

Sharing the benefits
of healthy living

Vitality

Business Healthcare an overview.

Available from
1 to 249 employees.

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 navigate the healthcare system, and delivering comprehensive cover for onward treatment when they 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 members to get healthier, we generate value for all stakeholders. Members 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.

5 reasons to choose health insurance from Vitality.

- 1 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 your employees will never be faced with a shortfall, provided treatment is eligible.
- 2 Digital Care Access**

We empower your employees to access the support and treatment they need through a range of primary and digital care services. Vitality GP provides access to virtual GP consultations, as well as prescriptions and diagnostics. Your employees can also self-refer online or by phone into face-to-face or remote physiotherapy or mental wellbeing treatments like Cognitive Behavioural Therapy. Your employees can request care and manage claims through the online Care Hub, putting them in control of their treatment journey.
- 3 Advanced Cancer Cover and screenings**

All VitalityHealth Business 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, your employees 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. We give our members the tools to help understand their health risks and engage in healthy behaviour, as well as the incentive to do so through compelling discounts and rewards.

1. Vitality analysis, 2019

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.

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 out-patient surgical procedures covered by your plan.

Physiotherapy

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

Care Hub

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



Your employees can use Care Hub to see a Vitality GP, get approval for care and book a virtual or in-person consultant appointment with a consultant for that condition. Plus they can also self-refer for physiotherapy and Talking Therapies treatment and access a range of support services. Care Hub also provides an overview of what the plan covers, benefit limits and excess payments.

Vitality Premier Consultants



As part of our Core Cover, everyone gets 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

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.
- Manage your health with discounts on a range of digital self-care health tools



2 Customise your plan with Cover Options.

To create a plan that suits your needs and your budget, you can choose to add any of these options.

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 your employees 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. Your employees would also be able to 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 Out-patient Cover so that out-patient diagnostic tests are covered in full. This means only consultations, consultant appointments and physiotherapy that isn't arranged through our Priority Physio Network would be covered up to the Out-patient Cover limit you've chosen for your employees.

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. Cover for multiple episodes of care during the year, should it be needed*.

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

Employee Assistance Programme

Unlimited access to a 24-hour telephone advice service, and up to six confidential, face-to-face counselling sessions per 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 the insured member's start date.

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. Your employees will need to have had a dental check up in the 15 months before their cover 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 a trip. This also includes a brand-new market first; travel vaccination and preventative medication cover which includes 11 common jabs and anti-malarial treatment.

Emergency Overseas Cover

Covers up to £10 million for trips up to 120 days, including repatriation and evacuation back to the UK.

Personal Health Fund

Our Personal Health Fund is available on plans covering at least two employees. Personal Health Fund helps pay for everyday healthcare bills that aren't usually covered by private medical insurance, such as health screens and chronic prescriptions.

3 Tailor your plan even further.

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

Panel and hospital options

Consultant Select

We provide a choice of appropriate consultants from our network. The consultants will be chosen based on your employee's location and required specialism, as well as the consultant's treatment outcomes, clinical practice and treatment efficiency.

Your employees 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 employees who live in the Channel Islands or Isle of Man.

Hospital list

Alternatively choose between our Countrywide or London Care lists of leading UK hospitals, to give your employees more choice over where their treatment takes place.

Vitality Premier Consultants



As part of our Core Cover, your employees 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 2022.

Choose excess and underwriting options

Excess per plan year/per claim

For employees covered on the plan, you can choose to make your employees pay a fixed sum - an excess - towards their treatment. You can set the excess at zero, £100, £250, £500 or £1,000.

Vitality status-linked excess

If your plan has five or more employees, you can link their excess to their Vitality status. If your employees take steps to get healthier and improve their Vitality status, they can save on their excess payment, providing even greater incentive for them to lead a healthy lifestyle.

Underwriting

You can choose which type of underwriting is right for your business. This may depend on whether you've already got a company plan with someone else, how much information you want us to ask your employees for, and how large your business is.

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

Additional benefits for your business

Employer Cashback

If you have employees covered on the plan, we will reward you, the employer, with cashback as an incentive to drive engagement. We look at the Vitality status each employee has achieved at the end of the plan year and, assuming your plan renews for the following plan year, we award cashback depending on the average Vitality status achieved by your employees.

Just
£7.50
per employee
a month

Vitality at Work Business

Vitality at Work helps employers to improve health, wellbeing and productivity for their organisation, by extending access to key Vitality Programme benefits, physiotherapy and mental wellbeing support to employees not covered by Private Medical Insurance.

Visit vitality.co.uk/business/health-insurance/vitality-at-work to find out more.



4 The Vitality Programme.

Understand your health. Get healthier. Get rewarded.

With our Business Healthcare plans everyone gets access to the Vitality Programme. This means as well as protecting you and your employees when things go wrong, we incentivise your employees to be healthier, and reward them for doing so. Our reward partners include Apple Watch, Caffè Nero and Expedia.

The Vitality Programme will also bring benefits to your business when you add employees to your plan. Our research has shown that, as employees get healthier, they have fewer sick days, have increased performance, and are a more engaged workforce, which in turn should help your business productivity*.

1.5 years

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

5.2 days

Additional productive time per year for employees who engage with the Vitality Programme²

+14%

Higher job satisfaction for employees who engage with the Vitality Programme²

Sources:

1 Vitality analysis, 2019

2 Britain's Healthiest Workplace data 2018-2019

* The Vitality People Study 2018



The Vitality Programme is based on three simple steps:

1 | Understand your health.

When your employees join, they should register on our Member Zone and take the online Health Review. This will determine their Vitality Age - our scientific calculation that assesses the impact of a members' lifestyle on their health.

2 | Get healthier.

We give your employees discounts on things that can help them get healthier. We have established partnerships that offer your employees rich benefits which make accessing a healthy lifestyle easier.

3 | Be rewarded.

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





Important information

This document provides a summary of our Business 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 contact us.

Find out more.

If there is anything else you want to know about VitalityHealth or our Business Healthcare plan, please speak to your Financial Adviser, read our Guide to Business Healthcare or take a look at [vitality.co.uk/health](https://www.vitality.co.uk/health)