you don't have to figure it out on your own. The Help@hand 24/7 helpline connects you to advisors who are ready to listen, support, and guide you – anytime, day or night.

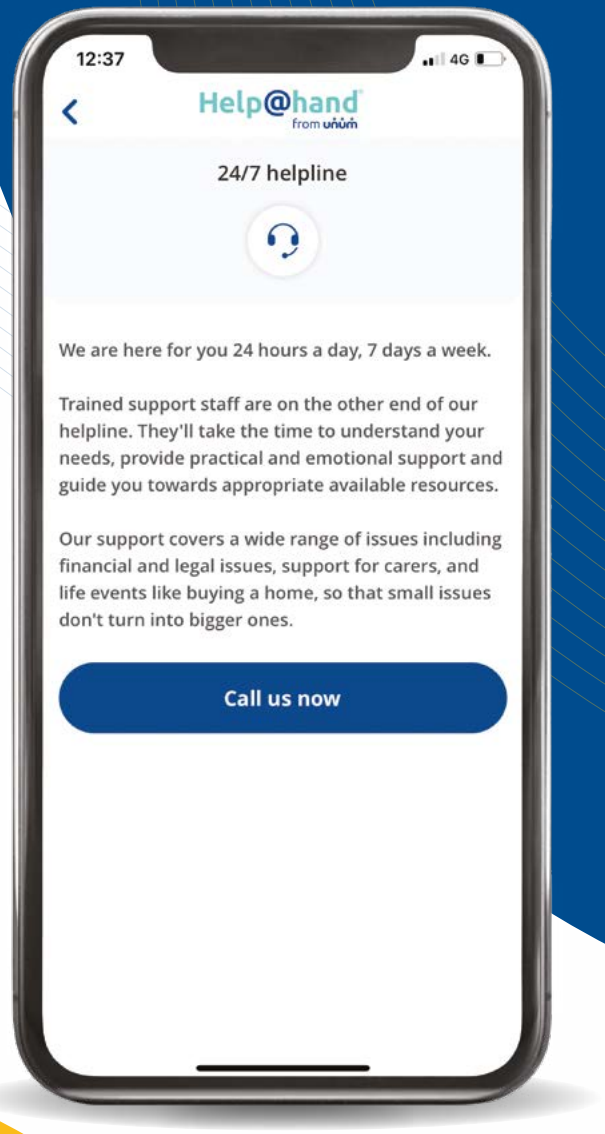
Give the Help@hand team a call for:

- Immediate, confidential support from experienced advisors who take the time to understand what you need
- Guidance on a wide range of topics - emotional, practical, or logistical
- Help finding trusted services and local resources, including healthcare providers and childcare or eldercare options

One quick call can give you the clarity and confidence to move forward, whenever you need it.

Call any time on 0808 304 3698

The **24/7 helpline** is available to you, your partner, and children.†



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† Children can access service after their 18th birthday up to their 24th birthday if in full-time education.

GP support. Your way.

You can access GP support in two ways, depending on your needs, by booking a full Remote GP appointment or requesting a callback from the Clinical Advice Line.

Remote GP

Book a telephone or video consultation with a UK-based GP of your choice at a time that suits you, day or night, 24/7, 365 days a year.

Appointments last up to 20 minutes, and GPs can provide referral letters, fit notes and private prescriptions*. With your permission, consultation notes can also be shared with your NHS GP.

Clinical Advice Line

For non-urgent health concerns, you can request a callback from a UK-based GP within two hours during service hours.

Clinical Advice Line provides reassurance and guidance on symptoms, treatment options, medication side effects, test results and managing health concerns at home. **Available 8am-8pm, seven days a week, with final callback requests accepted at 6pm.**

* Private prescriptions are provided at no additional cost, but users are required to pay for medication and delivery if they choose to have it sent directly to them. NHS exemptions do not apply. The GP will go through the options and next steps during the consultation.

Two ways to access GP support through Help@hand

UNLIMITED

Mental health support

Whether you're looking to build resilience, talk things through, or work towards a personal goal, a network of experienced, friendly mental health therapists is here to support you.

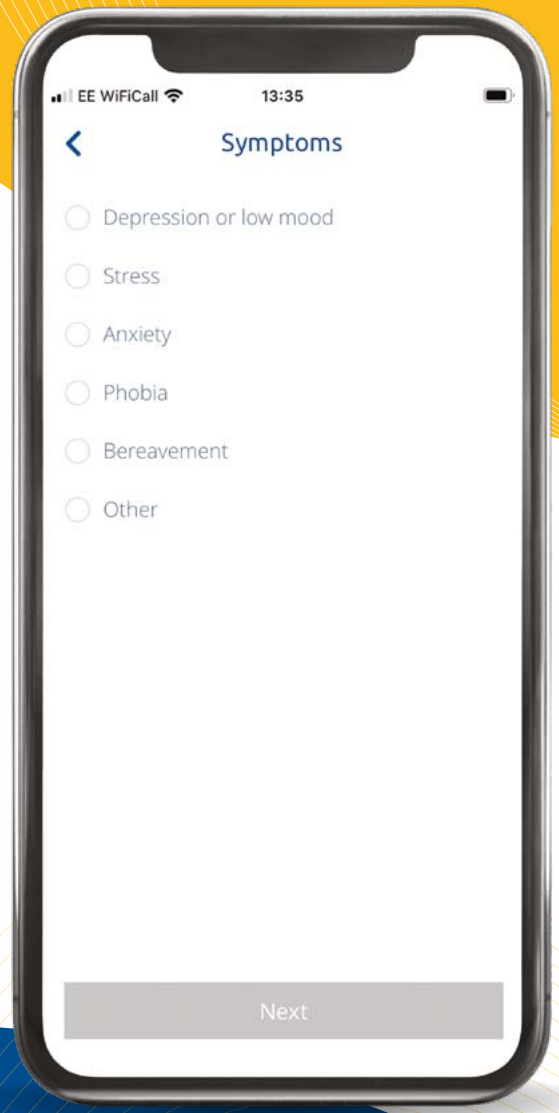
Discover more about the service in the app and see if it's the right fit for you. If it feels right for you booking a consultation is quick and easy, with no referral needed. Simply choose a time that works for you and select your preferred therapist.

Together, you'll agree on a tailored treatment plan built around your goals. Sessions are delivered via video consultation and may be supported by digital CBT modules.

Bereavement counselling

Bereavement counselling offers compassionate support to individuals navigating the complexities of grief after losing a loved one, and is available to you, your partner, and is also extended to children over the age of 16.[2]

Unlimited mental health support available to you and your partner subject to clinical appropriateness.[1]



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1 This service is suitable for mild to moderate issues. The number of sessions provided will be subject to clinical appropriateness. Should the service no longer be appropriate, you will be directed to alternative support. For more information, please check the frequently asked questions at unum.co.uk/employee/help-at-hand/frequently-asked-questions.

2 Children over the age of 16 can access up to their 18th birthday, or 24th birthday, if in full-time education. Please call the helpline to book an appointment.

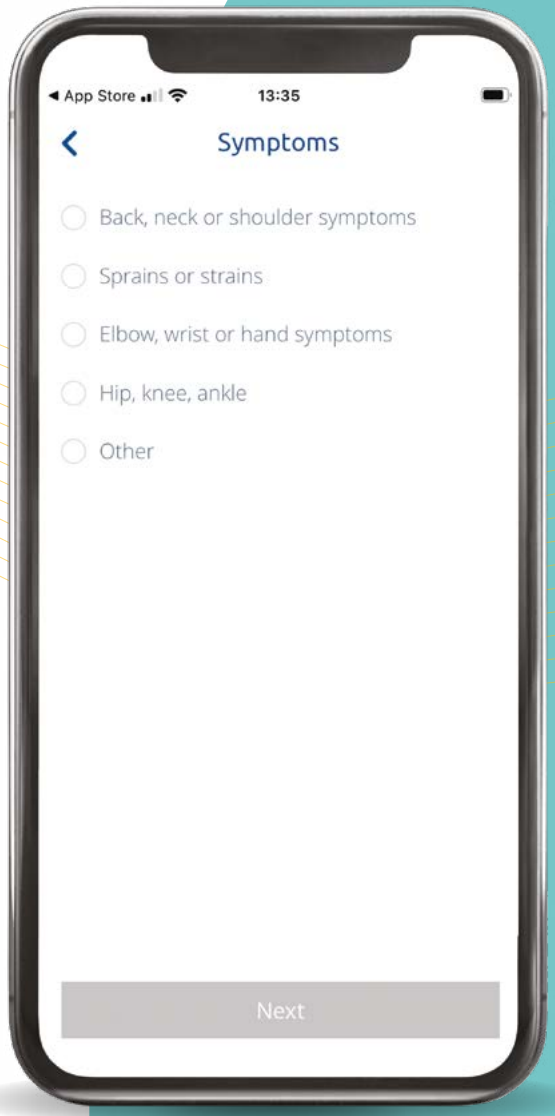
Physiotherapy

Stay active and feel your best with expert physiotherapy support.

Help@hand gives you fast access to physiotherapists via video consultation who can help you manage aches, pains, and mobility issues before they slow you down. You'll receive a personalised treatment plan tailored to your needs, often including guided exercises delivered digitally.

If needed, you'll also be sent helpful equipment like resistance bands or foam rollers to support your recovery and physical health.

Eight consultations to share per year, available to you and your partner[1]



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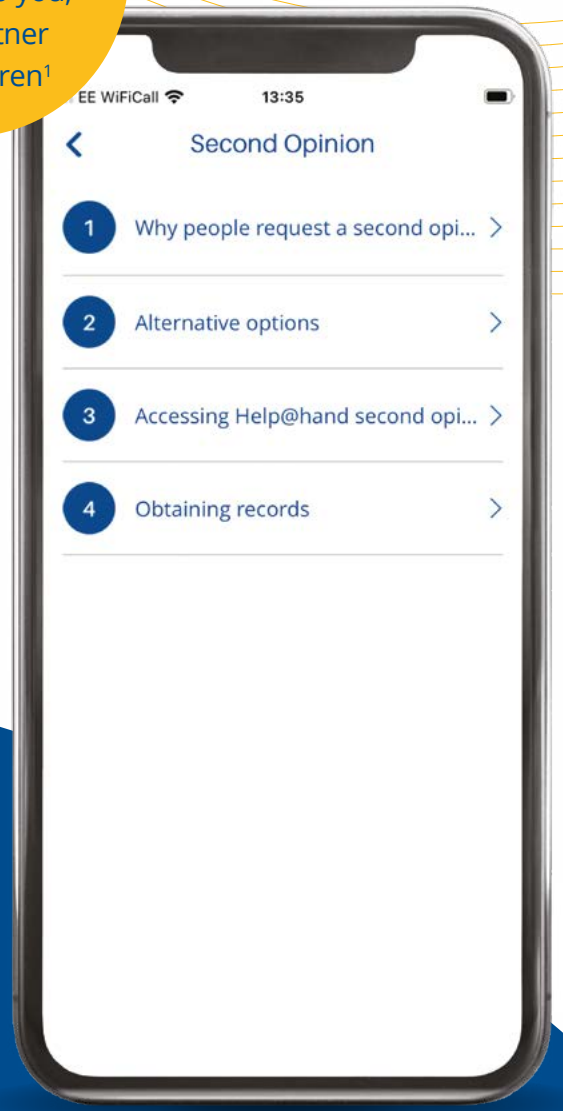
1 Not suitable for complex, pre-existing or chronic conditions. Alternative guidance may be provided if appropriate.

Medical second opinion

Two consultations shared per year available to you, your partner and children[1]



Receiving a medical diagnosis can be life-changing and dealing with uncertainty can be overwhelming.

Medical second opinions are available either in person or via video consultation with UK-based private consultants, following a final diagnosis.

The consultant will review medical records and provide a second opinion on the diagnosis and/or treatment plan.

Potential advantages of a medical second opinion

+ If both doctors agree with your diagnosis and treatment, you may feel more confident about the plan for your treatment and care.
+ You may get on better with a different doctor and have more confidence in what they say.
+ You may be offered different treatments, or treatment as part of a clinical trial.

1 Children can access service via their parent up to their 18th birthday, or directly up to their 24th birthday if in full-time education

For illustrative purposes only

Financial support

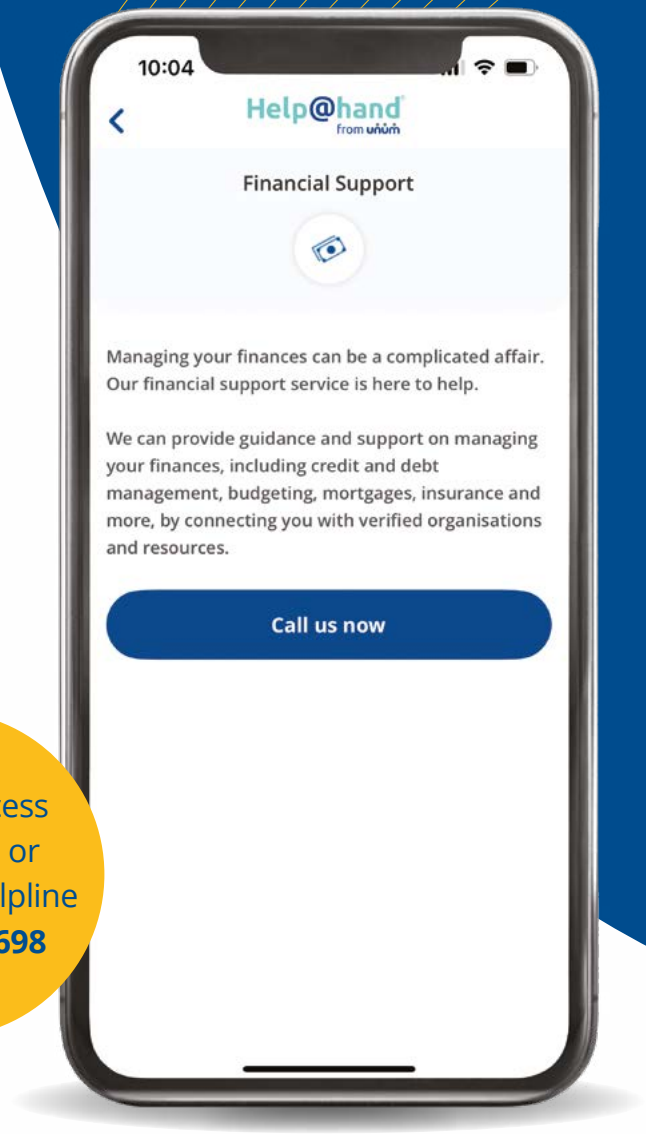
Get the financial guidance you need to feel in control.

Whether you're planning for the future, dealing with a financial curveball, or just have a money question you've been putting off, Help@hand gives you access to expert financial guidance - with practical support to help you make confident decisions at every stage of life.

Specialists are here to help you understand your options and provide clear next steps, with signposting to trusted services where needed.

Help@hand could help with:

+ **Budgeting and debt management** – Understand your spending, manage repayments, and reduce financial stress.
+ **Mortgages and property** – Whether it's your first home, a remortgage, or buy-to-let, get help understanding your options.
+ **Pensions and retirement planning** – Explore how your pension works and how to make the most of it.
+ **Tax planning** – From pension contributions and ISAs to more complex tax-efficient investment options.
+ **Inheritance and estate planning** – Support with wills, trusts, and planning for the future.



You can access via the app or freephone helpline **0808 304 3698**

For illustrative purposes only

Legal support

Clear, practical legal guidance, whenever life gets complicated.

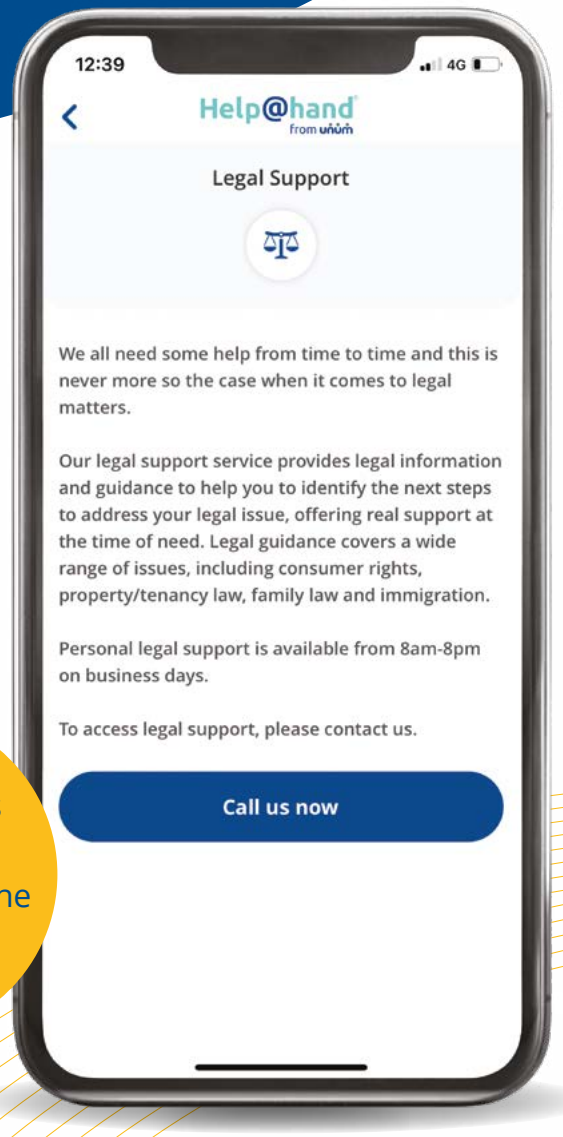
When legal questions come up, it can be hard to know where to turn. Help@hand offers expert legal guidance to help you understand your rights and make informed decisions.

You'll get confidential, 1-2-1 support on a wide range of everyday legal matters, with no jargon.

Some common areas Help@hand could help with include:

+ **Family** – Divorce, co-parenting, separation, wills, or power of attorney.
+ **Consumer issues** – Disputes over faulty goods, cancelled holidays, or online orders.
+ **Property and tenancy** – Renting, buying, neighbour disputes, or landlord responsibilities.
+ **Motoring** – Parking fines, penalties, or buying and selling a car.
+ **Tax** – Inheritance planning, self-employment questions, or understanding VAT and NI.

Help@hand gives you one consultation per legal issue, with clear next steps so you can move forward with clarity and confidence.



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Wellbeing content

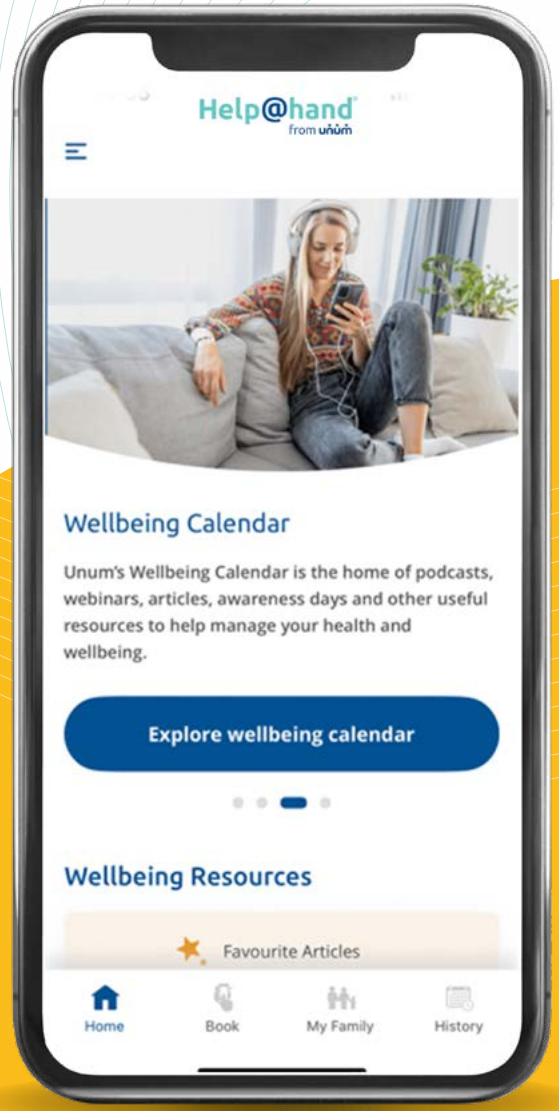
Wellbeing content that works for you.

Get on-demand access to a wide range of expertly written, up-to-date content – all designed to support your physical, mental, and emotional wellbeing.

Whether you're looking for bite-sized articles, practical tips, or deeper insight into a particular topic, you'll find clear, reliable and relevant information which is always available.

Check out the Help@hand wellbeing articles for:

- A broad library covering topics like nutrition, mental health, exercise, financial wellbeing, sleep, parenting, and more.
- Content verified by health and wellbeing professionals, so you can trust what you're reading.
- Easy search tools to help you find topics which matter to you, plus you can save your favourite articles to return to any time.



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Health network

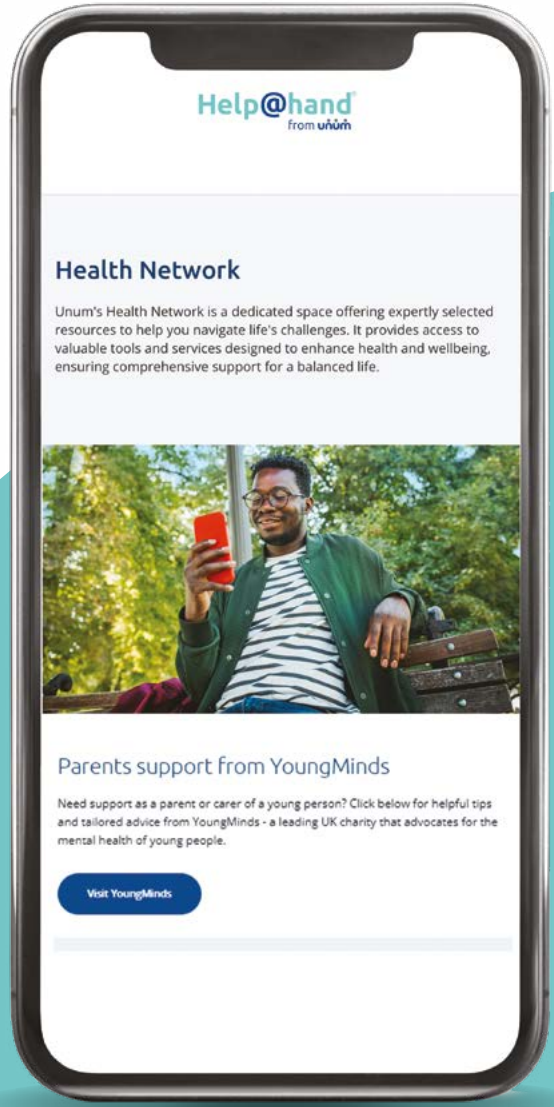
Trusted support from even more expert partners.

The Health Network area in Help@hand connects you to expert partners and trusted charities, carefully selected by Unum. It's designed to complement the services already available in the app - giving you extra support, guidance and peace of mind from verified and trusted partners.

Whether it's for you or a loved one, the Health Network helps you:

+ Find expert-led advice and practical resources
+ Access issue-specific support quickly
+ Feel confident that the information is reliable, relevant and up to date

Each expert partner has been chosen to support key health and wellbeing needs - so you can be sure you're in safe hands.



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360 Wellbeing Score

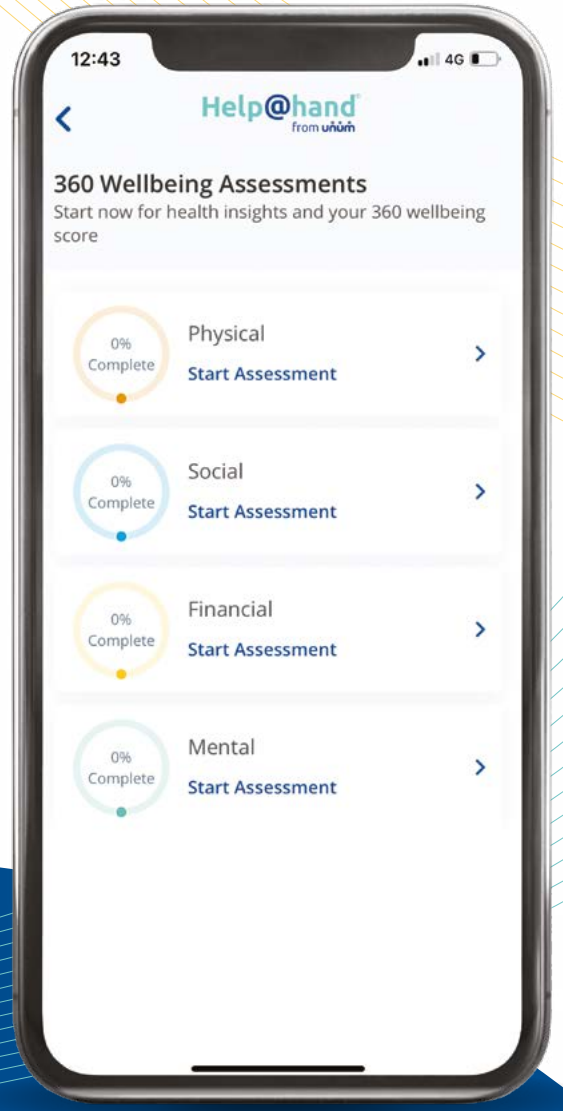
Understand your wellbeing and feel empowered to improve it.

Taking care of your wellbeing starts with understanding it, and the Help@hand 360 Wellbeing Score makes that easy.

With four short, reflective assessments covering your mental, physical, social, and financial wellbeing, you'll get an instant result revealing individual scores and your overall wellbeing score. It's a helpful starting point which offers real insight into where you're doing well and where you might want a little more support.

Top Tip!

Your wellbeing isn't fixed - it changes as life does. You can retake the assessments anytime to check in on your progress and stay motivated as you move forward.



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Lifestyle coaching

Turn insight into action with personalised lifestyle coaching.

No matter how busy life gets, your wellbeing should be a priority - and Help@hand is here to support you.

Once you've completed any 360 Wellbeing Score assessment, you'll unlock access to 1-2-1 lifestyle coaching sessions. These sessions give you the chance to talk through your current habits, explore what matters most to you, and set achievable goals that fit your life.

With expert guidance from a dedicated coach to get you started and stay motivated, you can build healthy routines and make confident choices that support your long-term wellbeing.

You get up to **six sessions per year,** delivered via video consultation

For illustrative purposes only

Savings and discounts

Make your money go further.

Help@hand helps you save on everyday costs with extensive savings and discounts on the things you use and enjoy - from big-name tech to travel, days out and more.

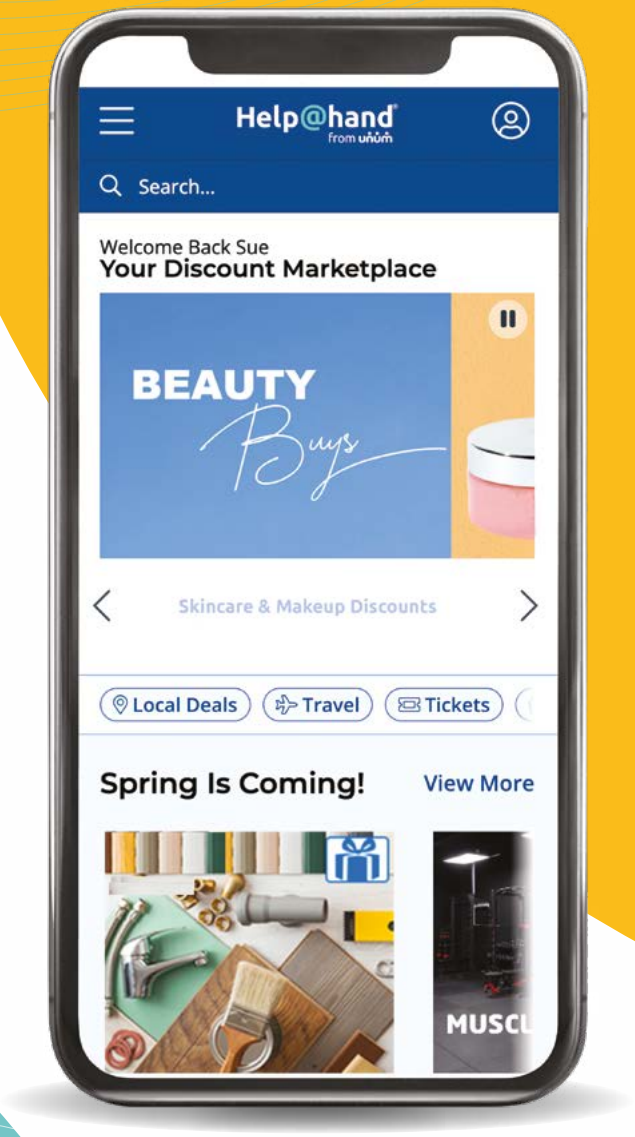
You can even earn cashback on purchases, with savings automatically applied to future spend. Simply tap into your account and select 'Cash Back' to check your balance anytime.

You, your partner and children† can easily access valuable discounts and money saving deals.

Top Tip!

Combine offers where you can - like using a discount on an item from a retailer that also gives cashback - to boost your savings even more.

† Children can access this service after their 18th birthday up to their 24th birthday if in full-time education.



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Personalised
cancer navigation

When cancer becomes a worry for you or your family, having someone to guide you can make all the difference.

When you're waiting for answers, have received a diagnosis or are simply supporting a loved one, it's not always clear what to do next. The personalised cancer navigation service exists for exactly these moments.

Working alongside a cancer navigation specialist from Reframe Cancer, you can receive pre- and post-diagnosis support, timely advice, guidance and practical assistance throughout the cancer journey.

You get **up to 6 interactions** per year, delivered via video consultation

For illustrative purposes only

1 Cancer navigation is available to eligible employees, their partners and children up to the age of 24, if in full time education

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