

The complaint

Mr M is unhappy with the service he's received from Vitality Corporate Services Limited trading as VitalityLife.

What happened

Mr M has a life insurance policy with Vitality. He's unhappy because Vitality have made changes to the scheme. In summary, he says that a once simple and fair scheme has become over complicated and biased which means it is impossible to achieve the metrics. He wants Vitality to ensure clients can clearly view the health metrics they are being measured by.

In their final response letter Vitality said they had the right to amend the reward programme at any time and gave advance notice of any changes. They said Mr M didn't meet the criteria for cashback as he'd achieved a total of five 'Green Zones'. Unhappy with Vitality's response Mr M complained to the Financial Ombudsman Service.

Our investigator looked into what happened and didn't uphold the complaint. He said Mr M would need nine 'Green Zones' to qualify for cashback. He was also satisfied the changes had been communicated to Mr M.

Mr M didn't agree and asked an ombudsman to review the complaint. He says Vitality didn't communicate details of what a 'zone' was and how this could be viewed. Mr M said Vitality had made it impossible to meet their reward metrics without incurring additional charges as policyholders could only attain the cashback status by spending money with third party health providers. He didn't think it was clear this extra cost was mandatory in order to participate in the cashback scheme.

These further points didn't change our investigator's thoughts about the overall outcome of this complaint. So, I need to make a decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm not upholding Mr M's complaint because:

- I think Vitality have given Mr M a reasonable amount of information about how he can attain cashback status. That includes the total number of 'Green Zones' required to attain cashback and an overview of where his results are, in the member zone. There's also lots of other supporting information that's available to Mr M.
- Based on the information that's available to me I don't think it's fair and reasonable to conclude Vitality's cashback scheme is unattainable or impossible in the way Mr M has described. I think Vitality has explained in a suitable level of detail how Mr M can obtain cashback.
- I've considered what Mr M has said about needing to pay a third party for health checks. However, I don't think that's unreasonable, and details of the arrangements with the third-party provider are available via Vitality's website. So, this hasn't changed my thoughts about the outcome of this complaint.
- I'm satisfied that Mr M was made aware of an overview of the changes and that he had the option to access more information about it. Vitality have provided a link to some of this information, but it's now expired. I think it's most likely that Mr M would have been able to access more information via this link at the relevant time. But, in any event, I think he's had sufficient access to information about how the policy benefits work.

My final decision

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 21 December 2023.

Anna Wilshaw
Ombudsman