



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](https://www.vitality.co.uk/health-insurance/core-cover).



5 reasons to choose health insurance from Vitality



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.



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. You can also access digital diagnostics, and self-refer for physio or mental wellbeing treatments like CBT available online or face-to-face. You can request care and manage your claims through the online Care Hub, putting you in control of your treatment journey.



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 preventative treatment as well as personalised support and guidance from our specialist team at every stage of the treatment journey. To address the 5 most common types of cancers that impact our members (breast, prostate, bowel, cervical and skin), we've introduced a benefit to help members understand their cancer risk and access appropriate screenings.



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 up to 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.



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, clear, easy-to-understand renewal pricing

We use a simple A,B,C formula of Age, Base inflation of medical costs and Claims to work out your annual price change. A,B,C pricing also gives you more control over future premiums, by rewarding you for healthy habits. The higher your Vitality status, the lower your price change, whether you make a claim or not.

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.

Everyday care

Video consultations with a Vitality GP within 48 hours and at least two Face-to-Face GP consultations 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

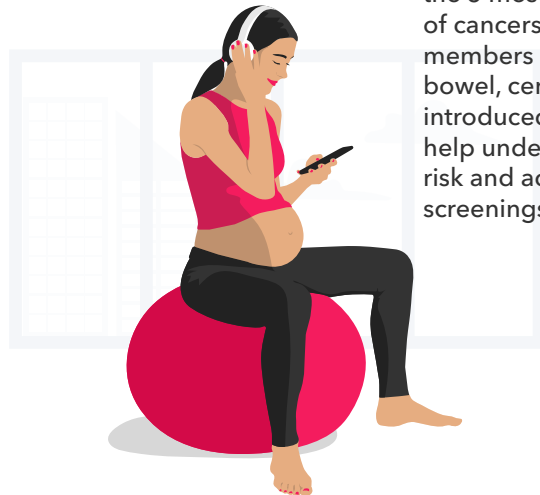
Includes full cover for a range of hospital fees, consultant fees and diagnostic tests.

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. Plus, access to 24/7 virtual physiotherapy support is also available through our partner Ascenti Reach.



Advanced Cancer Cover

Our Advanced Cancer Cover provides full cover for the latest treatments and technologies to treat cancer. As well as personalised support and guidance from our specialist team at every stage of the treatment journey. To address the 5 most common types of cancers that impact our members (breast, prostate, bowel, cervical and skin), we've introduced a new benefit to help understand your cancer risk and access appropriate screenings.

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.



Care Hub

The fast, easy way to get healthcare.

With Care Hub, you can arrange to see a Vitality GP fast, at a time to suit you. You can arrange up to six physiotherapy or up to eight mental health sessions, without the need for a GP referral. You can choose your consultant - and book an appointment straight away. You can also keep track of your claim at every stage, including instant online approvals for follow-up treatment, to give you complete, end-to-end control.

Plus, if you need to speak to us about your claim, you can easily connect to the right team, giving you the peace of mind that there's always someone on hand to keep things moving forward.

*Appointments are available in Greater London, Birmingham, Manchester, Guildford, St Albans and Glasgow.

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.

Mental Health Cover

Full cover for Talking Therapies - Online or face-to-face counselling or Cognitive Behavioural Therapy. Up to £1,500 towards out-patient treatment outside of our Talking Therapies network.

Up to 28 days of in-patient cover per episode, plus 28 days of day-patient treatment. Cover for multiple episodes of care during the year, should it be needed*.

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**.

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.

*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.

**If the treatment takes place within the first 6 months, then you must have completed a check-up with your regular dentist and have completed all recommended dental treatment in the 15 months before your cover started.

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.

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.

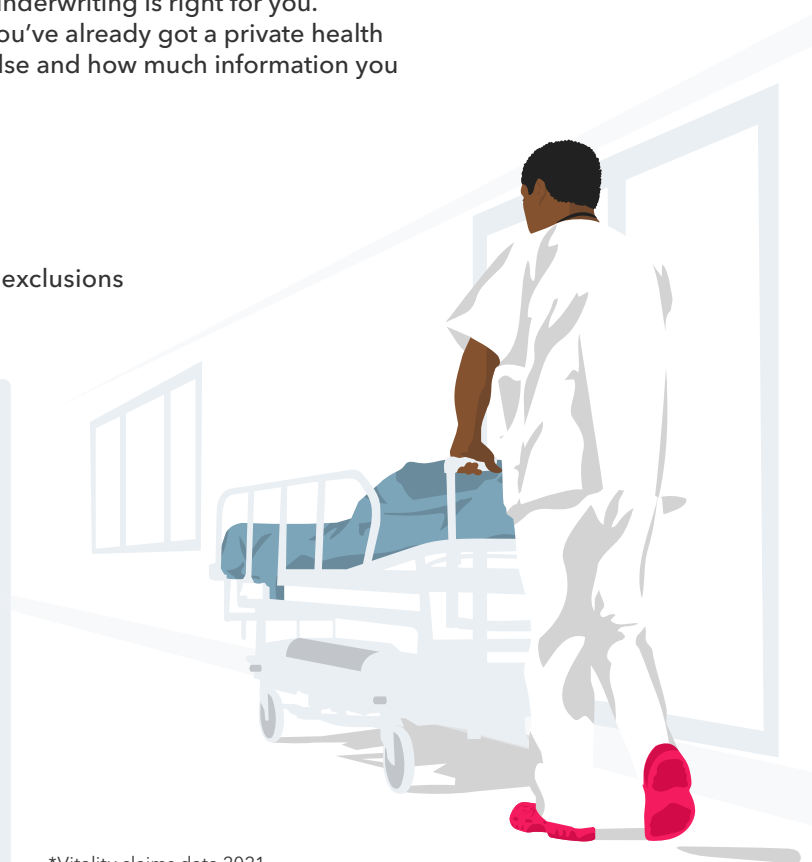
This may depend on whether you've already got a private health insurance plan with someone else and how much information you want to give us.

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

Vitality Premier Consultants

Premier Consultants 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 on the Consultant Finder by a Premier Consultant label.

*Vitality claims data 2021



4

The Vitality Programme

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.

The Vitality Programme is based on three simple steps:



Understand your health

When you join, register on the Vitality Member app and create your Health Profile. This gives you a Vitality Age - our scientific calculation that shows the impact of your lifestyle on your health - and tips on how to be healthier.



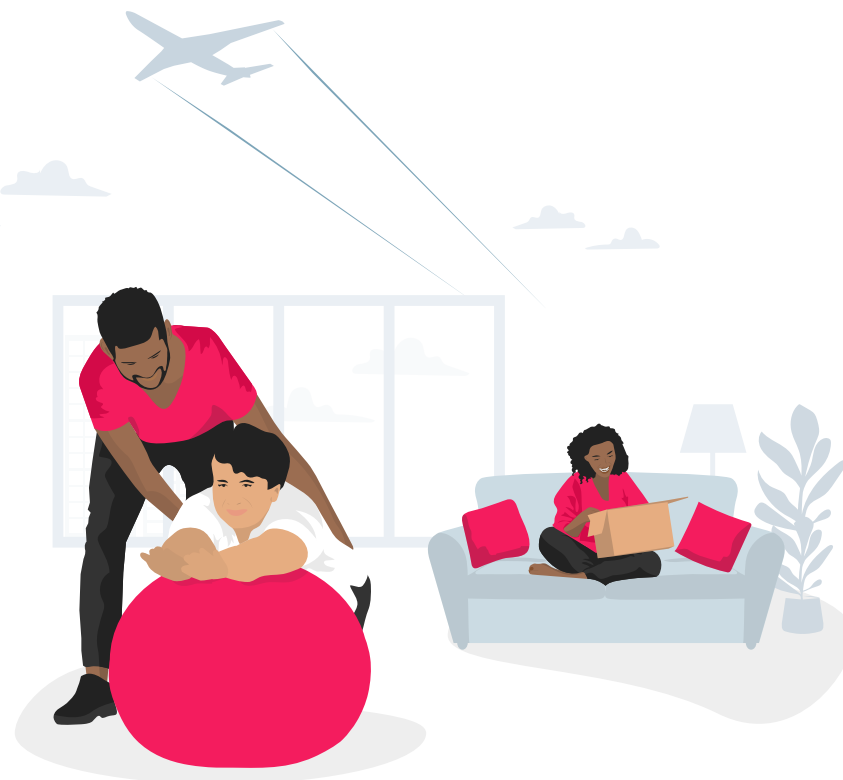
Get healthier

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.



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.

Vitality points needed

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

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



¹Vitality data 2019-2022



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