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## RED ARC Assured Ltd

### Credentials

#### Introduction

This Credentials document has been developed so that you can download a summary of RED ARC and its services, quickly and conveniently. If you need more detail on any particular aspect please do not hesitate to contact us. We will be pleased to answer any questions you may have.

#### About RED ARC

RED ARC was established in 1998. We are an Independent Care Advisory Service, providing information and support for people suffering a serious illness or long-term disability at different life stages.

In December 2006, The Private Health Partnership (part of the Skipton Group) bought RED ARC. Richard Thomas, a co-founder of the business, remains as its Managing Director.

#### Why is There a Need For These Services?

We believe that we are responding to two clear areas of demand:

##### 1. Consumer demand

Mainstream services such as the NHS and Social Services are coming under increasing strain to deliver on targets such as waiting lists. On the other hand, consumers are becoming more sophisticated and have higher expectations about what constitutes 'good service'.

In reality there is little time for the patient, especially in the 'softer skills' of listening, reassuring and informing. And this shortfall can cause real distress at times of serious illness, or at the onset of a chronic condition or disability. There is a growing awareness of this, especially amongst membership groups who wish to be seen to be 'caring' for their members.

##### 2. Distributor demand

Everything today has become a commodity. How does a manufacturer or distributor differentiate their product or service from others in the market ... except on price?

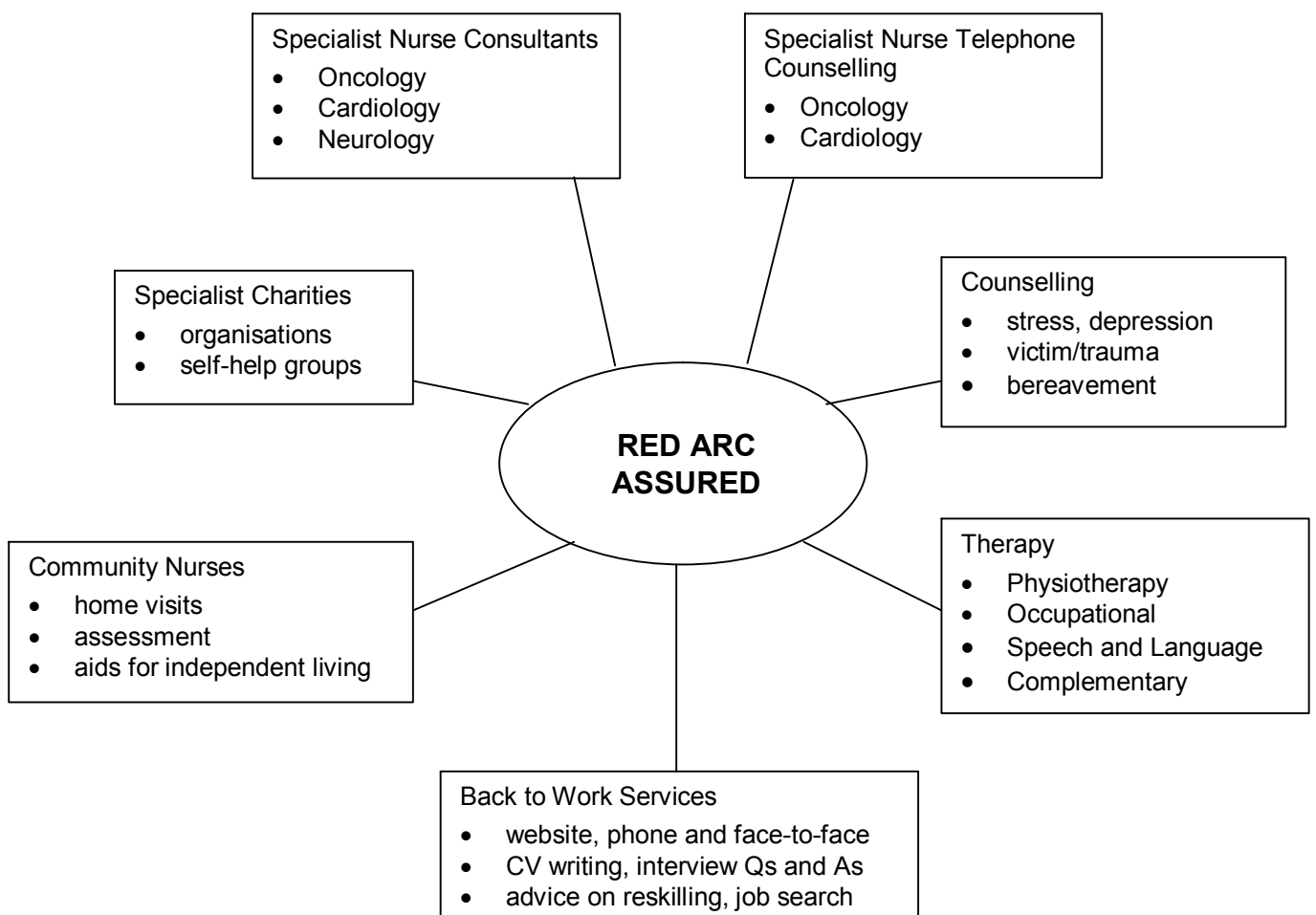
This is a problem in the Financial Services sector as much as any other, and RED ARC's services now reside on a range of health, protection and disability products, adding real value for the customer and enhancing the appeal of the 'host' product.



## Scope of Services

RED ARC services adopt an integrated approach to the provision of information and support which recognises the needs of the individual. Services are tailored and delivered through RED ARC's team of personal nurse advisers. They can commission specialist nurse home visits, therapy or counselling anywhere in the UK to the highest standards.

Service designs are created to meet the needs of both the sponsoring organisation and their customers, and involve the 'mixing and matching' of service elements from RED ARC's service network model.



In this way, services can be designed to:

- support an individual product line or service, or
- contribute to a wider customer care strategy.



The RED ARC concept is about helping people when they need it. Here are some live case studies.

- **Melanie, 3, Leukaemia**

“We thought our world had come to an end. It’s a feeling of blind panic, and as much as you try to support each other, it all overwhelms you. We needed the nurse to calm things down and the counselling has created a sense of perspective and given us a coping strategy. At least now we are looking forward.”

RED ARC provided free of charge:

- a personal nurse adviser – ongoing
- a programme of 8 specialist counselling sessions for the parents to help them develop a positive coping strategy introduction to a self-help group in their area.

- **Louise, 48, Breast Cancer**

“The nurse gave me the reassurance I needed. It’s such a worrying time. I kept looking at my daughter and wondering whether she would be next. The nurse helped me get things right in my head, because I knew what my journey was going to be like. I coped a lot better than I thought I would.”

RED ARC provided free of charge:

- a personal nurse adviser – ongoing
- a series of structured one-to-one calls with a nurse specialising in breast cancer
- an agreed list of questions to ask the Consultant

- **Alan, 68, Stroke**

“Finding yourself unable to speak was surreal. Without the early therapy you provided, I couldn’t have dreamt about getting on with my life.”

RED ARC provided free of charge:

- a personal nurse adviser – ongoing
- speech therapy sessions starting within a week of contact
- links to specialist charity “Stroke Association”

- **Keith, 53, Heart Attack**

“It was a real shock. I thought I was fit. After it happened I could only think that I was going to have another one. Now I have taken some positive steps to change my lifestyle and I feel much more confident about going back to work.”

RED ARC arranged:

- a personal nurse adviser – ongoing



- a cardiac rehabilitation nurse who provided advice on lifestyle, exercise, diet and stress management

- **Lucy, 83, Chronic Arthritis**

Lucy's daughter says, "We were all worried about mum. She couldn't get in and out of the bath without help, stand to wash the dishes at the sink or even pull her own tights on."

RED ARC provided free of charge:

- a personal nurse adviser – ongoing
- a home visit by an occupational therapist who assessed what was needed to help Lucy live as independently as possible
- advice on equipment, prices and how to obtain it.

### **Broadening the Opportunities**

The facility to add important services to insurance product lines is easy to see, and easy to do. However, RED ARC's appeal does not stop there because the same principles can be applied to other sectors, including:

- **Membership Services**

where the 'mix and match' design philosophy can be used to create new services for

- membership groups
- affinities
- friendly societies, and
- bulk marketing organisations such as card services.

- **Corporate**

where RED ARC services can be used to support

- employee benefit programmes
- absence management, and
- occupational health.

### **Our Clients**

The following organisations have used, or are using, RED ARC services directly or through 'white label' arrangements.

- AEGON Scottish Equitable Employee Benefits
- AIG
- AIG Direct
- AIG Ireland
- Birmingham Hospital Saturday Fund (Private Health Partnership branded product)
- Bright Grey (Royal London)
- British Friendly Society



- CIGNA
- Combined (UK)
- Co-operative Insurance Society
- Federation of Small Businesses
- Foresters Friendly Society
- Lifesearch
- Liverpool Victoria Friendly Society
- Nursing Home Fees Agency (HSBC)
- P & O Executive Scheme (Private Health Partnership)
- Paycare
- Public and Commercial Services Union
- Schools Advisory Service
- Swiss Life (closed book)
- UK Police Federations (23)

If you would like to know more, or discuss ideas about service designs to meet your own business objectives, you can contact:

Richard Thomas, Managing Director

Telephone : 01273 716700

Email : [rthomas@redarc.co.uk](mailto:rthomas@redarc.co.uk)

**or**

Phil Knight, Development Manager

Telephone : 07814 395910

Email : [pknight@redarc.co.uk](mailto:pknight@redarc.co.uk)