



# Corporate Healthcare

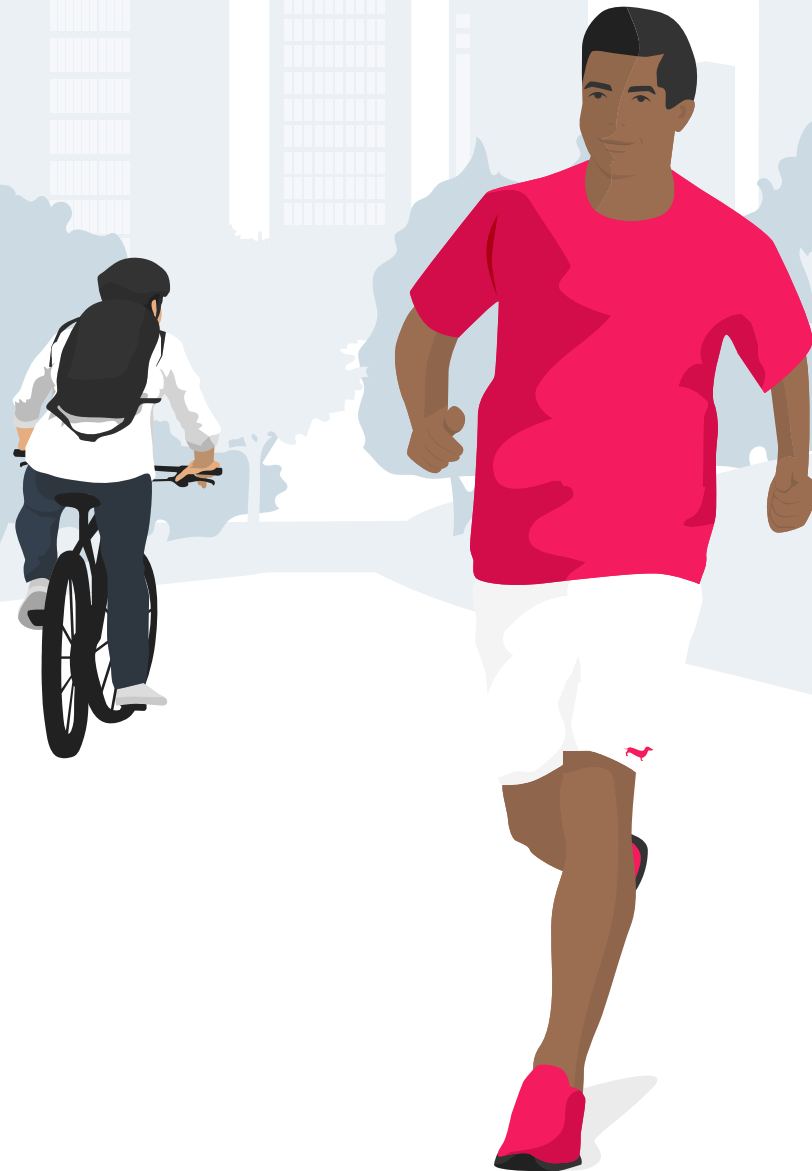
An overview



# 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 your employees 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 tangible financial value through rewards; Vitality as an insurer benefit from reduced healthcare costs; and society benefits from a reduced healthcare burden and enhanced workplace productivity. We call this Shared Value Insurance.



## 5 reasons to choose health insurance from Vitality

1

### Full Cover Promise

We want your employees to have the peace of mind that they 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 your employees will never be faced with a shortfall, provided their treatment is eligible.



2

### Digital Care Access

When your employees are seeking care, we empower them 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. Your employees can also access digital diagnostics and self-refer online or by phone into face-to-face or remote physiotherapy or mental wellbeing treatments like Cognitive Behavioural Therapy. They can request care and manage their claims through the online Care Hub, putting them in control of their treatment journey.



3

### Advanced Cancer Cover and screenings

Corporate Clients can choose to include Advanced Cancer Cover on their plan. 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 new benefit to help them understand their cancer risk and access appropriate screenings.



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 choices<sup>1</sup>. Your employees get 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 Data 2019-2020

## 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. Your employees must be treated at a hospital eligible under their plan.



### Primary care

Video consultations with a Vitality GP within 48 hours. Plus, up to 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.



### Physiotherapy

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



### Hospital care and surgical treatment

Cover for a range of hospital fees, consultant fees and diagnostic tests.



### Menopause support

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.

## Care Hub

### The fast, easy way to get healthcare.

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

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



## Vitality Premier Consultants

All consultants your employees see meet Vitality's stringent recognition criteria. As part of our Core Cover, your employees get access to Premier Consultants who form a panel offering superior performance measures. They're indicated by a Premier Consultant label.

\* For unlimited unlimited face-to-face appointments for your employees you can add the London Care hospital list to your plan for an extra fee.

## Customise your plan with cover options

To create a plan that suits your employees' needs and your budget, you can choose to add any of these options. (Flexible options are available to tailor the cover to your requirements)

### Cancer Cover

- **Advanced Cancer Cover** - Our Advanced Cancer Cover provides comprehensive treatment and support, should it be needed. We not only provide full cover for the latest treatments and technologies to treat cancer, Advanced Cancer Cover 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. 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 them understand their cancer risk and access appropriate screenings.
- **Cancer Cover** - All costs relating to the treatment of cancer from the point of diagnosis, with some limitations on the duration of treatment for biological and hormone therapies.
- **Cancer Cash Benefit** - Included with both cancer options, this benefit pays a cash amount to the member when they have their cancer treatment as a non-paying NHS patient. It is payable when the member has in-patient treatment, day-patient treatment or chemotherapy in hospital.

### Out-patient Cover

You can choose to add Out-patient Cover and set your own limits for out-patient scans, out-patient consultations and physiotherapy, and out-patient diagnostic tests.

We offer up to six physiotherapy sessions as part of our Core Cover through our Priority Physio network. However, Out-patient Cover can also be added as a Cover Option meaning physiotherapy through our Priority Physio network is covered in full.

Including Out-patient Cover also allows your employees to use a physiotherapist outside of our network. They can claim up to £35 per session, and the treatment costs will be deducted from the Out-patient Cover limit.

### Mental Health Cover

Including in-patient and day-patient care at a specialist mental health facility, out-patient consultations with a psychiatrist or clinical psychologist and additional out-patient talking therapies such as counselling and cognitive behavioural therapy.



### Therapies Cover

Including Chiropractic treatment, Osteopathy, Acupuncture, Homeopathy, Chiropody, Podiatry and up to 2 consultations with a dietician.

### Optical, Dental and Hearing Cover

Including:

**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 member's cover 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. Your employees will need to have had a dental check up in

the 15 months before the plan starts and have completed all recommended treatment.

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

### Travel Cover

#### Worldwide Travel

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 employees' trip. This also includes travel vaccination and preventative medication cover which includes 11

common jabs and anti-malarial treatment.

#### Emergency Overseas Cover

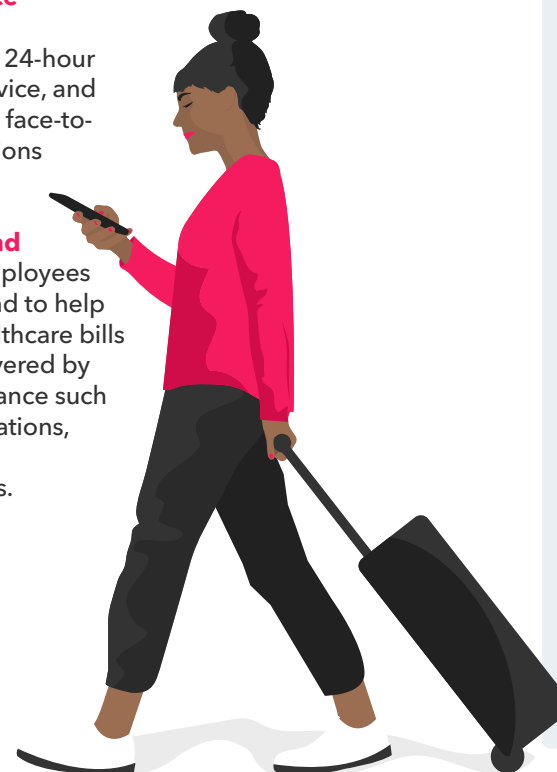
Covers up to £10 million of medical expenses for trips of up to 120 days, including repatriation and evacuation back to the UK.

#### Employee Assistance Programme

Unlimited access to a 24-hour telephone advice service, and up to six confidential, face-to-face counselling sessions per year.

#### Personal Health Fund

You can give your employees a Personal Health Fund to help pay for everyday healthcare bills that aren't usually covered by private medical insurance such as private GP consultations, optical costs and dental costs.



## Additional Benefits

### NHS Hospital Cash Benefit

A cash amount payable for in-patient and day-patient admissions to NHS hospitals.

### Pregnancy

- **Childbirth Cash Benefit**  
A cash payment on the birth or adoption of a child.
- **Caesarean Section**  
Hospital fees and charges of a surgeon and anaesthetist when eligible.
- **Complications of pregnancy**  
treatment of specific conditions.

### Rehabilitation

Following in-patient treatment for a stroke or serious brain injury.

### Home Nursing

A qualified nurse can treat an employee in their home following in-patient treatment.

### Private Ambulance

For necessary transfers between hospitals.

### Parental Accommodation

The cost of hospital accommodation so that an insured parent of a child covered on the plan can stay with them.

## 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 Corporate Healthcare plan.

### Panel and hospital options



#### Consultant Select

This option will provide your employees with a choice of appropriate consultants from Vitality's network of consultants.



#### Hospital list

Alternatively you can choose where your employees' treatment takes place by selecting one of our lists of leading UK hospitals: Countrywide or London Care.

### Choose your excess and underwriting options



#### Excess per plan year/per claim

You can choose to make your employees pay a fixed sum – an excess – towards their treatment.



#### 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.

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



**FROM JUST £24**  
per person per year

### Vitality at work

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

Visit [vitality.co.uk/business/vitality-at-work-enterprise/](https://www.vitality.co.uk/business/vitality-at-work-enterprise/)

## Healthcare Trust

**An alternative way for you and your employees to enjoy all the same benefits of our unique health and wellness cover.**

Trusts provide an HMRC-compliant approach for employers to fund healthcare benefits for their employees. They differ from insurance in that the employer is not charged a premium, but instead takes on the responsibility for funding all qualifying claims (even if they are higher than expected).

However, it can also benefit from lower contribution costs if benefit claims are lower than predicted, making these arrangements particularly suitable to larger schemes with stable claims experience.



### Key advantages of a trust arrangement

Years where claims are low can lead to lower contributions being required from the employer.

The employer has more flexibility to fix the healthcare benefits a Trust will pay for, each year.



### Key disadvantages of a trust arrangement

In a high claim year, the employer's contribution can be larger than predicted. 'Stop Loss' insurance can be bought to help mitigate this.

Tax rules prevent the trustees or employer granting discretionary benefits, meaning that the benefit rules must be fixed at the start of each year and complied with during that year. Changes to the benefit basis can be made at the start of the next year.





## The Vitality Programme

**We don't just protect your employees when things go wrong, but incentivise them to be healthier too. All Corporate Healthcare plans include access to the Vitality Programme, with reward partners including Apple Watch\*, Peloton\*, Caffè Nero and Expedia.**

The Vitality Programme will also bring benefits to your business. Vitality's 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\*\*.

### **Two reward levels - Vitality Plus and Vitality Select**

You can choose from two versions of the Vitality Programme - Vitality Plus and Vitality Select. When you choose Vitality Plus, your employees will have access to our full range of partners. Vitality Select provides a more limited range of discount and rewards. Both options include elements across all pillars of the Programme to help employees understand their health, get healthier and get rewarded.

**You can choose to build your plan with or without Vitality Plus. Including Vitality Plus will change the premium you pay.**

\* Apple Watch and Peloton only available with Vitality Plus

\*\* The Vitality People Study 2018



## The Vitality Programme is based on three simple steps:



### 1. Understand your health.

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



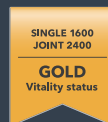
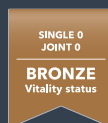
### 2. Get healthier.

We give your employees discounts on things that can help them get healthier, like health screenings through Bluecrest and stop smoking sessions with Allen Carr's Easyway. We'll even give them discounts on trips to Champneys health spas, to help them rest and relax.



### 3. Be rewarded.

When your employees do healthy things, we give them Vitality points. Their healthy behaviours will be rewarded with short-term Active Rewards to keep them motivated. In addition, the 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. Your employees' Vitality status gives them something to aim for, and means they can see their efforts paying off.



## About VitalityHealth

**VitalityHealth is part of the Discovery Group, which was founded in 1992 and now covers customers across 40 markets worldwide.**

VitalityHealth is driven by a powerful core purpose, to make people healthier and enhance and protect their lives.

VitalityHealth is different to other insurers, as we realise that health risk is closely linked to people's lifestyle behaviour. By successfully incentivising people to get healthier, Vitality can generate value for all stakeholders. Members benefit from improved health and tangible financial value through rewards; Vitality as an insurer benefit from reduced healthcare costs; and society benefits from reduced healthcare burden and enhanced workplace productivity. We call this **Shared Value Insurance**.

### **Important information**

This guide provides a summary of our Corporate Healthcare plan that you need to read before you make decisions on what is the right cover for you and your employees. Further information can be found in the Guide to Corporate Healthcare.

For full details, please refer to the terms and conditions you receive when you join. If you want to see these sooner, please just ask.



### **Find out more.**

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