



Personal Healthcare benefits at a glance



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, under the Core Cover benefits header, 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 visit vitality.co.uk/rewards.



Details correct as of August 2024.

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 with a Vitality GP, 24 hour access to a clinical advisor through the Health Advice Line.
Face-to-Face GP	Up to 2 ¹ 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 private prescriptions issued by a Vitality GP or Private GP in our network, and minor diagnostic tests ordered by a Private GP in our Network.
NHS Hospital Cash Benefit	
• in-patient treatment	£250 per night up to a total of £2,000
• day-patient treatment	£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. Available following eligible in-patient treatment.
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 treatment.
Corrective Surgery	Cover for specified corrective surgeries subject to a 25% contribution to the cost 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 consultation	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
Cancer risk assessments, plus screening for the most at risk - for bowel, cervical, prostate, breast and skin cancer	

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
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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
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Therapies Cover

Chiropractic treatment, osteopathy, chiropody/podiatry, acupuncture, homeopathy, and two consultations with a dietician following GP or consultant referral.	Full cover
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Mental Health Cover

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 ²
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† An additional premium will apply if any of the Cover Options are selected.

1. If you would like unlimited appointments, you can add the London Care hospital option to your plan for an additional premium.

2. 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 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*

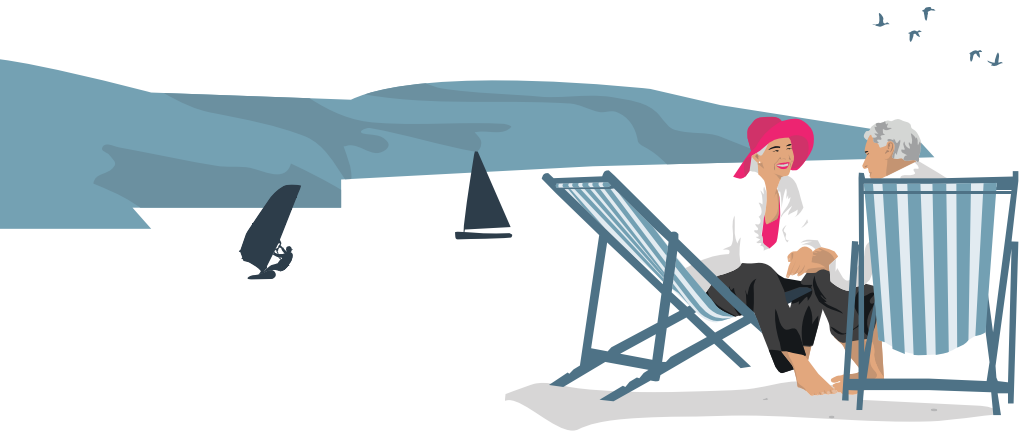
Up to £10 million

Repatriation expenses*

Transfer of body or ashes back to the UK

Cost of burial or cremation outside the UK

Up to 2,500



Worldwide Travel Cover (up to 120 days per trip) - continued

Other Travel Expenses	
Loss of 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 of 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

*A £50 excess applies.

Benefits are per holiday/business trip unless otherwise stated. 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 ³	Countrywide, London Care, Consultant Select.
Underwriting basis	Moratorium, Full Medical Underwriting (FMU), Medical History Disregarded (MHD), Continued Personal Medical Exclusions (CPME / Switch).

3. 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.

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

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