

Sharing the benefits
of healthy living



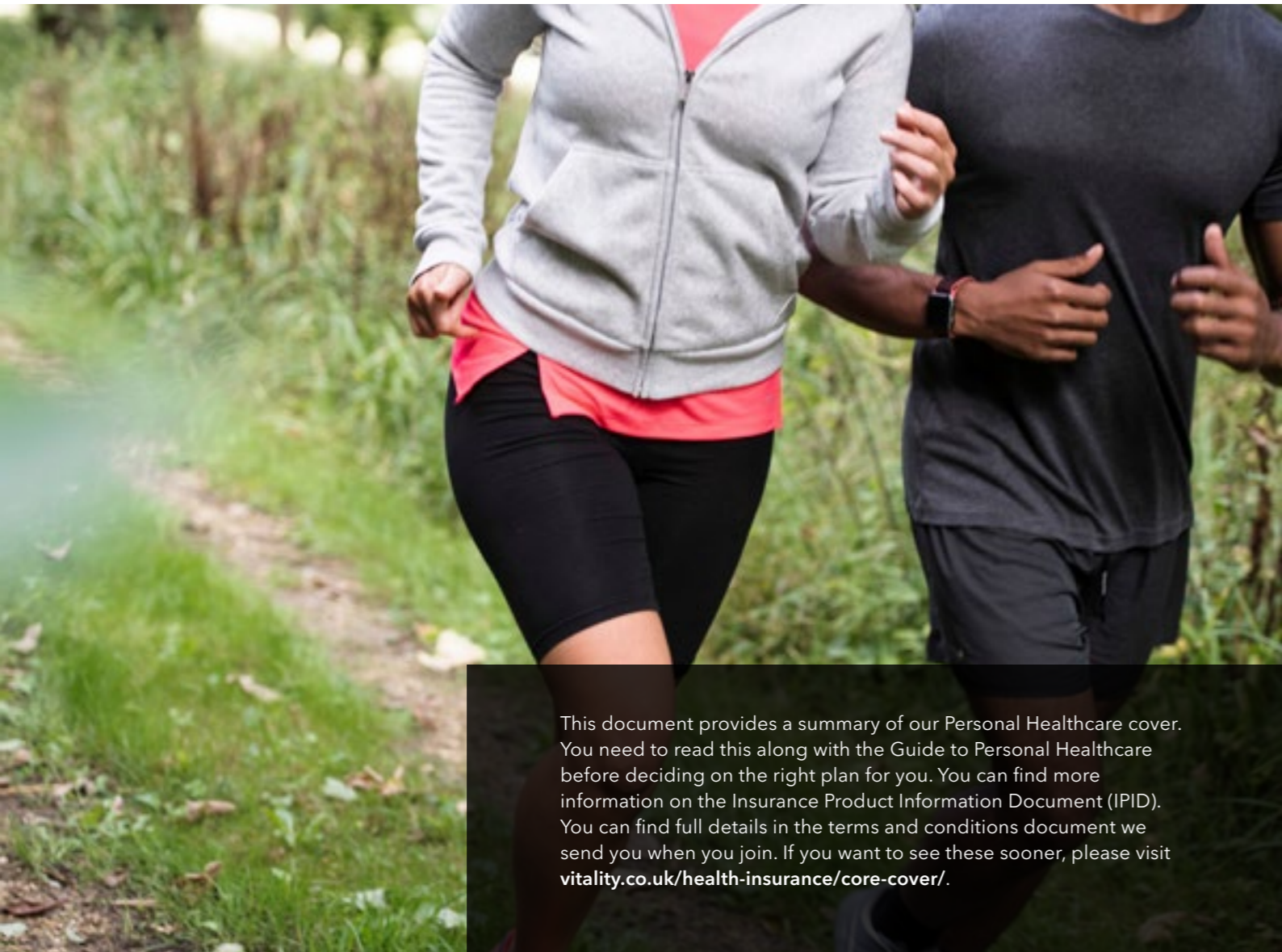
Personal Healthcare.

An overview.

Why VitalityHealth?

We take a unique approach to healthcare – responding to the full spectrum of our member’s healthcare needs. This spans from promoting a healthy lifestyle, to providing digital tools to help you navigate the healthcare system, and delivering comprehensive cover for onward treatment when you need it.

As well as offering 5-star Defaqto rated healthcare, our product is underpinned by the Vitality Programme, the world’s largest health promotion programme linked to insurance. By incentivising you to get healthier, we generate value for all stakeholders. You benefit from improved health and financial value through our rewards and benefits; Vitality as an insurer benefit from reduced healthcare costs; and society benefits from a reduced burden on healthcare. We call this Shared Value Insurance.



This document provides a summary of our Personal Healthcare cover. You need to read this along with the Guide to Personal Healthcare before deciding on the right plan for you. You can find more information on the 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/health-insurance/core-cover/.

5 reasons to choose health insurance from Vitality.

1 Full Cover Promise

We want you to have the peace of mind that you are covered in full. 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 never be faced with a shortfall, provided your treatment is eligible.

2 Digital Care Access

When you are seeking care, we empower you to access the support and treatment you need through a range of primary and digital care services. Vitality GP provides access to virtual GP consultations, as well as prescriptions and diagnostics. You can also self-refer online or by phone into face-to-face or remote physiotherapy or mental wellbeing treatments like Cognitive Behavioural Therapy. You can request care and manage your claims through the online Care Hub, putting you in control of your treatment journey.

3 Advanced Cancer Cover and screenings

All VitalityHealth Personal Healthcare plans include Advanced Cancer Cover. This provides comprehensive cover for the treatment of the cancer, including full cover for biological and targeted therapies. We also provide access to screenings and preventative treatment, as well as personalised support and guidance from our specialist team at every stage of the treatment journey.

4 Mental Health Support

We offer a comprehensive end-to-end approach to mental health – from prevention and maintenance to early intervention, and comprehensive treatment for more severe conditions. As part of Core Cover, you can get a 12-month subscription to leading mindfulness app, Headspace on us, as well as eight Talking Therapies sessions. We are the only leading health insurer to cover all medical conditions with no exclusions for Talking Therapies, ensuring that all members have access to crucial support. Plus, our Mental Health Cover option provides additional comprehensive cover for out-patient, in-patient and day-patient treatment.

5 Vitality Programme

All members get access to the Vitality Programme, which is evidenced to drive improvements in behaviour and long-term health, with engaged members benefitting from an additional 1.5 years of improved life expectancy due to their healthier lifestyle choices¹. You get the tools to help understand your health risks and engage in healthy behaviour, as well as the incentive to do so through compelling discounts and rewards.

+ Plus, fair and transparent renewal pricing

Our renewal prices are based on our ABC pricing model which is fair, intuitive and transparent. We use your Age, Base rate increase, Claims history and engagement with the Vitality Programme to calculate your renewal premium.

¹Vitality data 2019 – 2020

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.

Care Hub

Get fast, seamless access to care and healthcare professionals, all in one place.

Use Care Hub to see a Vitality GP, get approval for your care and book a virtual or in-person consultant appointment with the right consultant for your condition. Use it to refer yourself for physiotherapy and Talking Therapies treatment, as well as a range of support services. Use it to check what your plan covers, what your benefit limits are and what your excess payments are.

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 Headspace, Togetherall 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.

Physiotherapy

Up to six sessions of physiotherapy within our Priority Physio network.

Advanced Cancer Cover

Our Advanced Cancer Cover not only provides full cover for the latest treatments and technologies to treat cancer, it also includes access to screenings and preventative treatment, as well as personalised support and guidance from our specialist team at every stage of the treatment journey.

Additional benefits

- NHS hospital cash benefit
- Childbirth cash benefit
- Home nursing
- Private ambulance
- Parent accommodation
- Oral surgery
- Pregnancy complications
- Rehabilitation
- Weight loss surgery and corrective surgery
- Access to care advice and discounted care services
- Vitality Menopause Support in partnership with Peppy.



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

All members with Out-patient Cover benefit from full cover for MRI, CT and PET scans, and physiotherapy arranged through our Priority Physio network.

We offer up to six physiotherapy sessions as part of our Core Cover through our Priority Physio network. However, adding Out-patient Cover means physiotherapy through our Priority Physio network is covered in full. You can also use a physiotherapist outside of our network but can only claim up to £35 per session, which will be deducted from any selected Out-patient Cover limit.

Out-patient Cover - You can choose from the following levels £500, £750, £1,000, £1,250 or £1,500. This limit will apply to out-patient consultations, consultant appointments and other diagnostic tests, as well as physiotherapy that isn't arranged through our Priority Physio network.

Full Cover for Diagnostics - Upgrade your Out-patient Cover so that out-patient diagnostic tests are covered in full. This means only your consultations, consultant appointments and physiotherapy that isn't arranged through our Priority Physio Network would be covered by your chosen Out-patient Cover limit.

Full Out-patient Cover - Full cover for out-patient consultations, consultant appointments, and diagnostic tests. Physiotherapy not arranged through our Priority Physio network is also covered up to £35 a session.

Mental Health Cover

Up to 28 days of in-patient cover per episode, plus 28 days of day-patient treatment. You are covered for multiple episodes of care during the year, should you need it*.

*After 56 days without in-patient or day-patient treatment, we'll fully restore your benefit limits covering you for further episodes of care during your plan year.

Therapies Cover

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

Optical, Dental and Hearing Cover

Optical

Contributes towards the cost of eyesight tests, along with a new pair of prescription glasses or a year's supply of contact lenses. Benefit available for each new prescription issued after your plan starts.

Dental

Helps to cover the costs of preventative care such as check-ups and hygienists' fees, and major treatment like fillings, crowns and dentures. Plus, we'll contribute towards the costs resulting from a dental accident. You'll need to have had a dental check up in the 15 months before your plan starts and have completed all recommended treatment.

Hearing

Contributes towards the costs of hearing tests and new prescription hearing aids.

Worldwide Travel Cover

Comprehensive cover for trips outside of the UK of up to 120 days each, providing an emergency medical expenses benefit of up to £10 million, as well as cover for cancellation and loss of personal belongings during your trip. This also includes a brand-new market first; travel vaccination and preventative medication cover which includes 11 common jabs and anti-malarial treatment.

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.

Panel and hospital options

Consultant Select

We provide you with a choice of appropriate consultants from our network. The consultants will be chosen based on your location and required specialism, as well as their treatment outcomes, clinical practice and treatment efficiency.

You're more likely to see a high-performing consultant, as our Consultant Finder prioritises Premier Consultants, who deliver superior performance outcomes.

Consultant Select is not available to applicants who live in the Channel Islands or Isle of Man.

Hospital list

Alternatively you have the option to choose our Countrywide or London Care lists of leading UK hospitals, to give you more choice over where your treatment takes place.

Vitality Premier Consultants



As part of our Core Cover, you get access to Premier Consultants who are shown to deliver, on average, superior performance* across key measures including length of stay, re-admission rate and the need for patients to change consultants. They're indicated by a Premier Consultant label.

*Vitality claims data 2021.

Plus, choose your excess and underwriting options

Excess per plan year/per claim

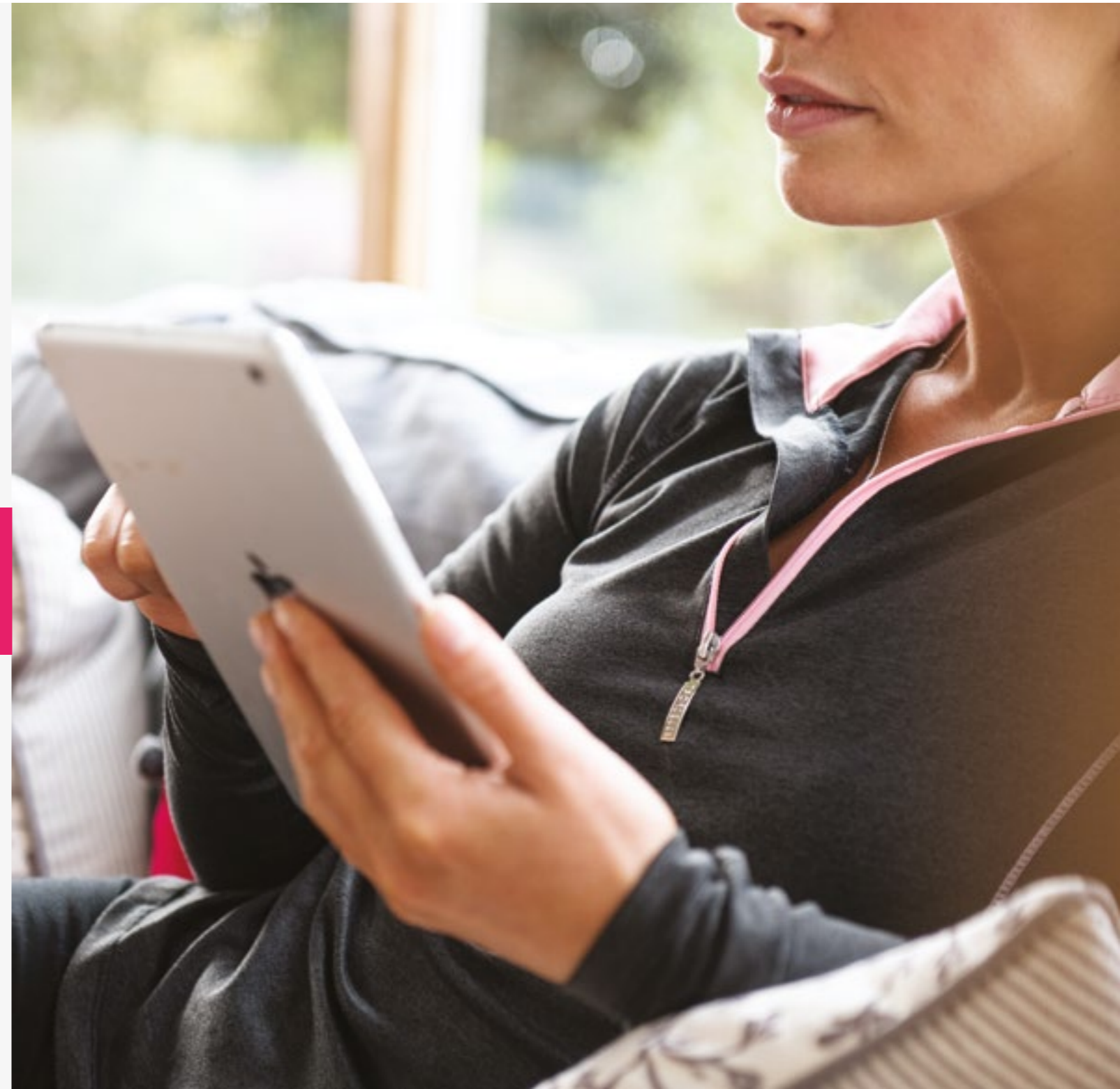
You can choose to pay a fixed sum - an excess - towards your treatment. You can set the excess at zero, £100, £250, £500 or £1,000.

You can also choose whether the excess is paid once in each plan year that you have treatment, or for each condition you make a claim for.

Underwriting

You can choose which type of underwriting is right for you. This may depend on whether you've already got a private health insurance plan with someone else and how much information you want to give us.

- Full medical underwriting
- Moratorium underwriting
- Continued personal medical exclusions underwriting (CPME/switch)



4 The Vitality Programme.

**Understand your health.
Get healthier.
Get rewarded.**

With all Personal Healthcare plans, you get access to the Vitality Programme. This means as well as protecting you when things go wrong, we incentivise you to be healthier, and reward you for doing so. Our reward partners include Apple Watch, Caffè Nero and Expedia.



1.5 years

Average increase in life expectancy for Vitality members who improve their lifestyle¹



The Vitality Programme is based on three simple steps:

1 | Understand your health.

When you join, you should register on our Member Zone and take the online Health Review. You'll also be able to find out your Vitality Age - our scientific calculation that assesses the impact of your lifestyle on your health.

2 | Get healthier.

We give you discounts and rewards on things that can help you get healthier, like monthly gym membership fees, activity tracking devices and stop smoking sessions with Allen Carr's Easyway. We'll even give you discounts on trips to Champneys health spas, to help you rest and relax.

3 | Be rewarded.

When you do healthy things, we give you points. Your healthy behaviours will be rewarded with short-term Active Rewards to keep you motivated, like a Caffè Nero drink on us, and ODEON and Vue cinema vouchers. In addition, the points you earn will count towards your Vitality status. The more points, the higher your status becomes, starting from Bronze through to Silver, Gold and finally Platinum. Your Vitality status gives you something to aim for and the higher your status the bigger the rewards, such as discounts on hotel bookings with Expedia and Mr & Mrs Smith.

SINGLE 0 JOINT 0	SINGLE 800 JOINT 1200	SINGLE 1600 JOINT 2400	SINGLE 2400 JOINT 3600
BRONZE Vitality status	SILVER Vitality status	GOLD Vitality status	PLATINUM Vitality status

Sources:

1. Vitality data 2019-2020



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, read our Guide to Personal Healthcare or look at vitality.co.uk/health.