



# As simple as A,B,C

Our renewal prices are clear and easy to understand

Like to know how we work out your renewal price? It's simple. All we use is our unique **A,B,C formula**:

**A**

Age

Like all insurers, your price goes up slightly with every year you age. Because the older you get, the more likely you are to claim.

**B**

**B for Base inflation of medical costs**

Treatment, drug and hospital costs rise every year for every insurer. So our prices also take into account how much those costs go up.

**C**

**C for Claims and engagement**  
See example table

We adjust your price based on the claims you've made. How much we adjust it also depends on how much you look after your health.\*



## How Vitality status affects your premium

Regardless of whether you make a claim, improving your Vitality status can reduce the increase to your premium.

By earning Vitality points for doing healthy activities, your Vitality status will increase. The higher your Vitality status, the bigger the rewards and the the lower your renewal increase can be.

### Single plan and Joint points

SINGLE 0 JOINT 0	SINGLE 800 JOINT 1200
<b>BRONZE</b> Vitality status	<b>SILVER</b> Vitality status
SINGLE 1600 JOINT 2400	SINGLE 2400 JOINT 3600
<b>GOLD</b> Vitality status	<b>PLATINUM</b> Vitality status



\*Claims made under the Worldwide Travel Cover and Optical, Dental and Hearing Cover are not taken into account when calculating the Claims element of your ABC renewal price.

## Key benefits



### Simple to understand

We clearly label Age and Base inflation of medical costs on your renewal. We also show how much any claim affects your price, as well as any difference your Vitality status has made.



### Proportional based on claim amount

Small and mid-sized claims have a smaller effect on renewal prices than a large claim. We always take that into account.



### Designed to reward healthy habits

Claims happen. That's why we provide you with market-leading cover. However, by looking after your health and improving - or maintaining - your Vitality status, with us you can reduce your renewal increase, whether you make a claim or not.

When you look after your health, we think it's right to reward you. So, the higher your Vitality status, the lower your renewal price increase, whether you make a claim or not.

Take a look at the example C table below (you'll receive your personal claims and engagement table on your membership certificate and renewal letter each year):

## Claims and engagement table

This is an example of how claims and engagement with the Vitality Programme have an impact on renewal prices.

Members receive a personal claims and engagement table in their renewal letter each year.

1 adult on the plan	No claims paid per year	less than £300 paid per year	£300-1,200 paid, per year	more than £1,200 paid per year
2 or more adults on the plan	No claims paid per year	less than £600 paid per year	£600 - £1,800 paid per year	more than £1,800 paid per year
Bronze	0%	7.5%	17.5%	35%
Silver	-2.5%	5%	15%	30%
Gold	-5%	2.5%	12.5%	25%
Platinum	-7.5%	0%	10%	20%



**Case study**

### Meet Helen

**She's taken out our personal health plan.**

In her first year of cover, she reaches Platinum Vitality status. She also makes a small claim on her plan which costs £250. When we send Helen her renewal price, her age increase is 4% and her base rate increase is 9%. However, as she's reached Platinum Vitality status, we don't apply any increase for her claim.

**So, her renewal price changes by:**

+
4%
A

+
9%
B

+
0%
C

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=
13%

Details correct as of March 2024.



**Find out more.**

Talk to your adviser or visit [vitality.co.uk/health-insurance/renewal-rates/](https://vitality.co.uk/health-insurance/renewal-rates/)