

Sharing the benefits
of healthy living

Vitality

A guide to Personal Healthcare.

Contents.

Why private medical insurance?	4
Five Reasons to choose VitalityHealth	7
Build a plan that's right for you	8
Core Cover	10
Cover Options	14
Tailor your plan	20
Consultant Select	21
Hospital option	22
Excess	23
Underwriting	24
The Vitality Programme	26
About VitalityHealth	30

This guide 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). This provides a short summary of the key product information so you can make an informed decision. 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. For an independent guide on what to look for when choosing a plan, we recommend you download the Guide to Buying Private Medical Insurance by the Association of British Insurers.

Why private medical insurance?

Private Medical Insurance (PMI) gives you fast access to high-quality private medical facilities and medical treatments, at a time and place that suits you. It also plays an equally important role in helping fund the cost of early diagnosis and treatment of acute conditions.

- ✓ Fast access to private medical treatment
- ✓ Flexible cover to suit your needs
- ✓ Access to a wide range of hospitals
- ✓ Access to the latest drugs and treatment
- ✓ Choice of consultant
- ✓ Comfort and privacy at a time when you need it most

Already got private medical insurance with another provider?

Moving to Vitality has never been easier and so rewarding. Depending on your answers to a few simple questions we ask, you could get a discount of up to 10%

To find out more visit
[vitality.co.uk/health-insurance/switching/](https://www.vitality.co.uk/health-insurance/switching/).

Why Vitality?

VitalityHealth's positively different insurance provides 5-star Defaqto rated healthcare - providing you with an integrated primary care pathway, market-leading cover options and a Full Cover Promise. The plan also includes access to the Vitality Programme, which has helped to enhance and protect our members' lives.

The Vitality Programme gives you unprecedented value, with rewards that get bigger the more active you are. VitalityHealth's proposition is underpinned by award-winning customer service - with our dedicated team ensuring you are receiving excellent and efficient interactions with Vitality at every stage of your plan. The support offered is widely recognised in the industry, and endorsed by our members with a consistent Trustpilot score above four.

This combination of bringing award-winning care and the largest behavioural platform linked to insurance globally into one truly integrated offering is the real power of Vitality. As you engage with the Vitality Programme and benefit from better health, it enables us to share some of the insurance savings that emerge in the form of better product benefits and incentives - fuelling a virtuous cycle.





Award-winning private medical insurance.

We believe it's the way insurance should be.

Defaqto 5-Star Rating Individual Private Medical Insurance 2012-2021

**Best Individual Private Medical Insurance
Cover Excellence Awards 2017 - 2019**

**Best Customer Service provider in the insurance sector
UK Customer Experience Awards 2018**

**Best Private Medical Insurance Provider
Investment Life & Pensions 2013-2019**

5 Key reasons why to choose VitalityHealth.

- 1 The Vitality Programme**

The Vitality Programme is the largest behavioural platform linked to insurance globally, which is designed to make you healthier. By leading a healthier life with Vitality, you can access a range of discounts and rewards - worth over £100 million to our members during 2019.
- 2 Vitality GP Pathway**

Vitality GP offers you video GP consultations within 48 hours, with benefits such as written prescriptions, minor diagnostics, a skin analytics service and a unique home diagnostics service. A key benefit of Vitality GP is its integration with onward care. Not only can you self refer into physiotherapy and Talking Therapy services, but following a Vitality GP consultation you can be referred quickly and conveniently to the most appropriate and high quality specialist through our Consultant Panel. You will also have access to a minimum of two face-to-face consultations in Greater London per plan year, for only £20 per consultation.
- 3 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 never be faced with a shortfall, provided your treatment is eligible.
- 4 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, as well as discounts on targeted cancer screenings and risk assessments for breast, bowel and cervical cancer.
- 5 Mental health support**

VitalityHealth 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, all members have access to the Vitality Programme and Vitality Healthy Mind, and eight Talking Therapies sessions (for example Cognitive Behavioural Therapy). In addition, our Mental Health Cover option provides additional comprehensive cover for out-patient, in-patient and day-patient treatment.

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.

We help you build a plan that's right for you.

Our Core Cover gives you access to private GP video consultations within 48 hours and a Full Cover Promise. Plus, it helps keep you healthy, because we reward you for getting active.

We also understand that not everyone wants the same level of cover, so we have different options for you to tailor your plan.



Here's how it works

Start with Core Cover.

All our plans start with Core Cover, which has a variety of benefits. **Find out more from page 10**

- Integrated Primary Care
- Out-patient surgical procedures
- Mental Health support
- In-patient and day-patient treatment
- Advanced Cancer Cover
- Additional benefits

1

Choose your Cover Options.

To create a plan that suits your needs and budget, you can choose from a range of options. **Find out more from page 14**

- Out-patient Cover
- Mental Health Cover
- Therapies Cover
- Dental Cover
- Worldwide Travel Cover

2

Tailor your plan.

You can tailor your plan further, by choosing a hospital option, a level of excess and choosing which type of underwriting suits your needs. **Find out more from page 20**

- Hospital option
- Excess
- Underwriting

3

The three step Vitality Programme.

As well as award-winning cover, we give you something back when you get healthier, meaning you can benefit without having to claim. **Find out more from page 26**

1. Understand your health
2. Get healthier
3. Be rewarded

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

Vitality GP - using our Vitality GP app you'll be able to have a virtual GP consultation within 48 hours. If needed, the Vitality GP can refer you for the most appropriate onward treatment meaning you often won't have to make an additional call or online claim.

Face-to-Face GP - When a virtual consultation with a GP isn't appropriate, Face-to-Face GP enables you to have access to a minimum of two consultations from Vitality's network of Private GPs in Greater London for only £20 per consultation.

Additional Services - Through the Vitality GP app, you can refer yourself for physiotherapy* or Talking Therapies, while the Vitality GPs can provide you with wellness advice and a skin analytics service.

The Vitality GP app is compatible with Apple iOS 12.0 and above or Android 6.0 and above. It's not compatible with Blackberry, Amazon or Windows Phone devices.

*Subject to Out-patient Cover being included on the plan.

Out-patient surgical procedures

We pay for surgical procedures where you are treated as an out-patient.

Full cover.

Mental health support

Our approach to Mental Health seeks to provide support, regardless of your state of health - whether this be the opportunity to engage in positive, preventative health behaviours, quick access to counselling and Cognitive Behavioural Therapy, or more comprehensive specialist treatment when required*.

*Where Mental Health Cover is included on the plan.

Vitality Healthy Mind - As part of Core Cover, you will receive access to Vitality Healthy Mind, a way for you to access and earn points for engaging in mindfulness activities as well as a discount on leading mindfulness app, Headspace.

Talking Therapies - Cognitive Behavioural Therapy or counselling where treatment is agreed as clinically appropriate and arranged through our mental health panel. **Up to 8 sessions of Cognitive Behavioural Therapy (CBT) or counselling.**

Togetherall - full access to the online service that provides an anonymous forum for people experiencing mental health issues to reach out and receive support from peers and qualified 'Wall Guides'.

You can add the Mental Health Cover option with Vitality, to give you unlimited access to Talking Therapies, up to £1,500 out-patient cover and 28 days in-patient or day-patient cover should you need it. View page 16 to find out more.

In-patient and day-patient treatment

Hospital fees - Includes overnight stays, nursing, and any drugs you might need while in hospital. We also cover the costs of intensive care treatment and operating theatre charges. **Full cover.**

Consultant fees - As long as your consultant is registered with an accredited body and recognised by us, we pay your in-patient and day-patient fees in full, including your surgeons' and anaesthetists' fees, physicians' fees and other consultant appointments. **Full cover.**

Diagnostic tests - If you are admitted to hospital as an in-patient or a day-patient, we pay for the diagnostic tests you need - things like blood tests and x-rays. We also pay for MRI, CT and PET scans you may require during your admission to hospital. **Full cover.**

Advanced Cancer Cover

Our Advanced Cancer Cover provides you with comprehensive treatment and support, should you need it. VitalityHealth was one of the first insurers to cover biological therapies for cancer, ensuring they were available for members requiring this new, ground-breaking treatment. These are not only covered in VitalityHealth's Advanced Cancer Cover, but there are no benefit limits - meaning you are covered in full.

We also cover all eligible costs in full from the point of diagnosis, and any out-patient treatment for cancer will not be deducted from any Out-patient Cover limit you have chosen.

Refer to the table below to see some of the features of VitalityHealth's Advanced Cancer Cover:

Cancer screening	Discounted screens and risk assessments for breast, bowel and cervical cancer
Biological therapy, targeted therapy and immunotherapy	Full cover
Hormone therapies and bisphosphonate therapy	Full cover
Cancer surgery and reconstructive surgery	Full Cover
Scalp cooling	Full Cover
Wigs and restyling	Up to £300 per condition
Mastectomy bras and external prostheses	Up to £200 per condition for mastectomy bras and up to £5,000 per condition for external prostheses
Follow-up consultations	Full cover
End of life care	Pain relief plus the services of a qualified nurse at home for up to 14 days (max £1,000 per day)

Additional benefits

NHS hospital cash benefit - if you choose to get treatment on the NHS, rather than being treated privately through your plan, we give you a cash amount.

In-patient treatment: £250 per night up to a maximum of £2,000 per plan year.

Day-patient treatment: £125 per day up to a maximum of £500 per plan year.

Childbirth cash benefit - we'll give you a cash payment following the birth or adoption of a child (the payment following a birth only applies if you have had the plan for at least 10 months). We pay once per child even if both parents are covered on the plan. **£100 per child.**

Home nursing - if your consultant recommends home nursing instead of more in-patient treatment, we pay for it. It can get you back on your feet more quickly after a stay in hospital. **Full cover.**

Private ambulance - the use of a private ambulance for transfer between hospitals, whether NHS or private, if a consultant recommends it as medically necessary. **Full cover.**

Parent accommodation - you might have a child under 14 on your plan. If they need to stay overnight in hospital, we pay for hospital accommodation so that a parent can stay with them. **Full cover.**

Oral surgery - surgical removal of impacted teeth or partially erupted teeth causing repeated pain or infections, complicated buried roots, surgical drainage of a facial swelling, removal of cysts of the jaw, and apicectomy.

Full Cover in specified circumstances.

Pregnancy complications - in-patient and day-patient treatment if you suffer from ectopic pregnancy, miscarriage, missed abortion, still birth, post-partum haemorrhage, retained placental membrane or hydatidiform mole.

Full Cover for specified conditions.

Rehabilitation - rehabilitation treatment following a stroke or serious brain injury. **Up to 21 days immediately following in-patient treatment.**

Lifestyle surgery - including the removal of port wine birthmarks on the face, ear reshaping and breast reduction. We also cover weight loss surgery (gastric bypass and gastric banding). **Subject to a 25% contribution to the cost of consultations and package of treatment.** Eligibility criteria applies. **Please visit [vitality.co.uk/health-insurance/core-cover](https://www.vitality.co.uk/health-insurance/core-cover) for further details.**

SuperCarers Services - access to care advice and discounted care services for you and your family.

Vitality Menopause Support, in partnership with Peppy - To help ease the transition through menopause, we created Vitality Menopause Support, a service dedicated to menopause support and care in partnership with leading digital health platform, Peppy. Peppy connects you to real-life menopause practitioners. It includes one-to-one instant messaging and video or phone consultations, help with symptom management, treatment referral if needed, peer support and regular live broadcasts, all on the secure Peppy app.

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. All benefits are per insured member, per plan year, unless we state otherwise.

Out-patient Cover

Includes out-patient consultations and consultant fees when needed as part of your treatment; out-patient diagnostics including MRI, CT & PET scans, blood tests, x-rays, radiology and pathology when referred by a consultant. The costs we cover depend on what you add to your plan:

- Out-patient Cover with a limit includes out-patient consultations, consultant fees, diagnostic tests and physiotherapy that isn't arranged through our Priority Physiotherapy Network up to a limit of £500, £750, £1,000, £1,250 or £1,500. MRI, CT & PET scans will be covered in full no matter what limit you choose as long as you have been referred by a consultant. We also pay in full for physiotherapy arranged through our Priority Physiotherapy Network.
- Full Out-patient Cover includes all out-patient consultations, consultant fees, diagnostic tests and scans, and physiotherapy.

Physiotherapy Cover

Our physiotherapy network includes over 7,000 accredited physiotherapy clinics across the UK. This means that, more often than not, you will be able to have treatment at a convenient location, less than 10 minutes' drive away from your home or place of work.

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

You can upgrade your Out-patient Cover so that out-patient diagnostic tests would be covered in full, and only consultant appointments and out-of-network physiotherapy would be deducted from your chosen Out-patient Cover limit.



Mental Health Cover

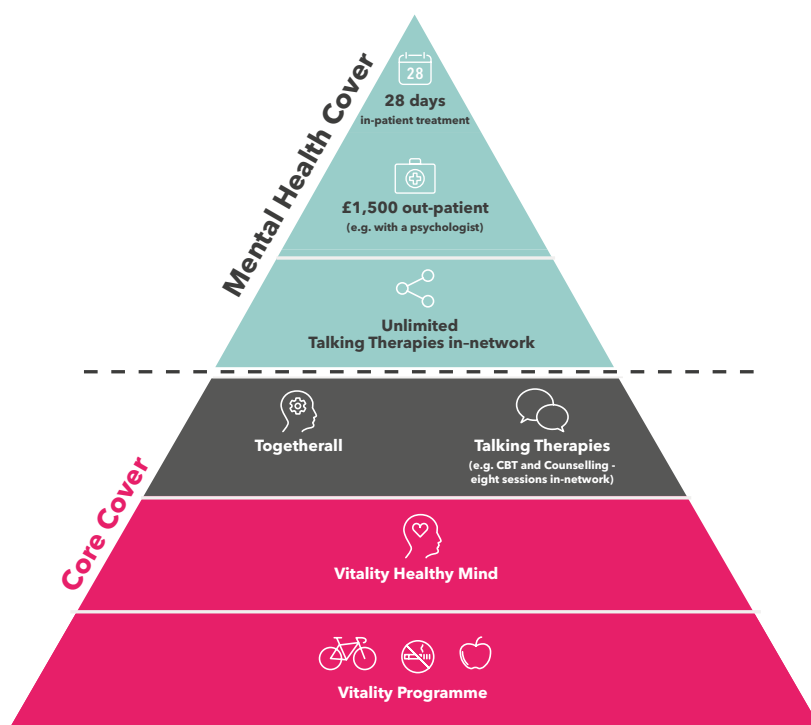
We believe in the importance of providing a holistic solution to mental health, allowing you to proactively engage with healthy mental wellbeing activities, to quickly access out-patient mental health support, and provide you with more comprehensive treatment when required.

That is why we provide mental health support as part of Core Cover, and access to our additional Mental Health Cover should you wish to tailor your plan. **Up to 28 days of in-patient or day-patient treatment. Full Cover for Talking Therapies, and a separate £1,500 out-patient limit.**

Providing comprehensive out-patient and in-patient treatment for more severe mental health conditions

Offering early intervention and comprehensive out-patient support for mental health conditions

Promoting better wellbeing amongst the majority who may not consider themselves at risk



Therapies Cover

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

Dental Cover

Dental Cover makes it easier and more affordable for you to look after your teeth. There are two levels of dental cover – depending on how much you want to spend and how much cover you want. Whichever you pick, you're free to choose your own dentist.

- **Major Dental Treatment** covers you for: crowns, bridges, root canal treatment, extractions, apicectomy, dentures, and emergency dental work after an accident.
- **Major and Routine Dental Treatment** covers you for everything in Major Dental Treatment, as well as routine examinations, scaling and polishing, dental x-rays and fillings.

	Major Dental Treatment	Major and Routine Dental Treatment
Routine examinations Maximum of two claims per plan year		Up to £30 per claim
Routine scaling and polishing Maximum of two claims per plan year		Up to £40 per claim
Dental x-ray (radiography of the teeth or jaw) Charges for radiography of teeth or jaw Maximum of two claims per plan year		Up to £40 per claim
Fillings Maximum of two claims per plan year		Up to £40 per claim
New or replacement crowns	Up to £300	Up to £400
New or replacement inlays, onlays and overlays		Up to £100
New or replacement bridges or implants	Up to £200	Up to £300
Root canal treatment	Up to £150	Up to £250
Apicectomy	Up to £100	Up to £150
Extractions	Up to £150	Up to £250
New or replacement dentures	Up to £250	Up to £350
Emergency treatment from a specialist if you have a dental accident We can cover up to four claims for each year of your plan	Up to £2,500 per claim	Up to £2,500 per claim
Emergency dental treatment for severe pain, a haemorrhage or an infection We can cover up to two claims for each year of your plan		Up to £300 per claim
Emergency call-out fees We can cover up to two claims for each year of your plan	Up to £50 per claim	Up to £50 per claim

To get this cover, you need to have had a check-up with your regular dentist and finished any recommended treatment within twelve months before your cover starts. If you haven't done this, then you'll only be covered once you have had a check-up and finished any recommended treatment.



Worldwide Travel Cover

Our Worldwide Travel Cover includes up to £10 million emergency medical expenses overseas, as well as lost luggage, delayed flights and more. We offer cover for up to 120 days in duration, as long as you're aged 64 or under when the benefit is added to your plan. This option covers you up to these limits:

Overseas medical expenses	
Medical cover if taken ill overseas. Including accommodation costs and travel expenses for one person to remain behind with the sick or injured member*	Up to £10 million
Repatriation expenses*	
Transfer of body or ashes back to the UK	
Cost of burial or cremation outside the UK	Up to £1,000
Other travel expenses	
Loss of or damage to personal belongings*	Up to £2,000
Loss of personal money*	Up to £1,000
Delayed departure	Up to £100
Missed departure*	Up to £500
Cancelling the trip or cutting it short*	Up to £4,000
Personal accident	Up to £25,000
Personal liability	Up to £2 million
Loss of passport*	Up to £250
Delayed baggage*	Up to £200
Legal expenses	Up to £25,000
Winter Sports Cover (cover is limited to 21 days in total each plan year)	
Loss of or damage to ski or snowboarding equipment*	Up to £500 per plan year
Loss of ski pass*	Up to £500 per plan year
Piste closure (£30 a day)*	Up to £500 per plan year
Loss of use of hired skis and ski pass due to illness or injury*	Up to £500 per plan year

Separate terms, conditions and exclusions apply to our Dental Cover and Worldwide Travel Cover - please speak to your adviser, view the Insurance Product Information Documents, or visit vitality.co.uk to find out more.

* You will need to pay a £50 excess on these benefits

3

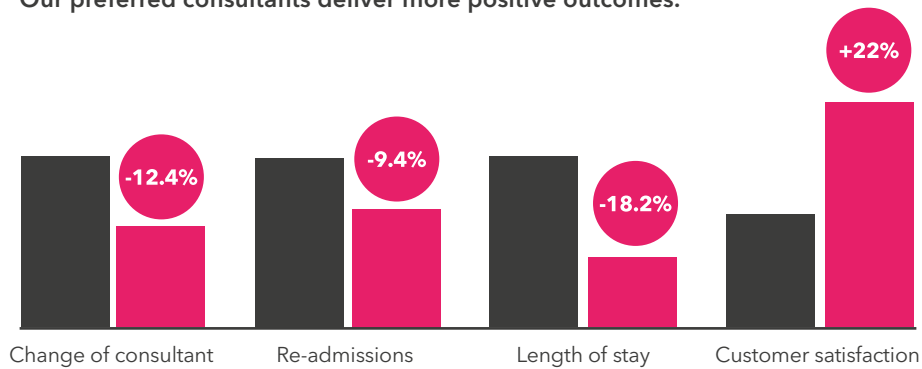
**Tailor
your plan
even further.**

Hospital options

Option 1 - Consultant Select: Quality-Assured Private Healthcare Treatment

Our Consultant Select treatment pathway uses an intelligent consultant ranking tool that means you'll see a consultant who has a track record of excellent treatment outcomes and positive feedback from patients. Good treatment outcomes lead to lower long-term claims costs, which means we can charge a lower premium without compromising on quality.

Our preferred consultants deliver more positive outcomes.



VitalityHealth 2019 data.

1. Quick and straightforward process from referral to consultation

You'll be supported in finding an appropriate consultant by our Member Care team, rather than having to find a consultant yourself. We guarantee that you will be offered an appointment within 10 days (in most instances, this will be much faster).

2. Evidence-based approach

Our intelligent consultant ranking tool means that you'll see consultants who have a track record of excellent treatment outcomes, positive feedback from patients, and are the most cost-effective. Preferred consultants demonstrate better outcomes in terms of members needing to change consultant, re-admissions, length of stay, and customer satisfaction.

3. Comprehensive network of consultants

Our consultant network provides coverage across all regions, specialties and hospitals. We guarantee that you won't need to travel more than 40 minutes for a consultation, except in exceptional circumstances.

4. Efficiencies result in savings

With Consultant Select, your premium will be lower than if you choose a hospital list, without compromising on quality.

5. Peace of Mind

With the Vitality Patient Charter, you have the right to change to another preferred consultant if you're not happy. We'll also help elevate any serious clinical concerns.

Option 2 - Hospital List

Alternatively, you can choose the consultant that treats you, and the hospital you wish to be treated in, as long as they are recognised by us. You will still have access to our Consultant Panel should you wish to choose this treatment option. Our Local, Countrywide and London Care lists of leading private hospitals give you control over where you are treated.

Local hospital list

This hospital list includes:

- All of the hospitals in the UK's largest hospital groups, including BMI Healthcare, Nuffield Health, Spire Healthcare, and Ramsay Health Care
- A number of select local providers, including Aspen Healthcare and the New Victoria Hospital
- No Central London Hospitals

Countrywide hospital list

This hospital list includes:

- All of the hospitals in the UK's largest hospital groups, including BMI Healthcare, Nuffield Health, Spire Healthcare, and Ramsay Health Care
- A number of select local providers, including Aspen Healthcare and the New Victoria Hospital
- In Central London - The London Clinic, The Hospital of St John & St Elizabeth, King Edwards VII's Sister Agnes Hospital and the Royal Marsden Hospital
- Most other private hospitals outside of London
- All NHS Private Patient Units outside of London
- Some Central London NHS Private Patient Units

London Care

This hospital list includes:

- All private hospitals in the UK
- All NHS hospitals with private facilities in the UK

Treatment at a hospital not eligible on your plan

If you choose a hospital list, and have treatment at a hospital not eligible on your plan, you will need to pay 40% of the costs. If you want to avoid paying this, you'll need to use a hospital that is eligible on your plan. But if you need treatment that the hospitals eligible on your plan can't give you, you can contact us. We will find a hospital and a consultant to give you the treatment you need.



Choose an excess

You can choose to pay a fixed cash amount - an excess - towards your treatment to tailor the cost of your premium. You can set your excess at zero, £100, £250, £500 or £1,000. Unlike some other health insurers, we won't deduct any excess you pay from your benefit limit.

Once you have chosen your level of excess, you will also have a choice in the way your excess is applied:

Once each plan year - Even if you make two or more claims in the same plan year, you'll only have to pay the excess once. If treatment continues into the following plan year you will need to pay the excess again.

Each time you make a claim - If you make two or more claims in the same plan year, you will pay an excess for each claim you make. When you claim for the treatment of a particular condition, it will be considered a new claim after 12 months.

Not all claims/benefits are subject to the excess amount chosen for the plan. There are a number of benefits that will not attract an excess:

- NHS Hospital Cash Benefit
- Face-to-Face GP
- Worldwide Travel Cover*
- Childbirth Cash Benefit
- Vitality GP
- Dental Cover
- Lifestyle Surgery**

*A £50 excess may still apply

** A 25% co-payment applies.

Choose the type of underwriting that suits you

We will use underwriting to work out whether we can cover you, what we can cover you for and how much your cover will cost. This just means looking at your age, your medical history and, if applicable, whether you've made any claims before.

Any conditions we can't cover are called personal medical exclusions.

A personal medical exclusion is usually a pre-existing condition or symptom, or a previous illness. If we apply a personal medical exclusion to your cover, we also exclude any related conditions.

A related condition is any symptom, disease, illness or injury which reasonable medical opinion considers to be associated with another symptom, disease, illness or injury.

There are three different kinds of underwriting that you can choose from.

Which one's right for you depends on whether you've already got a private health insurance plan with someone else and how much information you want to give us.

1. Full Medical Underwriting



If you're happy for us to ask you about your medical history, you can choose Full Medical Underwriting. This means that you may be able to get cover for a pre-existing medical condition that would normally be excluded using other methods, giving you the peace of mind that you will be able to undergo treatment for that condition. Even if your pre-existing medical condition is excluded from cover, you'll know from the outset what you can and can't claim for.

2. Moratorium Underwriting



If you don't want to tell us about your full medical history, you can choose Moratorium Underwriting. Because we don't look at your medical history, we tell you whether you're covered at the time you make a claim. When you apply to join, you don't need to fill in a health history questionnaire. Conditions you've had in the five years prior to joining us will be excluded until you have spent two years free of treatment, medication, symptoms or advice for that condition. This means it's easy to apply and you can be covered quicker than if you choose other types of underwriting.

3. Continued Personal Medical Exclusions Underwriting (CPME/ Switch)



If you have already got a private health insurance plan with someone else, you could choose Switch and Save to ensure that you retain the closest level of health insurance cover with Vitality. When you apply, your Vitality sales representative will input your details into our Quick Quote system. You will be asked a few simple questions about your health and depending on your answers, you could get a discount of up to 10% on your premium.



The Vitality Programme.

We encourage you to lead a healthier life and reward you for doing so.

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 doing mindful activities, 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.

VITALITY POINTS NEEDED

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

PROVIDING VALUE FOR MEMBERS

The Vitality Programme provided members with over £100m of additional value in 2019





1. Understand your health

When you join, register on our Member Zone at vitality.co.uk/member and take the online Health Review. We use what you tell us to set you some goals and suggest some of our partners to help achieve them. 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. We have established partnerships that offer you rich benefits which make accessing a healthy lifestyle easier.

From healthy foods and health screens to travel and Active Rewards, you can save money with lots of Vitality partners. We give you discounts on things that help you get healthy, like health screenings and stop smoking sessions. 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 behaviour will be rewarded with short-term Active Rewards to keep you motivated. In addition, the points you earn will count towards your Vitality status. The more points you earn, the higher your status becomes. Everyone starts at Bronze and then you can work your way up through Silver, Gold and finally Platinum. Your Vitality status gives you something to aim for. It means you can see your efforts paying off.

ONE



Understand your Health

Checks and screens

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. All other adult members on a plan are eligible for a Vitality Healthcheck available at £15.

Bluecrest Screening

50-81% discount on one Bluecrest health screen depending on your Vitality Age Gap.

TWO



Get Healthier

Get Active

Virgin Active/Nuffield Health/David Lloyd

50% off flexible 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.

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 Workshops + Digital Plan.

Waitrose

Up to 25% cashback on selected Waitrose Good Health products.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

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.

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

Availability of partners and rewards may be affected by the Coronavirus pandemic. Please see <https://www.vitality.co.uk/coronavirus-faqs> for the most up-to-date information.



Be rewarded

Active Rewards

Vitality American Express® Credit Card

The Credit Card that rewards you for being active with a healthy cashback booster. Representative 22.2% APR variable.⁵

ODEON and Vue

Get active and be rewarded with a monthly cinema ticket at ODEON or Vue.⁶

Caffè Nero

Get active and be rewarded with a handcrafted drink at Caffè Nero every week, as well as 25% off food purchases.⁷

Apple Watch

Get Apple Watch Series 6 from £37 upfront or Apple Watch SE from £17 upfront 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

Expedia

Up to 20% discount on four hotel bookings each plan year.¹⁰

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.

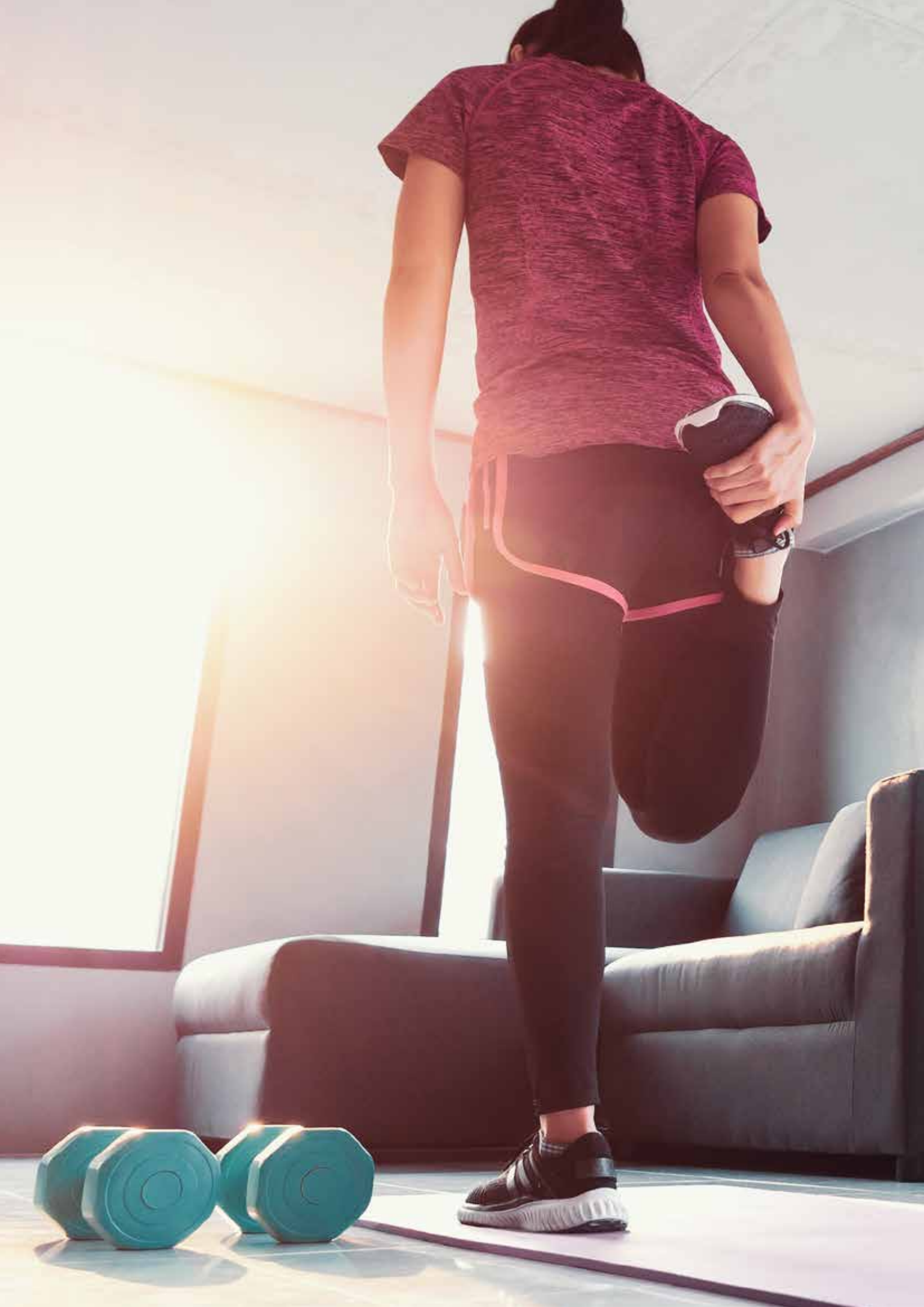
Family

Vitality Healthy Kids

As well as learning healthy lifelong habits with your family, you can get 40% off a Garmin kids' activity tracker and receive between 10% and 25% discount at the Disney Store.¹¹

Details correct as at March 2021. Terms and conditions apply to all Vitality partners. See the Guide to the Vitality.

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. Cashback is available on Waitrose Good Health products online and in-store, excluding drinks, and is based on the Vitality activity points earned in the previous month. Online purchases have a minimum spend of £40. A monthly spend cap will apply. To use the benefit, you will need to register for a myWaitrose card and link it to your Vitality membership.
4. Maximum of three bookings per plan year. Minimum four week booking period applies. Mottram Hall in Cheshire - one-night stays only. This offer does not apply to Eastwell Manor.
5. Subject to eligibility criteria and approval. Visit vitality.co.uk/rewards/partners/ for terms and conditions. Representative 22.2% APR variable based on no annual Card fee, assumed credit limit of £1,200, and purchase rate of 22.2% variable. Representative APR is correct as at 1 May 2020. 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. Codes are valid at all ODEON cinemas open in the UK (including ODEON Luxe cinemas), except BFI IMAX and ODEON Luxe & Dine cinemas. At ODEON Luxe Leicester Square, codes are valid for screens 2-5 only. Codes are not valid on ODEON Event Cinema, premieres, special events or screenings. An upgrade fee is payable for the Dolby Cinema, 3D, IMAX screens, iSense, Gallery, and premium seats. 3D glasses will also incur an additional cost. Vue: Codes are not valid for Premieres, Event Cinema, alternative content and special screenings. Codes are valid for Mini Morning screenings. Upgrades for all screenings at Vue Leicester Square. 3D, Xtreme, IMAX and VIP and Recliner seats are available for an additional cost. Upgrades can be booked online or at the cinema. 3D glasses will also incur an additional cost.
7. Members will need to download the Caffè Nero app, link it to Vitality and achieve 12 Vitality activity points each week. Exclusions apply to food purchases. Visit <https://www.vitality.co.uk/rewards/partners/active-rewards/caffe-nero/>
8. Applies to selected Apple Watch Series 6 and Apple Watch SE models only. Apple Watch Series 6: RRP from £379. Apple Watch SE: RRP from £269. Initial upfront payment will vary depending on the model. Only one member on each plan can have an active Apple Watch benefit at any point in time. A credit check and eligibility criteria apply. 18 years or over only. Credit subject to status. 0% APR. Variable Direct Debit for 36 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 £9.50 for Apple Watch Series 6 and between £0 and £7 for Apple Watch SE. Requires an iPhone 6s or later with iOS14 or later. Excludes Channel Islands. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is etika Finance UK Ltd.
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 etika Finance UK Ltd.
10. Available on prepaid bookings on the net price only and excludes taxes and other charges. The discount applies to the first £750 of each booking. Hotels must be booked via the Vitality Member Zone.
11. 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.



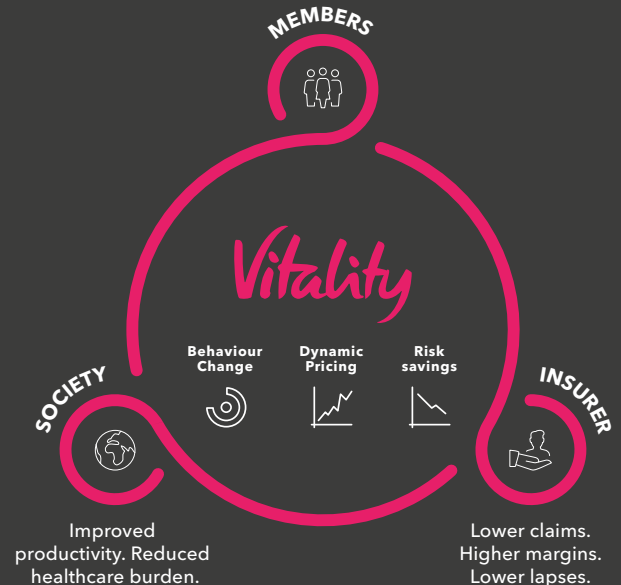
About VitalityHealth.

VitalityHealth is part of the Discovery Group, founded in 1992 and now covering over 15 million customers, across 19 countries worldwide.

VitalityHealth's core purpose is to enhance and protect your life, which is why we make it easier and more affordable for you to get healthier as well as providing you with quality care.

VitalityHealth is different to other insurers, as we realise that health risk is closely linked to people's lifestyle behaviour. This underpins our Shared-Value Insurance Model. By incentivising and encouraging our members to be healthier, not only do they benefit from improved health and wellbeing, but VitalityHealth as an insurer benefits from insurance savings from healthy members who are less likely to claim. These savings allow us to offer comprehensive cover with richer benefits, more valuable behavioural incentives, and more sophisticated pricing and underwriting. This approach benefits all stakeholders - the individual, the insurer, and broader society.

Better health, better levels of cover and better premiums.



Find out more.

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

VitalityHealth is a trading name of Vitality Health Limited and Vitality Corporate Services Limited. Vitality Health Limited, registration number 05051253 is the insurer that underwrites this insurance plan. Vitality Corporate Services Limited, registration number 05933141 acts as an agent of Vitality Health Limited and arranges and provides administration on insurance plans underwritten by Vitality Health Limited.

Registered office at 3 More London Riverside, London, SE1 2AQ. Registered in England and Wales.

Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Vitality Health Limited is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check our authorisation on the Financial Services Register by visiting the Financial Conduct Authority's website: [https:// register.fca.org.uk](https://register.fca.org.uk) or by contacting them directly on 0800 111 6768.

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