



Lancashire Police Federation Welfare Support





In these times of unprecedented financial uncertainty, we are working with our partners to provide the best services and opportunities for our members. Keeping the public safe is the number one priority but remembering that we are humans too and have our own concerns and personal worries is a high priority.

If you have any personal worries, we will do what we can to help you, don't hesitate to get in touch.

We have put together the following leaflet, which hopefully will assist as a reference guide to some of the support available, but this is not an exhaustive list so contact your divisional rep to discuss any concerns in further detail.

Click the link below to find contact details of your Divisional rep.

[Meet the team \(polfed.org\)](http://polfed.org)

Rachel Hanley

Lancashire Police Federation Branch Chair



Group Insurance

Lancashire Police Federation provide our members and police staff with an opportunity to subscribe to a scheme that provides fantastic value for money but vital support and services that are used every day by numerous members.

- Life cover 130k (can be topped up by a further 100K)
- Critical life cover 10k (can be topped up by a further 50k)
- Court compensation (if payments have not been made to you within 6 months)
- Sick Pay Benefit (tops up your monthly income if you are off for more than 6 months and go to half pay)
- GP24
- Health Assured
- Worldwide travel (self and dependence family)
- Motor Breakdown (self and dependant family)
- Unsociable Hours payment if you are off sick
- Hospital claim payment
- Off duty legal support/expenses

Visit

[Group Insurance \(polfed.org\)](http://polfed.org)

GP24 (Group Insurance members)

The GP24 service provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or by video consultation. Includes cohabitating family.

Our experienced GPs can provide diagnosis, advice, reassurance or



a second opinion. Should the GP feel you would benefit from prescription medication they can arrange and electronically authorise private prescription medication, where the medication will be delivered to you at any UK based address the next working day or the prescription emailed to you direct for you to take to a nominated pharmacy. The cost of the drugs is chargeable at wholesale rates which will be told to you before they are issued. Where appropriate the GPs can issue private Open Referral* letters and Private Fit Notes. Each consultation is secure and confidential and there is no limit to the number or length of consultations. Please note that some employers may not accept Private Fit Notes.

To book a GP consultation 24/7 please call: **0345 222 3736**

During your appointment, the GP will recommend the best course of treatment / action. You will be asked if you would like this information sharing with your regular GP. This service can be accessed from abroad +443452223736

Should they feel, you would benefit from a specialist assessment or further treatment they can provide you with an open private referral letter. This referral is designed for Private Medical Care and may/may not be accepted for services in the NHS depending upon your NHS provider. Referral letters can be posted or emailed directly to you. This service is ideal for applications for the Police Treatment Centres or the Ben Fund where a referral is needed.

Please note the private referral is not a claims authorisation and you will need to speak to your Private Medical Insurance company prior to receiving any treatment unless you will be funding this yourself.

Health Assured (Group Insurance members)

Member, cohabiting partner, and any number of dependant children (aged over 16 years) residing in the family home are covered. Health Assured Mental Health and Bereavement helpline: **0800 328 0003**

Your call will be handled by an experienced counsellor, who will offer confidential support and information in a friendly, non-judgemental manner.

- 24/7/365 counselling and information telephone service
- In the moment emotional support
- If clinically appropriate, access to structured telephone, online or face to face counselling
- Access to further wellbeing resources via an online health portal and the health e-Hub app*
- If appropriate a referral to a Personal Nurse Adviser for long-term support

Reasons to call the service, but not limited to:

- Stress and anxiety
- Family Issues
- Relationship advice

- Alcohol and drug issues
- Digital support
- Gambling issues - Bereavement
- Domestic abuse – Retirement

Health Assured believes that you should benefit from their services in the most convenient way to you. That's why, as well as their phone-based counselling and advice they've developed an online portal and smartphone app accessible whenever you like, wherever you might be.

Oscar Kilo National Police Wellbeing Service

Oscar Kilo is leading on the National Police Wellbeing Programme to provide support and guidance for all police forces to improve and build upon wellbeing. They offer advice on healthy living, Operation Hampshire, peer support for wellbeing and information on psychological and trauma risk management.

www.oscarkilo.org.uk



The Ben Fund is based at Langho and is there to care for and support officer, both serving and retired, who are experiencing mental, physical or hardship difficulties.

They can offer
Physiotherapy
Wellbeing
Mental health support
Respite and recovery
Hardship support

Officers can apply by contacting the Federation who can set up subscriptions which are £7.40 per month just email lancashire@polfed.org or contact the Ben Fund on 01254

244980 or email enquiries@nwpbfb.org . Officers need to have been subscribing for 12 months before being able to access the service. New recruits can subscribe to this service and receive 12 months free subscriptions.

The Ben Fund offer short residential treatment stays or outpatient appointments and this is treated as duty time.



The Police Treatment Centres

Like the Ben Fund the police Treatment Centres based at Harrogate and Auchterarder provide Physiotherapy, psychological wellbeing and respite and recover to both serving and retired officers for £7.80 per month which equates to £1.80 per week.

Officers can apply by contacting the Federation who can set up subscriptions just email lancashire@polfed.org or contact the PTC via their website www.thepolicetreatmentcentres.org . Officers need to have been subscribing for 12 months before being able to access the service. New recruits can subscribe to this service and receive 12 months free subscriptions.

The PTC offer residential treatment stays over two weeks which are classed as duty time. As a member of the Group Insurance attendees can also claim £70 after attending (contact the Fed office for a claim form which needs signing whilst at the PTC) and can also claim travel expenses of £40 from the Force.

Police Care UK

Police Care UK is a charity for serving and veteran police officers and staff, volunteers, and their families. You can access practical, emotional, and financial support that is confidential and impartial by submitting a referral for you or someone you know. A referral can be made by telephone or via the website.



Police Care UK can help in several ways such as, counselling, financial assistance grants, access to specialist equipment funding. Access to Police Care UK can be obtained by visiting the URL below.

<https://www.policecare.org.uk>

Finances

More than half of police officers worry about money on an almost daily basis. Only a third have enough money to cover their monthly essentials and one eighth had to seek financial support to cover day to day expenses. In the current climate, finances may have changed quickly, don't delay in getting advice.

We offer practical advice and support all areas of finance, from debt to savings.

In Lancashire we can put you in touch with a financial advisor who provides 'money matters' clinics at the Federation Offices or via Teams , with Mark Skinner, simply email the Federation on Lancashire@polfed.org and we can set up an appointment for you.

In addition, we work closely with Pay Plan. At Pay Plan, they have over 20 years' experience helping people resolve their financial difficulties with free debt advice. Every year, they offer guidance on a wide range of debt solutions to more than 80,000 people who are struggling with debts.

Visit www.payplan.com/police Or give them a call on 0800 009 4146 for free confidential advice.

We also work with several partners such as

Blues and Twos Credit Union www.bluesandtwos.org.uk

Service and protect credit union www.serveandprotectcu.co.uk

Police Mutual who can provide advice on mortgages, investment, loans, or insurance www.policemutual.co.uk



We also have contacts with various mortgage specialists which may be valuable in these times of increased interest rates and financial uncertainty.

The organisations can support on budget planning and financial resilience as well as offering financial advice

Visit our website below to see more or contact our office to set up a meeting with a financial advisor

[Member services \(polfed.org\)](http://polfed.org)

Other useful self-help contacts

Action for Happiness <http://www.actionforhappiness.org/>

MoodJuice <http://www.moodjuice.scot.nhs.uk/> mental health NHS Scotland advice

Depression Alliance <http://www.depressionalliance.org/> Helping people overcome depression

Anxiety UK <http://www.anxietyuk.org.uk/> advice and support around anxiety and how to access therapy

BPD World www.bpdworld.org site provide help and support for those affected by personality disorders

Rethink www.rethink.org Advice and information on mental health problems and provide links to groups in your area

Mind www.mind.org.uk Advice and information on mental health problems