



Purchasing Serious Illness Cover and Private Medical Insurance with Vitality

The joint benefits of selecting both a life and health insurance plan



Depending on your reasons for taking out a Life plan with Serious Illness Cover, you may want to consider the additional benefits of taking out Private Medical Insurance (PMI). Here we explain how both plans can complement each other and why you should consider Vitality when making your choice.

Shortened time to diagnosis

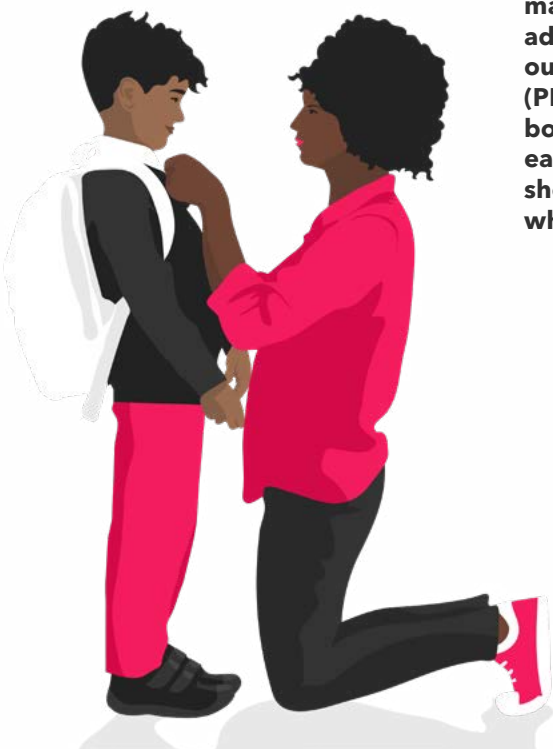
VitalityHealth Private Medical Insurance provides a fully integrated pathway into diagnosis and treatment. This includes private GP consultations through Vitality GP, who can refer you for diagnostic tests and specialist consultations. This could mean conditions are diagnosed and treated more quickly, which can result in an earlier payout from Serious Illness Cover. Unlike traditional critical illness cover, Serious Illness Cover has been designed to payout out earlier, such as on diagnosis or before treatment is required.

Fast access to the latest cutting edge treatment

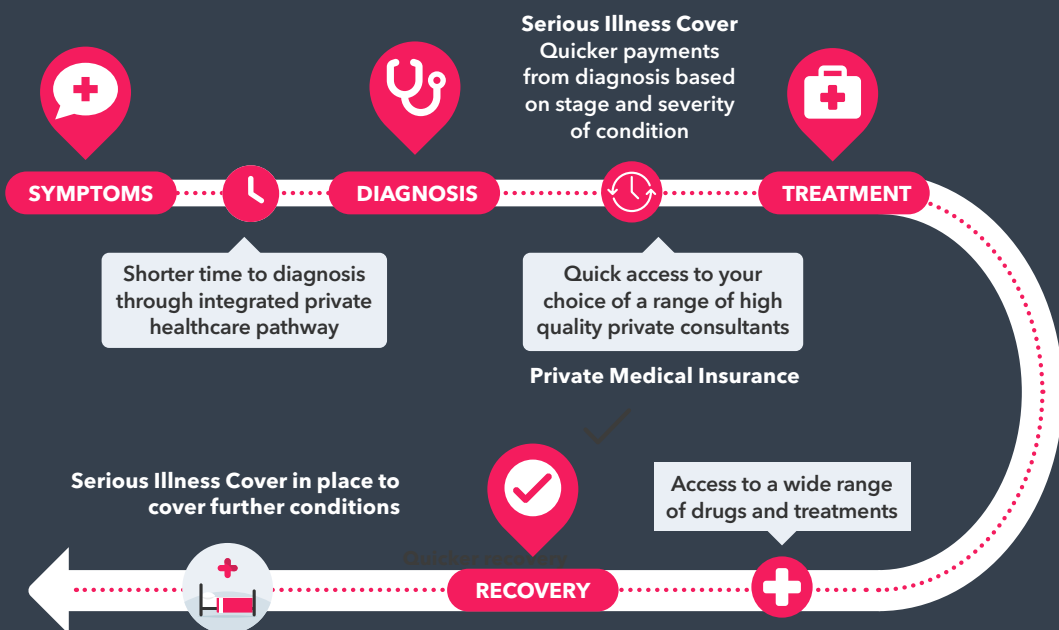
Private Medical Insurance gives you access to a wide range of drugs and treatments, including those which might not yet be approved for use or paid for by the NHS. Alongside access to hundreds of private hospitals in the UK, the time to access treatment can also be reduced. This in turn could also result in earlier payouts through Serious Illness Cover, which covers over 50 separate treatments for various conditions.

Less stress and more time to get your finances in order

Through the expedited treatment and diagnosis pathways provided by VitalityHealth Private Medical Insurance, Serious Illness Cover can pay out sooner. This means you have more time to get your family's finances in order at a time of stress. This can be to pay off some of the mortgage, cover other monthly outgoings in order to maintain your family's lifestyle and to cover the cost of any future health insurance premiums to ensure you can continue to access excellent standards of care.



The complementary pathways of Serious Illness Cover and Private Medical Insurance



Why choose Vitality?

Serious Illness Cover pays out earlier and more often, providing you with protection for longer. That means you can claim for more conditions and don't have to wait until an illness is critical to get a pay out. This combined with VitalityHealth's innovative full digital claims journey for Private Medical Insurance, ensures we provide our members with comprehensive cover alongside excellent value.



3 reasons to choose Serious Illness Cover from Vitality:

1. Protect yourself from more conditions

Our Serious Illness Cover 1X and 2X covers more conditions than any other insurer and Serious Illness Cover 3X covers all conditions in the market* - meaning you're more likely to receive a pay out.

2. You can claim more than once on the same plan

If your condition worsens, or you develop another condition, you can claim up to three times your level of cover. This means you're not left uninsured and uninsurable after your first claim.

3. Cover for later life conditions

Protect yourself against conditions prevalent in later life such as Alzheimer's, dementia, and frailty with our unique Dementia and FrailCare Cover - included as standard on all plans.

*Defaqto verified statement, August 2022.



3 reasons to choose Private Medical Insurance from Vitality:

1. Full Cover Promise

As part of our Core Cover, we promise to pay for recognised consultants' and anaesthetists' fees in full for in-patient and day-patient treatment. This means that you will never be faced with a shortfall, provided your treatment is eligible.

2. Digital Care Access

When you are seeking care, we empower you to access the support and treatment you need through a range of primary and digital care services, from virtual GP access to booking a specialist consultation. You can request care and manage your claims through the online Care Hub, putting you in control of your treatment journey.

3. Advanced Cancer Cover and screenings

All VitalityHealth Personal Healthcare plans include Advanced Cancer Cover. This provides comprehensive cover for the treatment of the cancer, as well as discounts on targeted cancer screenings and risk assessments.

When you have both a health and life insurance plan with Serious Illness Cover*, you can enjoy an exclusive set of benefits and boosted rewards.

Vitality Pink Benefits

By selecting both Private Medical Insurance and Serious Illness Cover*, you'll get access to an enhanced set of rewards available exclusively to our Vitality Pink members on Waitrose & Partners and The Vitality American Express® credit card.



**WAITROSE
& PARTNERS**

*Qualifying plans only. To access Vitality Pink benefits you will also need Optimiser as part of your Serious Illness Cover plan.

Find out more.

For more information please speak to your adviser or visit our website [vitality.co.uk](https://www.vitality.co.uk)

Cancer Benefit Booster

If you ever have to undergo treatment for cancer you'll receive a monthly contribution of up to £1,500 a month for six months.

This includes £900 a month towards your living costs.

If you, or a family member pays your plan premium, we'll add the value of these monthly premiums to the amount we pay you.

