



Optimiser Plan Provision Supplement

Optimiser and your Vitality rewards

This supplement is sent to *you* because *you* have added Optimiser to *your plan*. This supplement must be read in conjunction with *your* existing plan provisions.

In the event of a conflict between this supplement and *your plan* provisions, this supplement shall prevail to the extent of any such inconsistency.

We have put some words in *italics*. We explain what we mean by these words in the Definitions section. Some Vitality rewards and *Vitality Benefits* are only available to those who are over the age of 18.

If there is anything that is not clear, please speak to *your* financial adviser, if *you* have one. *You* can also email *us* at lifteenquiries@vitality.co.uk or can call *us* on 0345 601 0072. If *you* call *us*, please have *your plan* number to hand. To help *us* improve *our* service, we may record or monitor phone conversations with *you*.

1. Your Optimiser

With Optimiser added, *your* premium is lower than an equivalent *plan* that does not include Optimiser and *your* premium may change on each *plan anniversary*.

We will recalculate *your plan premium* on each *plan anniversary* until the *date of expiry* of each cover. Optimiser also affects premiums for Child Serious Illness Cover.

1.1 Your Vitality Status

The *Vitality Programme* helps *you* improve *your* health - and saves *you* money at the same time. It encourages *you* to be healthy by offering all adults on the *plan* discounts with a range of health partners. By taking steps to look after *your* health, *you* can increase *your Vitality Status*. To begin with, this is Bronze. Then as *you* make an effort to be healthy, *you* can increase *your* Status to Silver, Gold or even Platinum. The higher *your status*, the greater the discounts and rewards.

The *Vitality Programme* is provided to *you* by Vitality Corporate Services Limited. Please refer to the separate terms and conditions for more information on the *Vitality Programme*.

Vitality Status	Effort threshold
Bronze	<i>You</i> start at this level on <i>your plan's start date</i> . <i>You</i> may return to this level on each anniversary of <i>your plan</i> , depending on the <i>Vitality Status</i> rules at that time
Silver	<i>You</i> will be able to achieve Silver <i>Vitality Status</i> between <i>plan anniversaries</i> if <i>you</i> make a moderate but regular effort to look after <i>your</i> health
Gold	<i>You</i> will be able to achieve Gold <i>Vitality Status</i> between <i>plan anniversaries</i> if <i>you</i> make a strong and regular effort to look after <i>your</i> health
Platinum	<i>You</i> will be able to achieve Platinum <i>Vitality Status</i> between <i>plan anniversaries</i> if <i>you</i> make a very strong and regular effort to look after <i>your</i> health

1.2 How we calculate the change in your plan premium

We will recalculate your plan premium based on your Vitality Status at each plan anniversary. The following table shows you how your plan premium can change:

Vitality status	Premium change
Bronze	+2.5%
Silver	+1.5%
Gold	+0.5%
Platinum	No change

If the premiums for your covers change, the premiums for any waiver of premium cover could also change. Please refer to your plan provisions for more information about this. We will apply any change in premium as a result of Optimiser after any other changes as specified in your plan provisions. You can also find more information about how your plan premium changes in your plan provisions.

2. Vitality Benefits on your plan

2.1 Vitality Benefits for plans with Optimiser

Your plan will automatically include Vitality Benefits - either Vitality Plus or Vitality Select. Your plan schedule indicates whether your plan includes Vitality Plus or Vitality Select.

Your plan premium, when Optimiser is added, will define which Vitality Benefits your plan includes, either Vitality Plus or Vitality Select. If your plan premium is:

- Below £45* for a single life plan or £60* for a joint life plan then Vitality Select will automatically be included on your plan, or
- £45* or above for a single life plan or £60* or above for a joint life plan then Vitality Plus will automatically be included on your plan.

2.2 How my Vitality Benefits may change during the duration of my plan

There will be no change to your Vitality Benefits as a result of a change to your premiums for any of the following:

- Vitality Status premium adjustments;
- Indexation;
- Premium Step adjustments;
- Review of your premiums;
- Existing covers expire; or
- A valid claim on existing cover.
- Premium adjustments under Dementia and FrailCare Cover

However, the Vitality Benefits you have access to may change if you make one or more of the following changes to your plan:

- Add or remove Child Serious Illness cover;
- Increase covers;
- Remove or reduce covers;
- Remove Optimiser;
- Remove a person covered from a joint life plan

- Split a *joint life plan* into two *single life plans*;
- Change the *fixed term* of your covers;
- Change your *deferred period*; or
- Reduce your premiums because of a change in your circumstances.

The *Vitality Benefits* you have access to will only change if, as a result of one of the above, your *plan premium* changes. This will only happen in one of following ways:

1. Your *plan* includes *Vitality Select* and you make a change to your *plan* such that your *plan premium* increases to £45* (*single life plan*) or £60* (*joint life plan*) or more. In this case *Vitality Select* would be removed from your *plan* and replaced with *Vitality Plus*.
2. Your *plan* includes *Vitality Plus* and you make a change to your *plan* such that your *plan premium* reduces below £45* (*single life plan*) or £60* (*joint life plan*). In this case *Vitality Plus* would be removed from your *plan* and replaced with *Vitality Select*.

This is the current plan premium that determines which Vitality Benefits (Vitality Plus or Vitality Select) you will receive on your plan. This applies to all plans that have selected Optimiser now. The premium requirements which determine your Vitality Benefits may change.

2.3 Cancelling your Vitality Benefits

If *Vitality Plus* is cancelled, *Optimiser* will be removed from your *plan* and your premiums will change as described in provision 2.4. If you have *Vitality Select*, this will remain on your *plan*.

Please refer to the separate terms and conditions for more information on the *Vitality Programme*.

2.4 Removing Optimiser

You can remove *Optimiser* from your *plan* at any time. However, you may not be able to add it again to your *plan* after it has been removed. If *Optimiser* is removed, *Vitality Plus* will also be removed from your *plan* and your premiums will change as follows:

- You can keep your premium at the same level and reduce your level of cover;
or
- You can keep your cover amounts at the same level and your premium will increase.

Vitality Select will remain on your *plan*, but you may not be able to add *Optimiser* to your *plan* again after it has been removed.

3. The Vitality commitment

The *Vitality 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. There may be instances where other aspects of the *Vitality Programme* may be significantly enhanced, changed or withdrawn and we may make these changes at any time.

As new opportunities and technologies emerge, the way *you* are rewarded for being healthy will change over time. The discounts and rewards depend on relationships with third party providers and the range of services these providers offer.

Please refer to the separate terms and conditions for more information on the *Vitality Programme*. This includes changes to the way *you* are awarded *Vitality Programme* points, the eligible activities, incentives and partners offered, and how *your Vitality Status* could change as a result.

If *you* are not satisfied with the changes, *you* may cancel *your plan* in accordance with the information provided in *your plan* provisions. If *you* would like details of the incentives and rewards that are in effect at any time, *you* can call *us* on 0345 601 0072.

Definitions

Child/children

A person who:

- Has not reached the first *plan anniversary* after their 23rd birthday; and
- Is your natural child, adopted child or step-child or a child you are the legal guardian of; and
- Is looked after by, or financially dependent on, you.

Date of expiry

The date a cover ends. The *date of expiry* of each of your covers is shown on the *plan schedule*.

Deferred period

The period during which an insured person must be ill or disabled before we will pay any benefit.

First person covered

For a *single life plan*, this is the insured person. For a *joint life plan*, this is the insured person with the highest amount of Life Cover when the *plan* starts. If there is no Life Cover in the *plan*, then it is the insured person with the highest amount of Serious Illness Cover or Income Protection Cover when the *plan* starts. If the amounts of these covers are the same for both people, the *first person covered* is the first person named on the application form.

Fixed term

The term of a cover is how long the cover lasts. A *fixed term* has a defined *date of expiry*.

Joint life plan

A *plan* that provides cover for two people. We call these two people the *first person covered* and the *second person covered*.

Joint life first death

A cover where the payment is made when the first of the *persons covered* dies or is diagnosed with a *terminal illness*.

Joint life second death

A cover where the payment is made when the last of the *persons covered* dies or is diagnosed with a *terminal illness*.

Person Covered

The *first person covered* or the *second person covered* as appropriate.

Plan

The *plan* with VitalityLife.

Planholder

The owner of the *plan*.

Plan anniversary

The anniversary of the *start date* of the *plan*.

Plan premium

This is the total premium payable in respect of the covers in your *plan*. This does not include any fee which you may be charged for Optimiser in accordance with the separate Vitality terms and conditions for the healthy living part of your *plan*.

Plan schedule

A document that shows:

- The cover or covers in the *plan*;
- The amount of each cover;
- The premium for each cover;
- The *date of expiry* of each cover, unless the cover is *whole of life*; and
- Any special conditions.

Second person covered

If two people are insured on a *plan*, this is the insured person who is not the *first person covered*. This person cannot be a *child*.

Single life plan

A *plan* that provides cover for one person only, referred to in this *plan* as the *person covered*. This does not include any cover provided for *children*.

Start date

The date when cover under the whole *plan* begins or, where relevant, when a particular cover begins.

Terminal illness - where death is expected within 12 months

A definite diagnosis by the attending Consultant of an illness that satisfies both of the following:

- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of the attending Consultant, the illness is expected to lead to death within 12 months.

Vitality Benefits

Vitality Benefits are the additional *benefits* provided to you under the *Vitality Programme*. They are either *Vitality Plus* or *Vitality Select*.

Vitality Select

Vitality Select is automatically included on your *plan* and provides the opportunity to earn additional points and a number of rewards when you look after your health. *Vitality Select* is provided by Vitality Corporate Services Limited and is separate from this *plan* and has its own terms and conditions.

Vitality Plus

Vitality Plus provides the opportunity to earn additional points and rewards when you look after your health.

Vitality Plus is provided by Vitality Corporate Services Limited and is separate from this *plan* and has its own terms and conditions.

Vitality Programme

The discounts and rewards available to all adults on the *plan*. These are provided by Vitality Corporate Services Limited. Please refer to the separate terms and conditions for more information.

Vitality Status

Your *Vitality Status* is a measure of how much you've done to look after your health. There are four statuses: Bronze, Silver, Gold and Platinum. We work out your *Vitality Status* using the activities you've recorded between each *plan anniversary* - the harder you work, the higher your status.

We/Us/Our

Vitality Life Limited.

Whole of life

The term of a cover that lasts from the cover's *start date* to the death of the insured person for *joint life first death* or the death of both *persons covered* for *joint life second death*.

You/Your

The person named on the *plan schedule* as the *person covered*. For a *joint life plan*, either or both people covered, as appropriate.

Find out more.

For more information please speak to your adviser or visit our website vitality.co.uk/life

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