Vitality's Recovery Benefit

Included as standard with Income Protection Cover from Vitality

Our Income Protection helps you get back to work with its built-in Recovery Benefit. We offer four dedicated support services to help your recovery when you claim.

Our Recovery Benefit gives you access to four private healthcare pathways to support your recovery:

- **Cancer support**
- **Mental health support**
- **Musculoskeletal physiotherapy**
- **Neurological rehabilitation**

These pathways can be made available to you as soon as you tell us about any issues that may results in a claim, even before we've started paying.

What's included in our Recovery Benefit pathways?

Cancer support

Alvie, our cancer support partner, is here to support you through every step of your recovery with their 8-week Cancer Treatment Support Programme. This programme is available through an easy-to-use app, offering coaching and specialist care in nutrition, symptom management, mental health support, social support, and physical health improvement. You can also get valuable support and information from their webinars.

Mental health support

If you're experiencing conditions like stress or depression, you can access mental health support. Our partner, IPRS, offers self-help and talking therapies, including Cognitive Behavioural Therapy (CBT) and counselling. After an assessment, IPRS will recommend the number of CBT/counselling sessions that best suit your needs[1].

Musculoskeletal physiotherapy

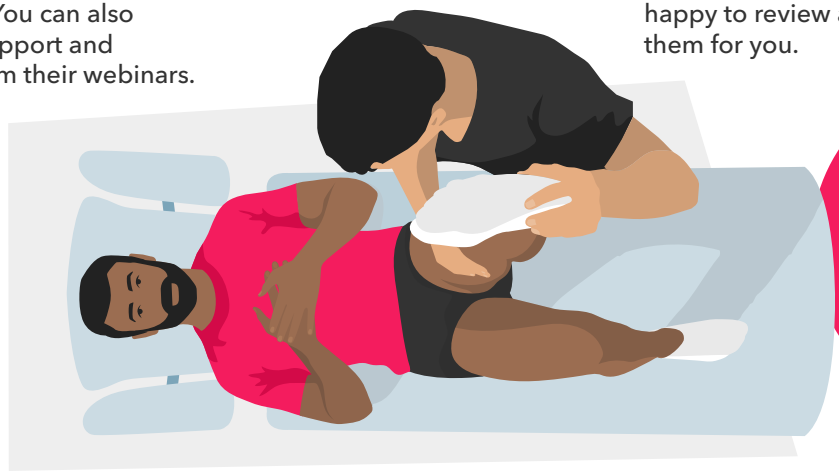
If your illness or injury includes conditions like arthritis or back pain, you can access physiotherapy to help you recover and get back to work. Our partner, Ascenti, can recommend an initial number of Priority Physio sessions[1]. They can either be in-person or virtual, whichever suits you best. If you need more sessions to help you recover, we'll be happy to review and approve them for you.

Neurological rehabilitation

This pathway provides support following a stroke, traumatic head injury or other neurological condition, helping you with muscle weakness, stiffness, balance issues, and sensory changes. Our partner, 'Physio 4 You', offers both virtual and face-to-face 'Neuro Physio' sessions[2]. 'Physio 4 You' will be able to recommend the number of sessions appropriate, with no set limit.

Key benefits

1. Available as soon as you notify us of a claim to provide early support
2. No monetary or usage caps[3]
3. If we've approved your claim and you're yet to receive your benefits your premiums will be waived for up to 3 months if you take up a recovery pathway.



For each pathway, usage is subject to the approval of an appropriate medical specialist.

[1]Usually around six sessions are allocated but this is handled on a case-by-case basis. [2]As of February 2025 there is only one face-to-face location in Chelmsford. [3]Usage is subject to the approval of an appropriate medical specialist.

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