VITALITY TERMS AND CONDITIONS
Vitality Corporate Services Limited provides you with access to the healthy living programme.

In these terms and conditions, we, us and our each means Vitality Corporate Services Limited. You and your each means the planholder, unless stated otherwise. We have put some other words in italics. These words have the same meaning as given in the Definitions section of your plan provisions.

Your plan schedule will indicate whether your plan includes Vitality Plus or Vitality Lite. This document will refer to both Vitality Plus and Vitality Lite as Vitality Benefits.

Please read this document together with your VitalityLife plan provisions.

WHAT IS THE HEALTHY LIVING PROGRAMME?
The person covered has access to the healthy living programme in accordance with these terms and conditions.

This includes activities and health partner discounts to help participants get and stay healthy for less. All adults covered by the plan are eligible for access to discounts. The healthy living programme is only available to those who are over the age of 18.

Vitality Benefits (Vitality Plus and Vitality Lite) provide the person covered with access to a number of additional health and reward partners under the healthy living programme. Access to the healthy living programme is subject to you paying the applicable fee for Vitality Benefits and meeting the minimum plan premium requirements that applied when you took out Vitality Benefits. If you meet these requirements you can choose to include Vitality Benefits on your plan from the plan’s start date.

Vitality Plus may also be added within three months of the plan’s start date or at each anniversary of additional the plan.

By completing activities under the healthy living programme, the person covered will earn Vitality points. The Vitality points earned allow them to achieve a Vitality Status. There are four Vitality Statuses:

<table>
<thead>
<tr>
<th>VITALITY STATUS</th>
<th>EFFORT THRESHOLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>The person covered starts at this level on their plan’s start date, or when they are added to the plan. The person covered may return to this level on each anniversary of their plan, depending on the healthy living programme rules at that time.</td>
</tr>
<tr>
<td>Silver</td>
<td>The person covered will be able to achieve Silver Status between plan anniversaries if they make a moderate but regular effort to look after their health through the healthy living programme.</td>
</tr>
<tr>
<td>Gold</td>
<td>The person covered will be able to achieve Gold Status between plan anniversaries if they make a strong and regular effort to look after their health through the healthy living programme.</td>
</tr>
<tr>
<td>Platinum</td>
<td>The person covered will be able to achieve Platinum Status between plan anniversaries if they make a very strong and regular effort to look after their health through the healthy living programme.</td>
</tr>
</tbody>
</table>

The healthy living programme gives the person covered a range of rewards and discounts to keep them motivated. The higher their Vitality Status, the bigger the rewards and the higher the discounts they will receive. The participant’s Vitality Status could also affect the plan premium you pay in relation to your plan.

The extent to which this is the case is set out in your plan schedule and plan provisions.

In order to access the healthy living programme, a separate fee for Vitality Benefits is payable to us. Visit vitalitylife.co.uk/terms to find the fees for Vitality Benefits. You will only pay one fee regardless of how many plans with Vitality Benefits you have. The fee will be charged on your first plan which includes Vitality Benefits.

This fee may be subject to change to reflect an increase in the cost to us of providing Vitality Benefits. We will tell you about any change to the fee in writing at least six weeks in advance.

If you are not satisfied with the change in the fee, you may cancel your Vitality Benefits. If you have Vitality Optimiser or Wellness Optimiser and you cancel Vitality Benefits; Vitality Optimiser or Wellness Optimiser will be removed from your plan. Please refer to the provisions described in the section below, ‘Can I cancel Vitality Benefits?’, or to your plan provisions document for more information about Vitality Optimiser or Wellness Optimiser.
CASHBACK WITH VITALITY BENEFITS
As part of the rewards we offer under Vitality Benefits, you may receive Cashback.

How Cashback is earned
The Cashback you receive will depend on the:

• Monthly plan premium at the start of the three years (excludes the Vitality Plus or Lite fee).
• Lowest Vitality status earned each year, over the three years. This must be at least Gold.
• Number of Green Zones achieved by the first person covered on the plan, for the following health measurements (Body Mass Index, Blood Glucose, Blood Pressure and Cholesterol), when completing an annual Vitality Healthcheck over the three years. There are a maximum of four Green Zones available each year, one for each measurement.

For joint life plans the Green Zones measured will be the first person covered only. These measurements are automatically recorded when the first person covered on the plan completes an annual Vitality Healthcheck. For more information, visit vitality.co.uk/rewards/partners/health-checks. To achieve a Green Zone, the recorded key health measurement must be within the defined range.

If you complete multiple Vitality Healthchecks during your plan year, we will base your Green Zones on the best health measurements recorded for the first person covered for that year. Please refer to the Health Measurement and Zones table on the next page.

Cashback will be paid as per the tables below for the plan that you pay your Vitality fee on:

<table>
<thead>
<tr>
<th>MONTHLY PREMIUM BETWEEN £8 AND £59.99*</th>
<th>9 GREEN ZONES Achieved over three years</th>
<th>10+ GREEN ZONES Achieved over three years</th>
</tr>
</thead>
<tbody>
<tr>
<td>BRONZE</td>
<td>£0</td>
<td>£0</td>
</tr>
<tr>
<td>SILVER</td>
<td>£0</td>
<td>£0</td>
</tr>
<tr>
<td>GOLD</td>
<td>£50</td>
<td>£125</td>
</tr>
<tr>
<td>PLATINUM</td>
<td>£100</td>
<td>£200</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MONTHLY PREMIUM OF £60 OR MORE*</th>
<th>9 GREEN ZONES Achieved over three years</th>
<th>10+ GREEN ZONES Achieved over three years</th>
</tr>
</thead>
<tbody>
<tr>
<td>BRONZE</td>
<td>£0</td>
<td>£0</td>
</tr>
<tr>
<td>SILVER</td>
<td>£0</td>
<td>£0</td>
</tr>
<tr>
<td>GOLD</td>
<td>£100</td>
<td>£250</td>
</tr>
<tr>
<td>PLATINUM</td>
<td>£200</td>
<td>£400</td>
</tr>
</tbody>
</table>

*Monthly premium excludes the Vitality Plus or Lite fee.

If you have two people covered on your plan, you share one Vitality Status and only the first person covered contributes to the earning of Cashback and the amount above is per plan, not per person covered. Cashback is not available without Vitality Benefits.

You will receive your Cashback by direct credit to the bank account which you use to pay your plan premiums, within 60 days of the plan anniversary on which your Vitality Benefits premiums are charged. Any Cashback we give you may be subject to tax. This might affect your tax position. If you have any questions about this, please contact a financial adviser or HM Revenue & Customs (hmrc.gov.uk). Please note, if you have any premiums that are not paid to date, then you will not be eligible for a Cashback payment. We might change the way you could earn Cashback with Vitality Benefits. If we do need to change something, we’ll always let you know and we’ll always give you at least six weeks’ notice.

If Vitality Benefits are added during your plan term, the three years will start at your next plan anniversary. This three years is when your Vitality Status, Vitality Healthcheck results and monthly plan premium will be measured towards your cashback.

Cashback will then be paid at the end of the three years as long as the above criteria are met.
WELLNESS OPTIMISER

The following section refers to Wellness Optimiser. Your plan schedule will indicate whether your plan is a Wellness Optimiser plan. If you do not have a plan with Wellness Optimiser, please skip this section and read from ‘Vitality Commitment’.

If you have Wellness Optimiser on your plan or any of your covers, you will receive an upfront discount, and your premiums may change at every plan anniversary based on your Vitality Status and your Wellness Status.

How we determine your Wellness Status

We determine your Wellness Status based on measurements of your clinical health factors. These measurements are:

- Body Mass Index (BMI)
- Blood Glucose
- Blood Pressure
- Cholesterol

If you have Type 2 Diabetes, the way in which we determine your Wellness Status is different. Please see the section ‘Wellness Status for Type 2 diabetics’ below for more information. We receive these measurements from you when you complete a Vitality Healthcheck. For more information, visit www.vitality.co.uk/rewards/partners/health-checks. Please see the Vitality Member Zone for alternate ways to provide us with your health check results.

Based on how many of your measurements fall within these Wellness Zones, you will receive one of three Wellness Statuses:

<table>
<thead>
<tr>
<th>NUMBER OF WELLNESS ZONES</th>
<th>WELLNESS STATUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Select</td>
</tr>
<tr>
<td>3</td>
<td>Healthy</td>
</tr>
<tr>
<td>2 or fewer, or no valid health check results</td>
<td>Everyday</td>
</tr>
</tbody>
</table>

Once you have completed a Vitality Healthcheck, each of your results will be valid for your next two plan anniversaries. Once you reach age 70, you will no longer have a Wellness Status. See provision E of your plan provisions for more information about this.

At the end of each plan year your Wellness Status will be set based on your valid Vitality Healthcheck results. If you have a joint life plan, each person covered is required to complete a Vitality Healthcheck to set their own Wellness Status.

You can complete multiple Vitality Healthchecks. As we set your Wellness Status each year we will base your Wellness Status on your best valid results for each individual measure.

We will use the Wellness Status you had 30 days before your plan anniversary every year to calculate the change in your plan premium. Please refer to your plan provisions document for information about how your premium plan changes at each plan anniversary due to Wellness Optimiser.

You do not have to complete a Vitality Healthcheck. If your Vitality Healthcheck results have expired or you have never completed a Vitality Healthcheck, your Wellness Status will be set to ‘Everyday’.

Wellness Status for Type 2 Diabetics

If you have Type 2 Diabetes at the time that your cover with Wellness Optimiser is underwritten, the way in which your Wellness Status is set will differ in two ways:

- **We will use your HbA1c measurements in place of your Blood Glucose measurements.** We define the Wellness Zone measurement for HbA1c as less than 59 mmol/mol, equivalent to 7.5% or below. We receive your results when you complete an HbA1c check with your General Practitioner and send the results to us. For more information about how you can send your results to us, log in to the Vitality Member Zone. This means your Blood Glucose reading will not form part of your Wellness Status.

- **Your Vitality Healthcheck results will be valid for one year (instead of two).** You can complete multiple Vitality Healthchecks. As we set your Wellness Status each year, we will base your Wellness Status on your best results for each individual measure for that year. You do not have to complete a Vitality Healthcheck or provide us with your results. If you do not do so, your Wellness Status will be set to ‘Everyday’ for that year.

For joint life plans, each person’s Wellness Status is set independently. This means that each person covered’s Vitality Healthcheck results will be valid for one year if they have Type 2 diabetes, or two years if they do not have Type 2 diabetes. These valid Vitality Healthcheck results will be used at each plan anniversary to set each person’s Wellness Status.
Is Wellness Optimiser right for you?

Please ensure that you follow any specific medical advice provided to you by your General Practitioner or appropriate medical specialist who is treating you. You should comply with the HbA1c levels advised by your General Practitioner or treating specialist.

Health Measurements and Zones

<table>
<thead>
<tr>
<th>MEASUREMENT</th>
<th>WELLNESS ZONE/GREEN ZONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BMI</td>
<td>18.5 – 24.9 kg/m² or 18.5 – 29.9 kg/m² for men with a waist measurement less than 94cm, and for women with a waist measurement less than 80cm</td>
</tr>
<tr>
<td>Blood Glucose</td>
<td>Less than 7.8 mmol/L (random) A random blood glucose test is based on two hours’ fasting</td>
</tr>
<tr>
<td>Blood Pressure*</td>
<td>90 – 120 mmHg (systolic)</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>A ratio of the total cholesterol level to high-density lipoprotein (HDL) for men less than 4.5 A ratio of the total cholesterol level to high-density lipoprotein (HDL) for women less than 4.0</td>
</tr>
</tbody>
</table>

*For Wellness Zone measurements, we will have a tolerance level for blood pressure. We will increase the upper band for both systolic and diastolic blood pressure by:

- 5% above the Wellness Zone if you are aged under 60
- 10% above the Wellness Zone if you are aged 60 to 70 years

VITALITY COMMITMENT

The healthy living programme will give you access to discounts and rewards for the duration of your plan. Because your plan could last many years, the discounts and rewards offered to you may need to be revised from time to time. The discounts and rewards offered will also depend on relationships with third party providers and the range of services these providers offer.

Each discount and rewards partner will have its own terms and conditions; these can be found on the Vitality Member Zone. The Vitality Member Zone is a website that the person covered can access and which provides information on the healthy living programme and our partners. It also allows the person covered to view their Vitality Status, increase their Vitality points and claim rewards from the healthy living programme partners. The person covered can access the Vitality Member Zone at member.vitality.co.uk/Login.

We may change the way we award points or the points-earning activities offered and the Vitality Status the person covered may achieve as a result. We may also change our partners from time to time and the rewards we offer. There may be instances where other aspects of the healthy living programme may be significantly enhanced, changed or withdrawn and we may make these changes at any time.

These changes may occur if our partners offer additional services or become unable to maintain their levels of service to us, or where we add new partners to or remove existing partners from the healthy living programme. Changes may also be required to prevent the fraudulent use of the healthy living programme.

Revisions may be required as a result of other factors beyond our control. Here may be instances where a minimum premium may apply to access some of our partners and rewards.

Unless we tell you otherwise, the limits associated with the discounts and rewards we offer will not be multiplied by the number of insurance plans you hold with either VitalityHealth, VitalityInvest or VitalityLife. Not all insurance plans offered by the Vitality Group have the same discounts and rewards associated with them. Where you have more than one insurance plan with us, your discounts and rewards will be based on the plan that, in our view, gives you the most comprehensive package of benefits, and you will only be entitled to one cashback per life plan regardless of the number of insurance plans you hold. We will tell you about any changes to the healthy living programme, including any price increases or changes to partners or rewards, at least six weeks before the changes take effect, unless we are unable to do so due to factors outside our control.

There may be instances where a minimum premium may apply to access some of our partners and rewards. We may also change how we set Wellness Zones. The Wellness Zones are a measure of health at a point in time. We aim to set Wellness Zones to incentivise good health outcomes.

Over time, we may update these Wellness Zones in line with changes in medical understanding and technology to make sure they appropriately reflect both current health and expected future health. This may include removing or adding Wellness Zones. We may also change the measures to ensure that they remain appropriate.

If we make any changes to the Wellness Zones we will do so with reference to clinical evidence and notify you at least three months before we make any changes.
If you are not willing to accept any changes to Wellness Zones, you may remove Wellness Optimiser from your plan. Please see your plan provisions for more information on making changes to your plan.

If we change the way we award Vitality points we will do so with reference to clinical and/or behavioural science that evidences the changes should support healthy behaviours.

If we make a change to the way we award Vitality points, we will notify you at least three months before we make the change.

If you are not satisfied with any changes to the healthy living programme, you may cancel your plan and/or Vitality Benefits. To cancel your plan, please refer to your plan provisions. To cancel Vitality Benefits, please refer to the provisions described in the section below, ‘Can I cancel Vitality Benefits?’. We may amend these terms and conditions without your consent. Where we do so, we will give you reasonable advance notice in writing (which will not be less than six weeks’ notice). If you are not willing to accept the change and you have Vitality Benefits, you may cancel Vitality Benefits or you may cancel your plan. To cancel your plan, please refer to your plan provisions.

**HOW OFTEN CAN WE CHANGE THE PRICE OF PARTNERS OR REWARDS?**

1. The prices for partners and rewards can be expressed as a monetary amount, a percentage discount off a partner’s standard price, a percentage cashback on the partner’s standard price or as a benefit without a specific retail value (e.g. a cinema ticket). If we do need to increase the monetary amount or change the percentage discount, we may change them for all our VitalityLife members at the same time. Any price increases or change to a percentage discount will only occur once in any 12 month period.

2. Where the cost of a partner or reward is expressed as a percentage discount off a partner’s standard price, or as a percentage cashback on the partner’s standard price, the partner’s standard price may vary any number of times. This will lead to a change in the cost for members, even if the percentage discount remains unchanged. For example, the current discount on our health screens is 50%. If the current standard price is £40, the cost to members would be £20. If the standard price was increased to £50 and the discount remained at 50%, the cost to members would be £25.

**CAN CHANGES YOU MAKE TO YOUR PLAN AFFECT THE HEALTHY LIVING PROGRAMME?**

In order to have Vitality Lite, your plan premium must exceed our minimum plan premium requirements and your plan must include Vitality Optimiser or Wellness Optimiser.

In order to select Vitality Plus, your plan premium must exceed our Vitality Plus minimum premium requirement. If your plan is a Vitality Optimiser or Wellness Optimiser plan including Vitality Plus and you make a change to your plan which results in the plan premium falling below the Vitality Plus minimum plan premium requirement that applied when you took out Vitality Plus, we will replace your Vitality Plus benefit with Vitality Lite.

If your plan includes Vitality Plus but is not a Vitality Optimiser or Wellness Optimiser plan and you make a change to your plan which results in the plan premium falling below the Vitality Plus minimum plan premium requirement that applied when you took out Vitality Plus, we will remove Vitality Plus in line with the cancellation provisions described in the section ‘Can we cancel Vitality Benefits?’

If a person covered is added to the plan, the Vitality Status thresholds will be altered to reflect the fact that an additional member can now earn Vitality points (this may alter the actual Vitality Status of both members). This person covered can immediately take part in the healthy living programme activities and earn Vitality points.

If a person is removed from a joint life plan, they will no longer be able to access healthy living programme partners and will not be entitled to any share of rewards they may have earned had they not been removed, subject to the notice period of any relevant partner or reward. Also, all Vitality points they have earned will be removed and Vitality Status thresholds will be adjusted accordingly, and may result in a change in Vitality Status for the remaining person covered. There will be no refund/reward in respect of any healthy living programme activities or Vitality points earned once the person covered is removed from the plan.

If you have chosen Vitality Optimiser or Wellness Optimiser including Vitality Lite (this will be indicated in your plan schedule), and you later remove Vitality Optimiser or Wellness Optimiser from your plan, Vitality Lite will be removed from your plan.

If you have chosen Vitality Optimiser or Wellness Optimiser including Vitality Plus (this will be indicated in your plan schedule), and you later remove Vitality Optimiser or Wellness Optimiser from your plan, Vitality Plus will remain in place, unless you tell us that you wish to cancel it.
For more information about Vitality Optimiser or Wellness Optimiser, see Section ‘How Vitality rewards you for being healthy’ in your plan provisions.

Your anniversary for your healthy living programme will align to your VitalityHealth plan anniversary, if you have one in force, even if you have an active VitalityLife plan.

CANCELLING VITALITY
Access to the healthy living programme will be cancelled on the date on which all your plans with Vitality Benefits are terminated. Where a person covered is removed from a joint life plan, their access to the healthy living programme will be cancelled from that date.

If you are cancelling a plan because you are replacing it with a new plan, then you will retain your Vitality Status and carry over 10% of the Vitality points that you had earned under the original plan, as long as the new plan is activated within 30 days.

We may also cancel the healthy living programme if we have reasonable grounds to suspect that you or the person covered have acted fraudulently in any way in relation to the healthy living programme or if we are required to do so by any law or regulation of England and Wales.

CAN I CANCEL VITALITY BENEFITS?
You can cancel Vitality Benefits at any time but you need to give us 30 days’ notice before you do so. If you have a joint life plan, Vitality Benefits will be cancelled for both people.

If you have chosen Vitality Optimiser or Wellness Optimiser (this will be indicated in your plan schedule), and you cancel Vitality Benefits, Vitality Optimiser or Wellness Optimiser will be removed from your plan and your plan premiums will change as described in Section ‘Changing your covers’ of your plan provisions. For more information about Vitality Optimiser or Wellness Optimiser, see Section ‘How Vitality rewards you for being healthy’ of your plan provisions.

Once Vitality Lite or Vitality Plus has been cancelled, any access to partners or entitlements to rewards that have been earned will be lost, subject to the notice period of any relevant partner or reward. This will include any cashback that has not yet been paid.

There will be no refund/reward in respect of any Vitality Benefit activities or Vitality points earned once your Vitality Benefits have been cancelled.

If you cancel Vitality Lite you cannot apply to add it to your plan again.

However, if you cancel Vitality Plus you can apply to add it again at a future plan anniversary, provided that you do this at least six months after the date Vitality Plus was cancelled. However, you may not be able to add Vitality Optimiser or Wellness Optimiser to your plan again after it has been removed.

CAN WE CANCEL VITALITY BENEFITS?
If you have a plan which includes Vitality Benefits, we may change or cancel your Vitality Benefits where you make a change to your plan and the plan premium falls below the respective minimum plan premium requirement that applied when you took out your plan.

If you do not pay your fee for Vitality Benefits by the due date, we will cancel your Vitality Benefits. If all outstanding fees are paid to us within three months we will reinstate your Vitality Benefits.

We can also cancel Vitality Benefits if we have reasonable grounds to suspect that you or the person covered have acted fraudulently in any way in relation to Vitality Benefits or if we are required to do so by any law or regulation of England and Wales. As a result, if you have Vitality Optimiser or Wellness Optimiser, this may also be removed from your plan and your plan premiums will change as described in Section ‘Changing your covers’ of your plan provisions.

Once Vitality Benefits have been cancelled, any access to partners or entitlements to rewards that have been earned will be lost, subject to the notice period of any relevant partner or reward. This will include any cashback that has not yet been paid.