

Life's better with

Vitality

Vitality at Work Business.

Boosting health, wellbeing and
productivity, no matter where
your workforce is.

Health insurance · Life insurance · Investments

Vitality at Work Business.

Bringing the benefits of workplace wellbeing to your employees, for just **£7.50 per employee per month.**

A healthier, happier workplace is a more productive one.

Research from Britain's Healthiest Workplace* has shown that healthier employees on average benefit from 25 days' additional productivity per year, compared to their unhealthier counterparts.

Vitality at Work Business helps you address some of the leading causes of workplace absence, as well as offering many proven health and wellbeing benefits of the Vitality Programme to more of your employees - not just those covered on Vitality Private Medical Insurance.

By rewarding positive lifestyle choices too, Vitality at Work Business will also help to keep employees healthy, happy and more engaged at work, no matter where they work.

An overview

Treatment services



Vitality GP consultations, plus up to £100 towards private prescriptions and minor diagnostic tests



Mental health treatment, including Cognitive Behavioural Therapy and counselling



Full cover for physiotherapy through a network of over 7,000 physiotherapists around the UK

Health and wellbeing services



Vitality Healthchecks and up to 81% off health screens with Bluecrest



40% discount on gym membership fees



30% off membership of Headspace



Garmin, Polar and Withings discounts and 25% discount on running shoes from Runners Need

Rewards



50% off a handcrafted drink at Caffè Nero each week



10% off hotel bookings with Expedia



The productivity opportunity

£92 billion

Amount of lost productivity to UK businesses each year as a result of employee ill-health

38 days

Average lost productive time per employee per year

15%

of all productivity loss is due to lifestyle choices (e.g. exercise, nutrition and smoking)

33%

of productivity loss is due to workplace stress and depression

Source: Britain's Healthiest Workplace data 2019

*Britain's Healthiest Workplace is an annual survey developed by Vitality and is produced in association with Rand Europe, the Financial Times and the University of Cambridge. Britain's Healthiest Workplace 2019 incorporated data from 120 organisations and 23,632 employees, and it is the seventh year of these awards.

What's included with Vitality at Work Business?

For a simple, flat fee - with no underwriting needed - Vitality at Work Business gives your employees fast access to a private virtual GP, physiotherapy services and a range of mental health support. It also gives you the chance to offer many health and wellbeing benefits of the Vitality Programme to more of your workforce.

Treatment services.



Vitality GP

Unlimited virtual GP consultations within 48 hours (subject to fair usage). Vitality GPs can refer your employees for the most appropriate eligible treatment, meaning they often won't have to make an additional call or online claim.

Up to £100 allowance for prescriptions and minor diagnostics. Includes blood test service, carried out by qualified nurses in your employees' home or designated work address.



Priority Physio

Full cover for treatment from our approved physiotherapists, with no GP referral required.

Includes over 7,000 approved physiotherapy clinics across the UK, from providers such as Nuffield, IPRS and Ascenti.



Mental health treatment and support

Talking Therapies - mental health treatment including CBT and counselling

Includes up to eight Cognitive Behavioural Therapy or counselling sessions per employee per plan year, when treatment is agreed as clinically appropriate and arranged through our mental health panel.

Vitality Healthy Mind and Togetherall

Employees can earn Vitality points for mindfulness activities from a range of apps designed to help them build relaxation into their day. They also get a discount on the Headspace app.

Togetherall is an online service that provides an anonymous forum for people to reach out and receive mental health support from peers and qualified 'Wall Guides'.



Employee Assistance Programme

when selected for all members on the Business Healthcare plan

Your employees get access to debt counselling, legal and financial advice through our 24-hour helpline, and up to six confidential, face-to-face counselling sessions per year. Unlimited access to a confidential telephone advice service, 24 hours a day, 365 days a year.

**No underwriting, no exclusions for pre-existing medical conditions and no excess.
Premiums are not age, area or occupation related.**

There is no cover for hospital treatment, cancer treatment or consultant's fees.
This cover is available on Business Healthcare Private Medical Insurance plans

The Vitality Programme.

Included in your Vitality at Work Business plan, our scientifically developed three-step programme is proven to make your employees healthier.

1 Understand your health



Health assessment services

- Vitality Age and online Health Review
- Vitality Healthchecks (one included per plan year. Any extra checks cost £15)
- Up to 81% off health screens with Bluecrest¹



2 Get healthier



Access to discounts for a healthy lifestyle

- **75% off** Champneys Spa breaks and Spa Days and 25% off products²
- **40% discount** on gym membership fees. A joining fee will apply³
- **25% discount** on running shoes from Runners Need⁴
- **Six months membership** of WW for £30
- **30% off membership** of Headspace and access to Vitality Healthy Mind⁵
- **Access to Allen Carr's Easyway** to Stop Smoking programme
- **Up to 40% off Garmin, Polar and Withings devices**⁶
- **Access to Vitality VIP**
- **Access to SuperCarers** 'CareSolved' service, and discount on first £1,000 of care
- **Discounts at the Vitality Nike store**



3 Be rewarded



Incentives to engage with the Vitality Programme

- **50% off** a handcrafted drink at Caffè Nero each week⁷
- **10% off** hotel bookings with Expedia⁸



Details correct as at July 2020. Further terms and conditions apply to all Vitality partners.

1. Members who have not completed a Vitality Healthcheck in the current Vitality plan year, or who have completed one and have a Vitality Age Gap below three years, are eligible for a 50% discount. Members who have completed a Vitality Healthcheck and have a Vitality Age Gap of three or more years are eligible for a discount of up to 81%.

2. Applies to one, two and three night Spa Stays and Spa Days. The discount applies to a one night stay only at Mottram Hall. Maximum of three bookings per plan year at Champneys Spa Resorts. Minimum four week booking period applies. This offer does not apply to Eastwell Manor.

3. A joining fee of up to £75 will apply on certain memberships at selected gyms only. Each adult member on a plan can have one discounted gym membership at either Virgin Active, Nuffield Health or David Lloyd.

4. 25% off a pair of running shoes for each member, per plan year.

5. Employees can 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, Buddhify, Calm or The Mindfulness App. They can also get 30% off an annual Headspace subscription.

6. 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.

7. Your employees will need to download the Caffè Nero app, link to Vitality and achieve 12 Vitality activity points each week.

8. Available on the first £750 of each booking on the net price only, excluding taxes and charges. Up to a maximum of four bookings per plan year depending on your employees' Vitality status.



Benefits for your employees

Helps your employees live a happier, healthier life.

Gives your employees access to treatment, health and wellbeing services, to help you drive better long-term employee health outcomes.



Benefits for you

Helps you drive better employee productivity, engagement and performance.

1 Better health and wellbeing

Employees can access a Vitality Healthcheck and online Health Review. This helps them understand the impact of their lifestyle on their health and gives them a starting Vitality status. Employees can also access savings on gym membership, activity trackers, sports equipment, weight management and a smoking cessation programme which helps them form positive lifestyle habits.

2 Access to a range of partners and rewards

Your employees will be rewarded for reaching activity-based targets with 50% off a weekly Caffè Nero handcrafted drink, designed to make it easier for employees to maintain healthy habits.

3 Treatment and support

When they need access to treatment, employees get unlimited Vitality GP consultations and physiotherapy, as well as eight Talking Therapy sessions and other mental health support.

= Enhanced job satisfaction, productivity and performance

Our research* shows that the healthier and happier employees are, the more engaged and productive they are.



Employee health and productivity

Our research* shows that employees who engage with Vitality have better health, productivity and performance outcomes. So broadening the reach of Vitality to all your employees drives wider benefits for your business.



Diagnostics and early intervention

Access to a Vitality GP, and up to £100 per plan year for minor diagnostic tests and prescriptions, help your employees get the treatment they need more quickly, reducing their time off work. Our online Health Review and Vitality Healthcheck help employees understand their health, too, so they can make better lifestyle choices. Employees also get access to physiotherapy services and mental health support - addressing the two main causes of employee absence.



Attracting and retaining staff

Vitality at Work Business allows you to offer an affordable and attractive benefit to your employees, without having to offer full Private Medical Insurance.



Vitality in the workplace

Vitality empowers and inspires positive behavioural change within the workplace to build a healthier, more engaged and productive workforce by offering a suite of services and resources to your business.



The healthier your employees, the more cashback you can earn.

With our Employer Cashback benefit, your business can also earn cashback of up to 10% of your annual premium when you renew (excluding Insurance Premium Tax) by encouraging your employees to maintain healthy lifestyle habits and improve their Vitality status.

*Source: Britain's Healthiest Workplace data 2014 -2019

Eligibility and how to apply.

As long as you have at least 10 employees covered on VitalityHealth PMI, you can have as many or as few employees on Vitality at Work Business as you like.

Vitality at Work Business requires no underwriting and premiums are not age, area or occupation rated.



This guide provides a summary of our Vitality at Work Business plan. You can find more information about this option in the Vitality at Work Insurance Product Information Document (IPID), which provides a short summary of the key product information. For more information about our Business Healthcare plan as a whole, please see our Guide to Business Healthcare and the Business Healthcare IPID.

You can find full details of the plan benefits and exclusions in the terms and conditions documents we send you when you join. If you want to see these sooner, please contact us.



Find out more.

To find out more or to make your next step towards bringing health and wellbeing to your organisation, contact your financial adviser or VitalityHealth sales representative. Alternatively, visit www.vitality.co.uk/vitality-at-work

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