

Sharing the benefits of healthy living

Vitality

Personal Healthcare benefits at a glance

Health insurance · Life insurance · Car insurance

Benefits at a glance.

Here you'll find all the cover options available to you with a Vitality Personal Healthcare plan.

All plans start with Core Cover, which has a variety of benefits; it also includes discounts and rewards with our partners, as part of our Vitality Programme.

You can tailor your plan by picking any number of optional benefits, hospital options and excess levels.

The table, starting on page 4, provides a summary of the benefits offered by our Personal Healthcare plan. The full benefits, terms and conditions are available on request. All benefits are per insured member, per plan year, unless stated otherwise.

The Vitality Programme – discounts and rewards.

Your plan rewards you for being healthy. As well as protecting you when things go wrong, it also helps you lead a healthier life.

We'll help you understand your health with a Vitality Healthcheck and give you discounts on ways to improve your health. To learn more about the discounts and rewards available read our Guide to the Vitality Programme or visit vitality.co.uk.

Details correct as of April 2023.

CORE COVER BENEFITS

CORE COVER	
IN-PATIENT AND DAY-PATIENT TREATMENT	
Hospital fees	Full cover
Consultants' fees	Full cover
Diagnostic tests	Full cover if referred by a consultant
MRI / CT / PET scans	Full cover
ADDITIONAL BENEFITS	
Vitality GP	Video consultations through the Vitality GP app and 24 hour telephone access through the Health Advice Line
Face-to-Face GP	Up to 2 face-to-face consultations with a Private GP from Vitality's GP network, for only £20 per consultation.
Private Prescriptions and Minor Diagnostic Tests	Up to £100 per plan year to use towards minor diagnostic tests and most private prescriptions, when referred or issued by a Vitality GP, or Private GP in our network.
NHS Hospital Cash Benefit • in-patient treatment • day-patient treatment	 £250 per night up to a total of £2,000 £125 per day up to a total of £500
Out-patient Surgical Procedures	Full cover
Childbirth Cash Benefit	£100 for each child - a single cash payment which we pay following the birth or adoption of a child.
Home Nursing	Full cover if recommended by a consultant
Private Ambulance	Full cover where medically necessary
Parent Accommodation	Full cover (children under 14, one parent)
Oral Surgery	Full cover for specified procedures
Pregnancy Complications	Full cover in specified circumstances
Weight Loss Surgery	Cover for specified weight loss surgeries subject to a 25% contribution to the cost of consultations and package of treatment.
Corrective surgery	Cover for specified corrective surgeries subject to a 25% contribution to the cost of consultations and package of treatment
Talking Therapies	Up to 8 sessions per plan year of Cognitive Behavioural Therapy or counselling.
Physiotherapy	Up to 6 sessions per plan year of physiotherapy

CORE COVER BENEFITS – CONTINUED

ADVANCED CANCER COVER	
Out-patient diagnostic tests and consultations	Full cover
Radiotherapy, chemotherapy and follow-up consultations	Full cover
Biological therapies	Full cover
Hormone and bisphosphonate therapies	Full cover
Cancer surgery and reconstructive surgery	Full cover
Stem cell therapy	Full cover
End-of-life home nursing	£1,000 per day, up to 14 days per plan year

COVER OPTIONS – CHOOSE ANY OF THE BELOW OPTIONAL BENEFITS†

OUT-PATIENT COVER	
Consultations, consultants' fees, out-of network physiotherapy (max £35 per session) and diagnostic tests such as blood tests and x-rays will be covered to the chosen cover limit. In-network physiotherapy and consultant referred MRI/CT/PET scans will be covered in full regardless of the chosen Out-patient Cover limit.	£500 / £750 / £1,000 / £1,250 / £1,500 / Full cover
OUT-PATIENT DIAGNOSTICS - INCLUDED WITH OUT-PATIENT COVER	
If you choose a limit on your Out-patient Cover, you can choose to add full cover for out-patient diagnostics, such as blood tests and x-rays. This means only consultations and out-of network physiotherapy would be subject to the Out-patient Cover limit.	Full cover
THERAPIES COVER	
Chiropractic treatment, osteopathy, chiropody/podiatry, acupuncture, homeopathy, and two consultations with a dietician following GP or consultant referral.	Full cover
MENTAL HEALTH COVER	
Up to 28 days per plan year for in-patient and day-patient mental health treatment. Out-patient mental health treatment is covered up to £1,500, and in-network talking therapies are covered in full.	*Cover for multiple acute episodes of up to 28 days each for both in-patient and day-patient treatment

†An additional premium will apply if any of the Cover Options are selected.

*In-patient and day-patient benefit limits will be fully restored once 56 days have elapsed since the last in-patient or day-patient treatment.

OPTICAL, DENTAL AND HEARING COVER	
Sight tests and new prescription glasses or contact lenses	100% of the costs up to £500 (when not using our provider network, we will pay 80% of the costs up to £300)
Hearing tests and hearing aids	80% of the costs up to £300
Dental check-ups and hygienist fees	100% of the costs up to £100
Dental treatment	80% of the costs up to £400
Emergency dental treatment following an accident	100% of the costs up to £2,500 per claim (maximum of two claims each plan year)



WORLDWIDE TRAVEL COVER (UP TO 120 DAYS PER TRIP)	
OVERSEAS MEDICAL EXPENSES	
Medical cover if taken ill overseas, including accommodation costs and travel expenses for one person to remain behind with the sick or injured member*	Up to £10 million
Repatriation expenses*	
Transfer of body or ashes back to the UK	
Cost of burial or cremation outside the UK	Up to 2,500
OTHER TRAVEL EXPENSES	
Loss or damage to personal belongings*	Up to £3,000
Loss of personal money*	Up to £1,000
Delayed departure	Up to £250
Missed departure*	Up to £1,000
Cancelling the trip or cutting it short*	Up to £10,000
Personal accident	Up to £50,000
Personal liability	Up to £2 million
Loss of passport*	Up to £250
Delayed baggage*	Up to £600
Legal expenses	Up to £25,000
Travel vaccinations and medication	Up to £100 each plan year
WINTER SPORTS (COVER IS LIMITED TO 21 DAYS IN TOTAL EACH PLAN YEAR)	
Loss or damage to ski or snowboarding equipment*	Up to £500 per plan year
Loss of ski pass*	Up to £500 per plan year
Piste closure (£30 a day)*	Up to £500 per plan year
Loss of use of hired skis and ski pass due to illness or injury*	Up to £500 per plan year

Benefits are per holiday/business trip unless otherwise stated. *A £50 excess applies. Terms, conditions and exclusions apply to the plan and are provided in full in the Worldwide Travel Cover Terms and Conditions. A copy of these terms and conditions is available on request.

PLAN OPTIONS	
Excess	£0, £100, £250, £500 or £1,000 Option to choose between per claim or per plan year.
Hospital option[1]	Countrywide, London Care, Consultant Select.
Underwriting basis	Moratorium, full medical underwriting (FMU), medical history disregarded (MHD), continued personal medical exclusions (switch).

1. You can find independent information about the quality and cost of private treatment available from doctors and hospitals from the Private Healthcare Information Network: www.phin.org.uk

Find out more.

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

VitalityHealth is a trading name of Vitality Corporate Services Limited which is authorised and regulated by the Financial Conduct Authority.

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