



Vitality

HEALTH INSURANCE

Personal Healthcare.

An overview

POSITIVELY DIFFERENT HEALTH INSURANCE



VitalityHealth takes a unique approach to integrating better health and better care, which truly sets us apart from any other health insurance plan in the market.

5 Key reasons why to choose VitalityHealth.

1 The Vitality Programme

2 Vitality GP pathway

3 Full Cover Promise

4 Advanced Cancer Cover and screenings

5 Mental health support

+ Fair and transparent renewal pricing

1 Start with Core Cover.

All plans start with Core Cover, which has a variety of benefits. All benefits are per insured member, per plan year, unless stated otherwise. You must be treated at a hospital eligible under your plan.

Primary care

Video consultations with a Vitality GP within 48 hours and at least two Face-to-Face GP consultations in Greater London for only £20 per consultation.

Mental health support

Access to Vitality Healthy Mind, Big White Wall and up to eight sessions of counselling or Cognitive Behavioural Therapy with Talking Therapies.

In-patient and day-patient treatment

Includes full cover for a range of hospital fees, consultant fees and diagnostic tests.

Out-patient surgical procedures

We pay for surgical procedures covered by your plan where you're treated as an out-patient.

Advanced Cancer Cover

All eligible in-patient, day-patient and out-patient costs covered in full once diagnosed. Full cover for biological therapies, and discounts on targeted cancer screening and risk assessments.

Additional benefits

NHS hospital cash benefit, childbirth cash benefit, home nursing, private ambulance, parent accommodation, oral surgery, pregnancy complications, rehabilitation, lifestyle surgery, access to care advice and discounted care services.

Full Cover Promise.

As part of our Core Cover, we promise to pay for recognised consultants' and anaesthetists' fees in full for in-patient and day-patient treatment. This means that you will not be faced with a shortfall - provided the treatment is eligible.

Fair and transparent renewal pricing.

We use your Age, Base rate increase, Claims history and engagement with the Vitality Programme to calculate your renewal premium. As well as providing lower increases for claimers than other insurers, you can also reduce any increase by engaging with the Vitality Programme.

2 Customise your plan with Cover Options.

To make sure you get exactly the plan you want we give you the option to tailor your cover. You can add any of these options to your Core Cover.

Out-patient Cover

To cover out-patient consultations, diagnostic tests and physiotherapy that isn't arranged through our Priority Physiotherapy Network - £500 / £750 / £1,000 / £1,250 / £1,500 / Full Cover.

Full cover for out-patient MRI / CT / PET scans and in-network physiotherapy. Claims for these benefits are not deducted from any limit you may choose for Out-patient Cover.

Physiotherapy cover

Cover for a physiotherapist within our network: treatment will be covered in full, and will not form part of the Out-patient Cover limit.

Cover for a physiotherapist outside of our network: treatment will continue to be deducted from your Out-patient Cover limit and will be limited to £35 per session.

Out-patient diagnostics

Upgrade your Out-patient Cover so that out-patient diagnostic tests are covered in full. Consultant appointments and out-of-network physiotherapy will continue to be covered up to your chosen limit.

Mental Health Cover

Up to 28 days in-patient or day-patient treatment, full cover for Talking Therapies and a separate £1,500 out-patient limit.

Therapies Cover

Full Cover for chiropractic treatment; osteopathy; chiropody/podiatry; acupuncture; homeopathy; and two consultations with a dietician following a GP or consultant referral.

Dental Cover

Major Dental Treatment: covers crowns, bridges, root canal treatment, extractions, apicectomy, dentures, and emergency dental work after an accident.

Major and Routine Dental Treatment: covers everything in Major Dental Treatment, plus routine examinations, scaling and polishing, dental x-rays and fillings.

Worldwide Travel Cover

Up to £10 million cover for emergency medical expenses abroad, plus benefits including lost luggage cover and cash benefits for delayed flights. For trips of up to 120 days in duration.

3 Tailor your plan even further.

Being able to select which hospital option you would like, how much excess you want to pay and which underwriting suits you allows you to take even more control of your plan.

Hospital options

- Consultant Select
- Hospital List - Local/Countrywide/London Care

Excess per plan year/per claim

£0 / £100 / £250 / £500 / £1,000

Underwriting

- Full Medical Underwriting
- Moratorium Underwriting
- Continued Personal Medical Exclusions Underwriting (CPME/Switch)



4 The Vitality Programme.

Understand your health. Get healthier. Be rewarded.

With all Personal Healthcare plans, you get access to the Vitality Programme. This is how we don't just protect you when things go wrong, but reward you for being healthy too.

By doing things like staying active, tracking your health and buying healthy food, you can earn Vitality points. The healthier your efforts, the more points you earn, which contribute to your Vitality status: Bronze, Silver, Gold or Platinum.

Providing value for members.

The Vitality Programme provided members with over £78m of additional value in 2018.

Understand your health



Vitality Healthcheck
Through our pharmacy network

A 30-minute Vitality Healthcheck to measure your blood pressure; Body Mass Index; glucose and cholesterol levels. One Healthcheck is available at no additional cost for one adult member each plan year.



Bluecrest Screening

50-80% on Bluecrest Screenings depending on your Vitality Age Gap*

Get healthier

Get active



Virgin Active/Nuffield Health/David Lloyd

50% off monthly gym membership fees at selected clubs. A joining fee will apply.¹



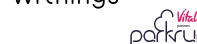
Runners Need

50% off a pair of running shoes for each member, per plan year as well as 15% off full priced items, excluding electronics.



Garmin/Polar/Withings

Up to 40% off selected Garmin, Polar and Withings activity devices.²



parkrun

Earn Vitality points every time you run or volunteer.



Nike with Vitality

Great prices on the exclusive Vitality collection by Nike.

Eat well



WW

£30 for a six month Digital + Studio Plan.



Ocado - Healthy Food

Get up to 25% off healthy food and free delivery.³

Stop smoking



Allen Carr's Easyway

Allen Carr's Easyway to Stop Smoking programme worth up to £299.

Mindfulness, wellbeing and relaxation



Vitality Healthy Mind/Headspace/Buddhify/Calm/
The Mindfulness app








Earn two Vitality points a day for 10 minutes (or more) of mindful activity, up to a maximum of six points a week - using Headspace, Buddhify, Calm or The Mindfulness App. You can also get 30% off an annual Headspace subscription.



Champneys

75% off one, two and three night Spa Stays and Spa Days at Champneys Spa Resorts and 35% off treatments at town spas.⁴

*Discounts above 50% will be available from 13 December 2019.

Be rewarded	
Active rewards	
 Vitality American Express® Credit Card	The Credit Card that rewards you for being active with a healthy cashback booster. Representative 22.9 % APR variable ⁵
 Cineworld and Vue	Get active and be rewarded with a cinema ticket at Cineworld or Vue. ⁶
 Starbucks	Get active and be rewarded with a handcrafted drink at Starbucks every week. ⁷
 Apple Watch	Get Apple Watch Series 5 from £99 and you could fund the balance by tracking your activity. ⁸
 Amazon Prime	Stay active and get an annual Prime membership worth £79 on us, to enjoy fast delivery, movies, music and more. ⁹
Travel	
 Mr & Mrs Smith	Up to 25% discount on hotel specialist, Mr & Mrs Smith's hand-picked hotel collection - up to a maximum of £125 on two bookings each plan year.
Family	
 Vitality Healthy Kids	As well as learning healthy lifelong habits with your family, you can get up to 40% off a Garmin kids' activity tracker and receive between 10% and 25% discount at the Disney Store ¹⁰

Details correct as at November 2019. Terms and conditions apply to all Vitality partners. See the Guide to the Vitality Programme for full details.

1. A joining fee of up to £75 will apply. Each adult member on a plan can have one discounted gym membership at either Virgin Active, Nuffield Health or David Lloyd.
2. Up to 40% off one selected Polar or Garmin activity tracker per member aged 16 and over each plan year. 40% off one Withings activity tracker per adult member each plan year. P&P charges may apply.
3. To qualify for free delivery, the total value of your order must be £40 or more before the Vitality discount is applied and at least 30% of your total food and drink spend must be on healthy food. A monthly spend cap applies.
4. Maximum of three bookings per plan year. Minimum four week booking period applies. This offer does not apply to Eastwell Manor. 75% off at Mottram Hall applies to one night stays only.
5. Subject to eligibility criteria and approval. Visit vitality.co.uk/rewards/partners/ for terms and conditions. Representative 22.9 % APR variable based on no annual Card fee, assumed credit limit of £1,200, and purchase rate of 22.9% variable. Representative APR is correct as at 15 November 2019. Interest rates link to the Bank of England base rate. See amex.co.uk for details. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is American Express Services Europe Limited. American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and is authorised and regulated by the Financial Conduct Authority.
6. Excludes alternative content, special screenings, all viewings at Cineworld Leicester Square and Vue Premieres and Event Cinema. 3D glasses and upgrades for special viewings, seating options, VueXtreme, Cineworld Cheltenham Screening Rooms and all screenings at Vue Leicester Square are available for an additional cost.
7. Participating stores only. Excludes Venti-sized drinks and seasonal featured drinks.
8. Applies to selected Apple Watch Series 5 models only. Initial upfront payment will vary depending on the model. A credit check and eligibility criteria apply. 18 years or over only. Credit subject to status. 0% APR. Variable Direct Debit for 24 months. Monthly payments depend on the number of Vitality points you earn by tracking your activity in the previous month and could be between £0 and £12.50. Requires an iPhone 6s or later with iOS13 or later. Excludes Channel Islands. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is PayBreak Limited.
9. Applies to an annual Amazon Prime membership for personal accounts only. 18 years or over only. A credit check and eligibility criteria apply. Credit subject to status. 0% APR. Credit agreement for 12 months. You will pay either £0 or £7.90 per month over ten payments by variable Direct Debit based on the Vitality activity points you earn in the previous month. Excludes Channel Islands. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is PayBreak Limited.
10. There must be at least one child aged four or over covered on the plan to be eligible for a Garmin kids' device and at least one child aged 0-17 covered on the plan to be eligible for the Disney Store discount. One device available for each insured child aged 4-18. P&P charges may apply. Disney Store discount is between 10% and 25% depending on your Vitality status. Each plan is eligible for a maximum of one discount voucher to spend at The Disney Store in any calendar month.

Important information.

This document provides a summary of our Personal Healthcare cover that you need to read before deciding on the right plan for you. You can find more information on each Insurance Product Information Document (IPID).

You can find full details in the terms and conditions document we send you when you join. If you want to see these sooner, please visit vitality.co.uk.

Find out more.

If there is anything else you want to know about VitalityHealth or our Personal Healthcare plan, please speak to your Financial Adviser or take a look at vitality.co.uk/health

