



## Taking your insurance one step further

At William Russell, we're going to the next level for our members. Elevate gives you access to services like our online doctor, counselling, travel security assistance and well-being support—helping you live a healthier, happier, safer life when you're living or working abroad.

**elevate**

### Elevate your insurance experience

What if your insurance policy could **be there for you all the time**, not just when you need to make a claim? At William Russell, we believe expat insurance should do more than just protect you. It should help you to live your life to the fullest.

That's why we've designed our policies to go one step further. With our complimentary services from Elevate, you can look after your health, mind, well-being and safety—no matter where you go.

**We're taking your insurance to the next level with Elevate.**



## What is Elevate?

Elevate is a curated selection of complimentary services now included free with all William Russell insurance policies. Elevate makes it easy for you and your family to look after your health, mind, well-being and safety, anywhere in the world. Combining three digital platforms from our trusted partners, Elevate helps you thrive in your life abroad.



### The convenience of care, anywhere

Elevate travels with you through intuitive apps and online platforms, making it easier than ever to look after your health, mind, well-being and safety. With everything managed from your fingertips, you can access the services you need anytime, anywhere in the world.



### Knowledge that empowers you

Elevate ensures you're up-to-date with the latest news, information and helpful content to make the most of your life abroad. Benefit from the latest health and well-being advice and stay aware of travel alerts and security risks, wherever you go.



### Enhancing your lifestyle

Elevate adds to your lifestyle with a collection of services you won't find anywhere else. With Elevate, you can live the life abroad you've always dreamed of, confident that your health, mind, well-being and safety are all taken care of.

# Elevate your world

Living abroad is a life-changing and enriching experience. But for many people, moving to a foreign country comes with stress and anxiety. That's why William Russell is here. We want to give you the confidence to make the most of your new life overseas. To live fearlessly and free.

It's all part of our mission to offer the world's best international insurance.



## Elevate your Health

With Elevate, it's easy to manage your health on the go. My Global Doctor connects you to a physician anytime, anywhere, with prescriptions delivered direct to your door.



## Elevate your Well-being

Elevate makes it easier than ever to look after your well-being. Set yourself well-being targets and reach your goal with the help of an intuitive platform.



## Elevate your Mind

Help is always at hand. Elevate gives you and other members named on your policy access to confidential counselling sessions – so when life gets on top of you, you'll always have someone to talk to.



## Elevate your Safety

Wherever you go, go with peace of mind. Stay one step ahead with access to a global intelligence network at your fingertips – featuring round-the-clock monitoring and alerts delivered to your phone.

## Elevate your health

Manage your health on the go, from anywhere in the world.

My Global Doctor lets you:

- ✓ Access primary healthcare from anywhere in the world
- ✓ Consult a primary physician 24 hours a day, 7 days a week
- ✓ Plan appointments to meet your schedule
- ✓ Find a doctor who speaks your language
- ✓ Have your prescription delivered straight to your door

My Global Doctor ensures you never lose sight of the thing that matters most: your health.



## My Global Doctor

Live your healthiest life abroad.

As well as referring you for specialist treatment, Teladoc's doctors can provide

### A global network

My Global Doctor connects you to a network of healthcare experts around the world. Speak to a primary care physician who understands your specific needs, helping to gain specialist referrals which can lead to better treatments and improved outcomes.

advice, guidance and coaching to help you achieve a healthier lifestyle.

This includes advice around conditions which might be excluded from your international health insurance policy.

### **Anytime, anywhere**

With My Global Doctor, you can speak to a primary physician from your device, 24 hours a day, 7 days a week, whether you're at home, work, or travelling overseas. There's no need to attend in-person appointments, so you won't need to take time away from the things that matter.

### **Doctors that speak your language**

If you've ever struggled to communicate complex health conditions, you'll know the importance of having a doctor fluent in your native tongue. My Global Doctor connects you with doctors fluent in English, Spanish, Mandarin, Cantonese, Thai, Arabic and Bahasa, with video consultations in English and Spanish.\*

### **Medicine direct to your door**

With My Global Doctor, you won't even need to take time out of your day to collect your prescription – it can be delivered direct to your home.\*\*

\*Appointments are subject to availability. You are free to request an appointment 24/7/365. Callbacks are typically within 24 hours. You do not need to pay or claim for a consultation, but you will be charged for the cost of the initial phone call when using the callback service. You won't be charged if you request a callback using the online portal. Video appointments in English, Spanish and Mandarin are available between 08:00 and 00:00 UK time, Monday to Friday. Video appointments in German are available between 08:00 and 20:00 CET, Monday to Friday. In Singapore, all appointments are conducted only via video and in English, between 10:00 and 19:00 Singapore Standard Time 7 days a week. These services are provided by an independent third party, Teladoc Health.

\*\*Prescription delivery is available in the UK, UAE, Singapore and Hong Kong. Where prescription delivery is not available, physicians can offer prescriptions to be redeemed at your local pharmacist, OTC and medication recommendations though this will depend on the type of medication you require and its availability and legal status in the country you're living. Where medication cannot be procured, your physician can advise you on the best next steps.

## **Elevate your well-being**

### **Prioritise your well-being, wherever you go.**

Life abroad is full of challenges. TELUS Health Engage helps you build a happier, healthier, more resilient lifestyle with:

- ✔ Complete well-being support
- ✔ Over 3,000 pieces of health and wellness content
- ✔ Gamified challenges and daily incentives
- ✔ Reports to help track your progress

You could be living a more mindful life in no time.



## **TELUS Health Engage**

### **Keep track of your progress.**

With up-to-the-minute reports through a live dashboard, you can track your health

### **Incentives to keep you going**

Gamified milestones help you to gradually build up your mental health and well-being over time, with communities, incentives and challenges to keep you motivated and engaged; plus calendars and surveys to help you keep track.

### **Over 3,000 pieces of content**

improvements in real time. See challenges completed, rewards earned and next steps on your well-being journey as you build a healthier you.

You're only ever a click away from a piece of friendly help and advice. With exclusive content covering everything from mental health and well-being, to mindfulness, nutrition, movement, holistic health and more, you'll have the tools you need to live a healthier life.

### **There when you need a break**

The TELUS Health Engage platform is there whenever you need it, with services available in eight languages: English, French, Spanish, German, Portuguese, Italian, Dutch and Flemish.

### **Reach your well-being targets**

Set yourself targets, and achieve them at your own pace. The TELUS Health Engage platform is designed to ensure you stay motivated and committed, so you'll notice the difference over time.

## **Elevate your mind**

### **Counselling that fits around your busy life.**

When life abroad gets on top of you, it's good to know there's someone to talk to. TELUS Health Engage gives international health insurance members access to:

- ✔ Expert guidance to help navigate professional and personal challenges
- ✔ Personalised, confidential counselling sessions
- ✔ Immediate crisis support when you need it

Even if you aren't covered for mental health benefits through your William Russell insurance, you can still get the support you need with Elevate.



## **TELUS Health Engage**

### **The help you need, when you need it.**

Your confidential counselling sessions are there for you when you need them\*\*\*. Whether you're trying to work out a particular problem in your life, your career or your relationship, or you just want someone to talk to, it's good to know you're never far from the help you need.

### **Six free sessions**

Elevate gives you and other members named on your policy up to six confidential counselling sessions with a professional therapist. You can use these sessions to get things off your chest and seek mental health support.

### **Always at your convenience**

Your sessions will be hosted via the TELUS Health Engage platform, meaning there's no need to attend a therapist's office – you can dial in from anywhere in the world.

### **Set your own pace**

Book your counselling sessions as and when you need them, at a time you find convenient.

### **Trusted professionals**

## Trusted professionals

You can trust that your counsellor is experienced and qualified to master's or doctorate level in psychology, clinical social work, marriage and family therapy, or a related mental health field, with a minimum of three years' clinical experience and 2,500 hours of counselling.

\*\*\*TELUS Health Engage (Mind) counselling sessions are only available to members with an international health insurance policy. Anyone named on the health insurance policy can take advantage of up to six confidential counselling sessions per year.

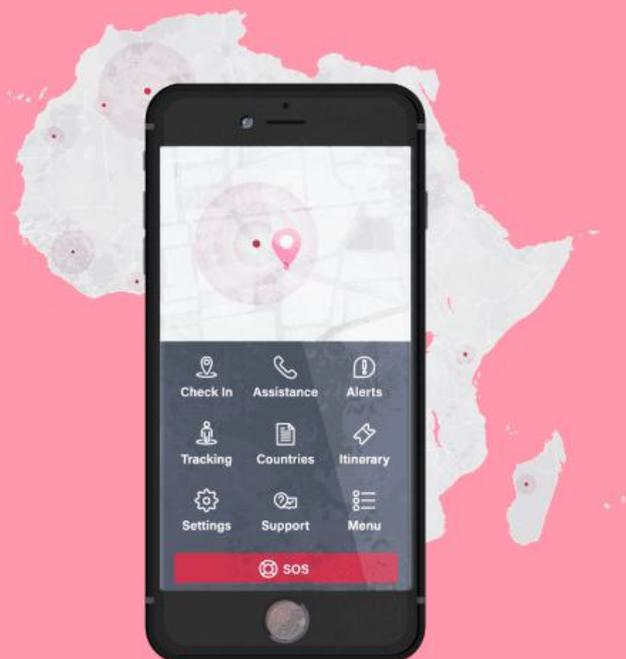
## Elevate your safety

### Stay informed, safe, and one step ahead.

As an expat, you must be prepared for the unexpected. That's why Elevate helps you stay one step ahead of global threats, with the help of Solace Secure, including:

- ✓ Country intelligence to help you to plan your trips abroad
- ✓ Round-the-clock monitoring and alerts to keep you informed of any potential threats such as natural disasters to terrorism
- ✓ Backed by a global intelligence network

And, when crisis strikes, you're one phone call away from Solace Secure experts who can track your location, alert the authorities, and guide you to safety.



## Solace Secure

### Intelligence experts who work for you.

When crisis strikes, press your Call for Assistance button to be connected to a Solace expert. Available 24 hours a day, 7 days a week, they're on-hand to offer real-time support while also keeping track of your location and alerting local authorities to provide immediate assistance.

### Real-time alerts for thousands of threats

From natural disasters to civil unrest, armed conflict, **acts of terrorism**, pandemics and health alerts, Solace Secure provides real-time monitoring of threats in your area and delivers alerts directly to your devices, giving you the information and time you need to take decisive action.

### Stay one step ahead of the news

Where local and national journalism can't deliver accurate news on time, Solace Secure provides country intelligence reports, specialist interest reports and guides to help you stay informed.

### Round-the-clock vigilance

Solace Secure is on hand 24 days a day, 7 days a week, constantly monitoring and alerting you and your family to any signs of danger. You can rest easy knowing Solace Secure is always on the lookout for danger.

### Worldwide coverage

Whether at home or on the road, Solace Secure taps into a global intelligence network to provide coverage in every country with pinpoint location data helping you to keep track of threats in your proximity.

## What else can you expect?



### World-leading expat content

We not only strive to be the world's best expat insurance provider, we also aim to be the world's best expat news source. The William Russell blog is updated every week with new articles designed to support the lives and lifestyles of expats everywhere, covering topics such as health and well-being, money, relocation, insurance, careers and culture. All of our content is available free to everyone via the William Russell website.



### Award-winning customer service

While other insurance companies put you through to an automated call centre, we're proud to say our phones are manned by real people. That means you're never more than a phone call away from the William Russell team – and you can call us any time, from anywhere in the world. We even provide every William Russell member with a dedicated claims manager to help them when it's time to make a claim.



### Medical evacuation as standard

With William Russell, no matter where you choose to live, you'll always be connected to the highest quality medical care available. Our international health insurance policies include medical evacuation cover as standard, meaning even if you live in a remote area or a country where quality healthcare is hard to come by, we'll cover the cost of transporting you to another country or region for treatment.