



# **VITALITY LAUNCH 2025**

## *AT A GLANCE*

**Taking health and life insurance to  
the next level for you and your clients**



**In recent years, the protection and health insurance landscape has fundamentally shifted, including what your clients need and expect from financial advice.**

**We're working to close the protection gap - keeping it relevant, comprehensive, and flexible enough to meet modern-day needs; launching innovative product enhancements and streamlining servicing. Plus, we're unveiling the next-generation of the Vitality Programme - expanding what's on offer to your clients to give them a more rewarding experience.**



## **NEW - NEXT-LEVEL FRACTURE COVER**

**The latest addition to our market-leading family of protection products is our new Accident and Fracture Cover.**

Your clients won't just benefit from market-leading payouts<sup>1</sup> for fractures, they'll also get unique cover for accidents and emergency surgery. Plus, they'll get access to physio to help them recover after their claim. All in one product.



Market-leading payouts for fractures of **up to £10,000<sup>2</sup>**



Unique payouts for accidents and emergency surgery of **up to £2,000<sup>2</sup>**



Automatic access to up to six sessions of physiotherapy on each valid claim

**Accident and Fracture Cover will be available to add to any qualifying personal protection plan<sup>3</sup> for £7.50 per adult, per month.**

1. Based on Vitality Competitor Analysis, 2025

2. Payable after an accident or emergency surgery requiring hospital admission of over 48 hours, hospital admission must be through Accident and Emergency or Urgent Care

3. Minimum monthly premium applies. £15 for a single life plan; £30 for a joint life plan.

From March 2025

## **MORE SUPPORT TO GET CLIENTS BACK TO WORK**

**Greater support for your clients, to support their recovery journey.**



**Enhanced Recovery Benefit** - clients can already benefit from unlimited access to physiotherapy, mental health support and cancer care as part of their cover's built-in Recovery Benefit pathway. Soon, your clients will be able to access even greater support with our new recovery pathway - neurological physiotherapy - in partnership with Physio 4 You.



**Earlier waiver of premium in deferred periods** - as soon as your clients start using a Recovery Pathway benefit, we'll waive their premiums for up to three months - during their deferred period.

Both will be available to new and existing clients.

From March 2025

### **Introducing our Advanced Funeral Pledge of £2,000**

As soon as we receive proof of death, this pledge ensures that immediate funeral costs are covered, giving your clients timely financial support during a difficult time.

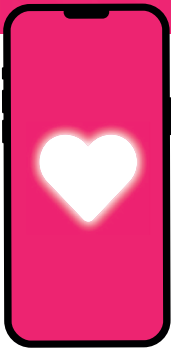
From April 2025

### **Additional fees on plans with Optimiser and Vitality Plus are changing**

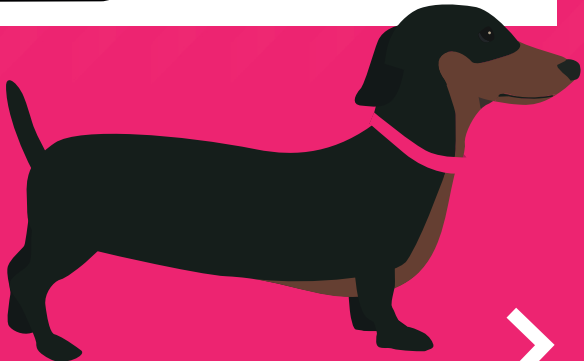
From 7 April 2025 for new clients and at anniversaries from 7 April 2025 for existing clients, this monthly fee will go up from £4.75 to £5.50 per month, per adult life insured.

## IMPROVED MENTAL HEALTH SUPPORT

We're enhancing our mental health support services for your clients by introducing a new digital self-management option.

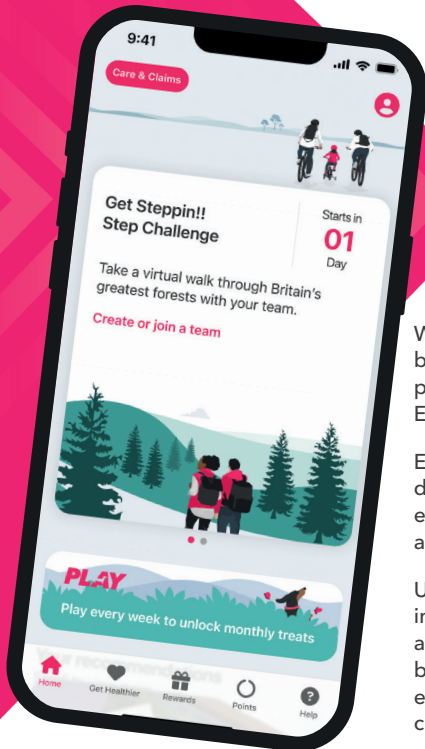


We're introducing a new self-management pathway. Your clients will get app-based support on demand, 24/7, with access to 150 evidence-based exercises, designed by psychologists.



From Spring 2025

# EMPLOYEE CHALLENGES TO BUILD HEALTHIER BUSINESSES



We want to help employers build a healthier and more productive business with Employee Challenges.

Employee Challenges are designed to encourage employees to get more active together, in teams.

Using behavioural insights, social interactions between colleagues, and smart digital design, they're bringing next-generation engagement and behaviour change to business.

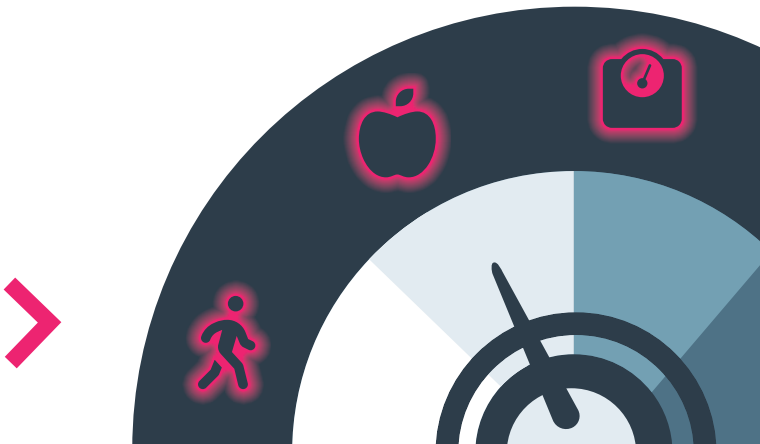
## **EXTRA SUPPORT FOR WEIGHT-MANAGEMENT**

**We're adding access to discounts on clinically proven weight-management medication, supported by one-to-one coaching to our Next Best Action for life and health clients.**

The Vitality Programme includes Next Best Action - personalised pathways to help members improve, and maintain, their health.

We're enhancing our weight management pathway to include discounts on clinically proven weight-loss medications. Eligibility will be based on members' Health Profile results and clinical risk factors.

As part of our existing Next Best Actions weight management pathway, eligible clients can already access Second Nature. A digital 12-week programme which includes personal coaching and support to help boost their long-term health.





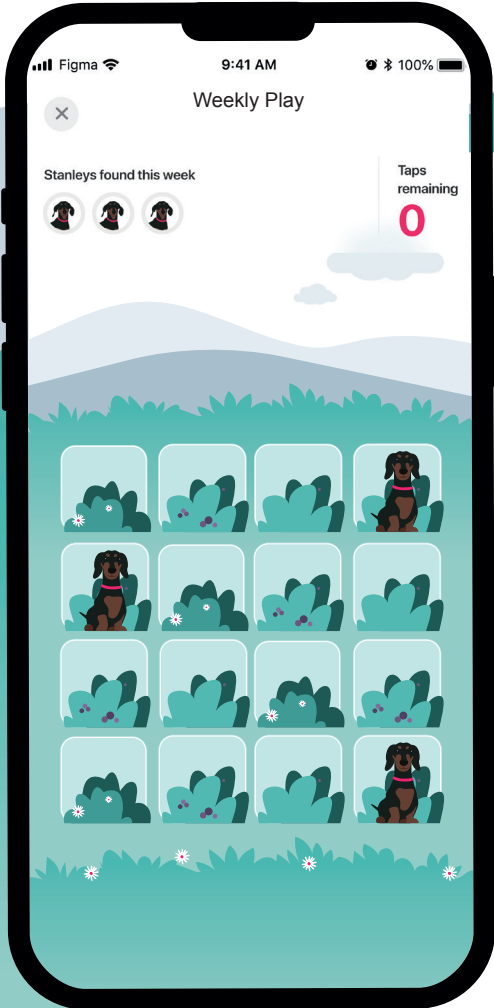
## ***NEXT LEVEL REWARDS***

Our insights into habits have driven the next evolution of Active Rewards - the rewards your clients can earn when they get moving each week. From Spring 2025, our new digital experience will boost motivation and engagement, encouraging behaviour change.





# PLAY





## HOW PICK & PLAY WILL WORK

### Weekly pick

When your client earns 12 activity points each week, they will be able to **pick** which reward works best for them.

CAFFÈ  
**NERO**

A weekly handcrafted drink reward from Caffè Nero.



25% off a weekly freshly-made meal at itsu.



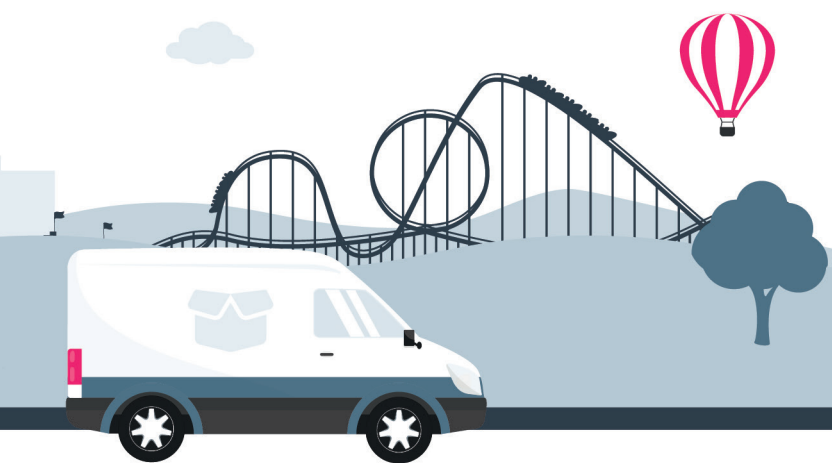
**ODEON**



50% off a weekly cinema ticket.



Qualifying plans, minimum premiums, terms and conditions apply.



## Weekly play

Vitality Plus clients will also be able to **play** for extra rewards. When they keep moving, they can play to unlock up to three **monthly** rewards, from a new range of brands and some old favourites.

**amazon**

A monthly chance to choose a gift card (eligibility criteria applies).



30% off an advanced online ticket to a UK attraction each month.

*Carluccio's*

A meal from a range of Italian classics each month.

**Rakuten TV**

**ODEON**



A monthly cinema ticket or on-demand movie rental.

**+ AND MORE**

Through Pick & Play, your clients could save over **£500 worth of rewards every year<sup>1</sup>**, when they pick a reward every week and play to get at least one monthly reward.

1. Annual saving based on a Vitality Plus member picking Caffè Nero and its rewards weekly and selecting the ODEON cinema ticket each month.

# WORKING TOGETHER TO GROW YOUR BUSINESS

We're enhancing the adviser experience to make it even simpler for you to do business with us.

## HEALTH INSURANCE >

From Spring 2025

### Adviser Zone

We're making it easier to view your portfolio, search for schemes, and make changes to plans. Plus, you'll be able to quote and requote online, in a wider range of scenarios.

### Employer Zone

A new platform where group contacts of business and corporate schemes will be able to launch our new Employee Challenges; see insights on the health and engagement of their staff; and make changes to their scheme, like adding or removing members.

## LIFE INSURANCE >

### Cutting-edge underwriting enhancements

It's important that clients are covered quickly and efficiently. We've already introduced electronic GP reports, and we're not stopping there. We will be providing greater scope for customer supplied evidence which will be supported by automated GP report processing.

### Further improving our claims assessment

We've introduced a new claims system, which has featured a complete re-design of the member journey, so that claimants can receive payments much quicker.

Take a look at our Launch brochure to find out more >

