Business Healthcare

An overview

Available from 1 to 249 employees



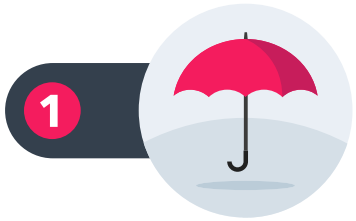
Why VitalityHealth?

We take a unique approach to healthcare – responding to the full spectrum of our member's healthcare needs. This spans from promoting a healthy lifestyle, to providing digital tools to help navigate the healthcare system, and delivering comprehensive cover for onward treatment when they need it.

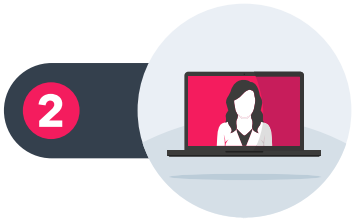
As well as offering 5-Star Defaqto rated healthcare, our product is underpinned by the Vitality Programme, the world's largest health promotion programme linked to insurance. By incentivising members to get healthier, we generate value for all stakeholders. Members benefit from improved health and financial value through our rewards and benefits; Vitality as an insurer benefit from reduced healthcare costs; and society benefits from a reduced burden on healthcare. We call this Shared Value Insurance.



5 reasons to choose health insurance from Vitality



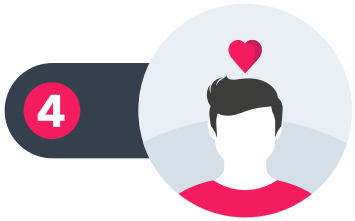
Full Cover Promise
As part of our Core Cover, we promise to pay for recognised consultants' and anaesthetists' fees in full for in-patient and day-patient treatment. This means that your employees will never be faced with a shortfall, provided their treatment is eligible.



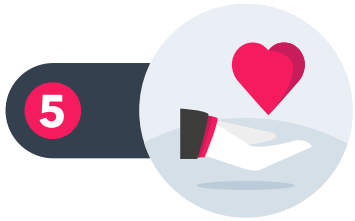
Digital Care Access
When your employees are seeking care, we empower them to access the support and treatment they need through a range of primary and digital care services. Vitality GP provides access to virtual GP consultations, as well as prescriptions and diagnostics. Your employees can also access digital diagnostics, self-refer online or by phone into face-to-face or remote physiotherapy or mental wellbeing treatments like Cognitive Behavioural Therapy. Your employees can request care and manage their claims through the online Care Hub, putting them in control of their treatment journey.



Advanced Cancer Cover and screenings
All VitalityHealth Business Healthcare plans include Advanced Cancer Cover. This provides comprehensive cover for the treatment of the cancer, including full cover for biological and targeted therapies. We also provide access to preventative treatment as well as personalised support and guidance from our specialist team at every stage of the treatment journey. To address the 5 most common types of cancers that impact our members (breast, prostate, bowel, cervical and skin), we've introduced a new benefit to help your employees understand their cancer risk and access appropriate screenings.



Mental Health Support
We offer a comprehensive end-to-end approach to mental health – from prevention and maintenance to early intervention, and comprehensive treatment for more severe conditions. As part of Core Cover, your employees can get a 12-month subscription to leading mindfulness app, Headspace on us, as well as eight Talking Therapies sessions. We are the only leading health insurer to cover all medical conditions with no exclusions for Talking Therapies, ensuring that all members have access to crucial support. Plus, our Mental Health Cover option provides additional comprehensive cover for out-patient, in-patient and day-patient treatment.



Vitality Programme
All members get access to the Vitality Programme, which is evidenced to drive improvements in behaviour and long-term health, with engaged members benefitting from an additional 1.5 years of improved life expectancy due to their healthier lifestyle choices[1]. Your employees get the tools to help understand their health risk and engage in healthy behavior, as well as the incentive to do so through compelling discounts and rewards.

[1]Vitality Data 2019-2020

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Start with Core Cover

All plans start with Core Cover, which has a variety of benefits. All benefits are per insured member, per plan year, unless stated otherwise.

Primary care
Video consultations with a Vitality GP within 48 hours and at least two Face-to-Face GP consultations for only £20 per consultation.

Mental health support
Access to Headspace, Togetherall and up to eight sessions of counselling or Cognitive Behavioural Therapy with Talking Therapies.

In-patient and day-patient treatment
Includes full cover for a range of hospital fees, consultant fees and diagnostic tests.

Out-patient surgical procedures
We pay for out-patient surgical procedures covered by the plan.

Physiotherapy
Up to six sessions of physiotherapy within our Priority Physio network. Plus, access to 24/7 virtual physiotherapy support is also available through our partner Ascenti Reach.

Advanced Cancer Cover
Our Advanced Cancer Cover not only provides full cover for the latest treatments and technologies to treat cancer, it also includes access to screenings and preventative treatment, as well as personalised support and guidance from our specialist team at every stage of the treatment journey.



Additional benefits

- NHS hospital cash benefit
- Childbirth cash benefit
- Home nursing
- Private ambulance
- Parent accommodation
- Oral surgery
- Pregnancy complications
- Rehabilitation
- Weight loss surgery and corrective surgery
- Access to care advice and discounted care services
- Vitality Menopause Support in partnership with Peppy
- Manage your health with discounts on a range of digital self-care health tools

Care Hub

The fast, easy way to get healthcare.

With Care Hub, your employees can arrange to see a Vitality GP fast, at a time to suit them. They can arrange up to six physiotherapy or up to eight mental health sessions, without the need for a GP referral. Your employees can choose your consultant – and book an appointment straight away. They can also keep track of their claim at every stage, including instant online approvals for follow-up treatment, to give them complete, end-to-end control.

Plus, if they need to speak to us about a claim, they can easily connect to the right team, giving them the peace of mind that there's always someone on hand to keep things moving forward.

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Customise your plan with Cover Options

To create a plan that suits your needs and your budget, you can choose to add any of these options to your employees' plan.

Out-patient Cover

All members with Out-patient Cover benefit from full cover for MRI, CT and PET scans, and physiotherapy arranged through our Priority Physio network.

We offer your employees up to six physiotherapy sessions as part of our Core Cover through our Priority Physio network. However, adding Out-patient Cover means physiotherapy through our Priority Physio network is covered in full. Your employees would also be able to use a physiotherapist outside of our network but can only claim up to £35 per session, which will be deducted from any selected Out-patient Cover limit.

Out-patient Cover – You can choose from the following levels for your employees, £500, £750, £1,000, £1,250 or £1,500. This limit will apply to out-patient consultations, consultant appointments and other diagnostic tests, as well as physiotherapy that isn't arranged through our Priority Physio network.

Full Cover for Diagnostics – Upgrade Out-patient Cover so that out-patient diagnostic tests are covered in full. This means only consultations, consultant appointments and physiotherapy that isn't arranged through our Priority Physio Network would be covered up to the Out-patient Cover limit you've chosen for your employees.

Full Out-patient Cover – Full cover for out-patient consultations, consultant appointments, and diagnostic tests.

Mental Health Cover

Up to 28 days of in-patient cover per episode, plus 28 days of day-patient treatment. Cover for multiple episodes of care during the year, should it be needed*.

Employee Assistance Programme

Unlimited access to a 24-hour telephone advice service, and up to six confidential, face-to-face counselling sessions per year.

Therapies Cover

Full cover for chiropractic treatment; osteopathy; chiropody/podiatry; acupuncture; homeopathy; and two consultations with a dietician following a GP or consultant referral.

Optical, Dental and Hearing Cover

Optical
Contributes towards the cost of eyesight tests, along with a new pair of prescription glasses or a year's supply of contact lenses. Benefit available for each new prescription issued after the insured member's start date.

Dental
Helps to cover the costs of preventative care such as check-ups and hygienists' fees and major treatment like fillings, crowns and dentures. Plus, we'll contribute towards the costs resulting from a dental accident. Your employees will need to have had a dental check up in the 15 months before their cover starts and have completed all recommended treatment.

Hearing
Contributes towards the costs of hearing tests and new prescription hearing aids.

Worldwide Travel Cover

Comprehensive cover for trips outside of the UK of up to 120 days each, providing an emergency medical expenses benefit of up to £10 million, as well as cover for cancellation and loss of personal belongings during a trip. This also includes a market first; travel vaccination and preventative medication cover which includes 11 common jabs and anti-malarial treatment.

Emergency Overseas Cover

Covers up to £10 million for trips up to 120 days, including repatriation and evacuation back to the UK.

Personal Health Fund

Our Personal Health Fund is available on plans covering at least two employees. Personal Health Fund helps pay for everyday healthcare bills that aren't usually covered by private medical insurance, such as health screens and chronic prescriptions.

*After 56 days without in-patient or day-patient treatment, we'll fully restore your employees' benefit limits covering them for further episodes of care during the plan year.

Vitality Premier Consultants

As part of our Core Cover, your employees get access to Premier Consultants who are shown to deliver, on average, superior performance* across key measures including length of stay, re-admission rate and the need for patients to change consultants. They're indicated by a Premier Consultant label.

*Vitality claims data 2022

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Tailor your plan even further

Being able to select which hospital option you would like, how much excess you want your employees to pay and which underwriting suits you allows you to take even more control of employees' Business Healthcare plan.

Panel and hospital options

Consultant Select

We provide a choice of appropriate consultants from our network. The consultants will be chosen based on your employee's location and required specialism, as well as the consultant's treatment outcomes, clinical practice and treatment efficiency.

Your employees are more likely to see a high-performing consultant, as our Consultant Finder prioritises Premier Consultants, who deliver superior performance outcomes.

Consultant Select is not available to employees who live in the Channel Islands or Isle of Man.

Hospital list

Alternatively choose between our Countrywide or London Care lists of leading UK hospitals, to give your employees more choice over where their treatment takes place.

Excess per plan year/per claim

For employees covered on the plan, you can choose to make your employees pay a fixed sum – an excess – towards their treatment. You can set the excess at zero, £100, £250, £500 or £1,000.

Vitality status-linked excess

If your plan has five or more employees, you can link their excess to their Vitality status. If your employees take steps to get healthier and improve their Vitality status, they can save on their excess payment, providing even greater incentive for them to lead a healthy lifestyle.

Underwriting

You can choose which type of underwriting is right for your employees. This may depend on whether you've already got a company plan with someone else, how much information you want us to ask your employees for, and how large your business is.

- Full medical underwriting
- Moratorium underwriting
- Continued personal medical exclusions underwriting (CPME/switch)
- Medical history disregarded underwriting

Additional benefits for your business

Employer Cashback

If you have employees covered on the plan, we will reward you, the employer, with cashback as an incentive to drive engagement. We look at the Vitality status each employee has achieved at the end of the plan year and, assuming your plan renews for the following plan year, we award cashback depending on the average Vitality status achieved by your employees.

Vitality at Work Business

Vitality at Work helps employers to improve health, wellbeing and productivity for their organisation, by extending access to key Vitality Programme benefits, physiotherapy and mental wellbeing support to employees not covered by Private Medical Insurance.

Visit vitality.co.uk/business/health-insurance/vitality-at-work to find out more.

JUST £7.50
per employee a month

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The Vitality Programme

With our Business Healthcare plans everyone gets access to the Vitality Programme. This means as well as protecting you and your employees when things go wrong, we incentivise your employees to be healthier, and reward them for doing so. Our reward partners include Apple Watch, Caffè Nero and Expedia.

The Vitality Programme will also bring benefits to your business when you add employees to your plan. Our research has shown that, as employees get healthier, they have fewer sick days, have increased performance, and are a more engaged workforce, which in turn should help your business productivity*.

The Vitality Programme is based on three simple steps:



Understand your health
When you join, your employees should register on our Member Zone and take the online Health Review. They'll also be able to find out their Vitality Age – our scientific calculation that assesses the impact of their lifestyle on their health.

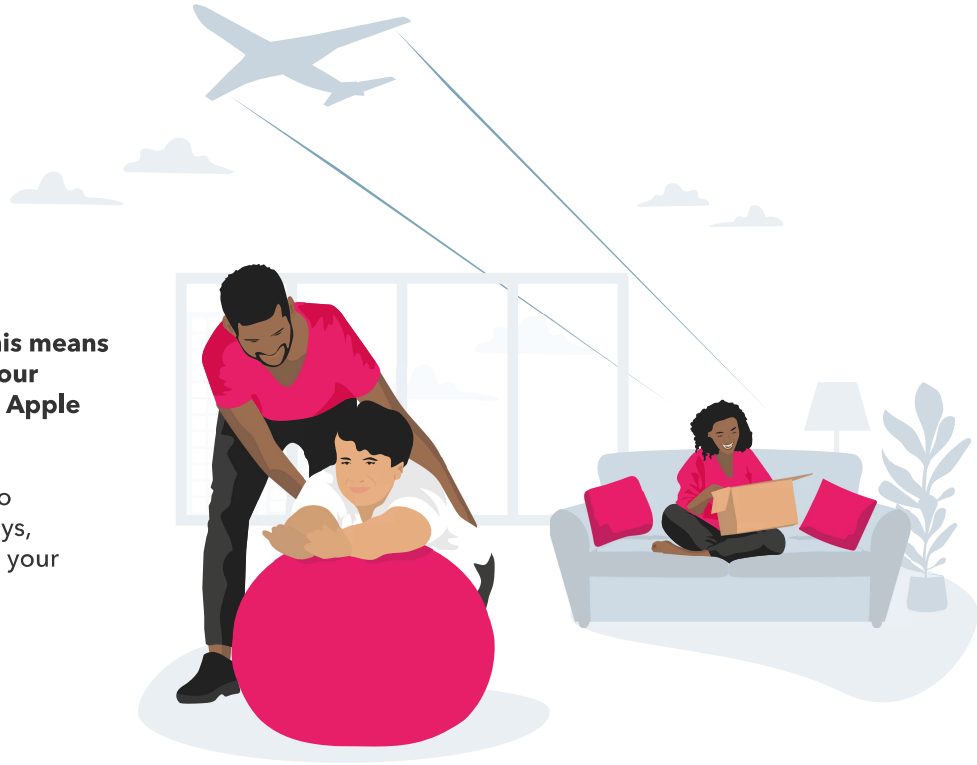


Get healthier
We give your employees discounts and rewards on things that can help them get healthier.



Be rewarded
When your employees do healthy things, we give them points. Their healthy behaviours will be rewarded with short-term Active Rewards to keep them motivated, like a Caffè Nero drink on us, and ODEON and Vue cinema vouchers. In addition, the points they earn will count towards their Vitality status.

*The Vitality People Study 2018



The more points, the higher your employees status becomes, starting from Bronze through to Silver, Gold and finally Platinum. Your employees Vitality status gives them something to aim for and the higher their status the bigger the rewards, such as discounts on hotel bookings with Expedia and Mr & Mrs Smith.

Vitality points needed



Important information

This document provides a summary of our Business Healthcare cover that you need to read before deciding on the right plan for your employees. You can find more information on each Insurance Product Information Document (IPID). You can find full details in the terms and conditions document we send when they join. If you want to see these sooner, please contact us.



Find out more.

If there is anything else you want to know about VitalityHealth or our Personal Healthcare product, please speak to your Financial Adviser or take a look at vitality.co.uk/health.

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