



## YOUR COVER

The tables below show the benefits available to each type of member in each category. All benefits are per insured member, per plan year unless stated otherwise.

Please refer to your **Membership List** to view a breakdown of your employee categories. You can download an up-to-date Membership List from the **Employer Hub** by visiting [employerhub.vitality.co.uk](https://employerhub.vitality.co.uk).

If a member chooses to attend a hospital outside your chosen hospital list, they will need to pay **40% of the cost** for treatment, diagnostic tests and scans (excluding consultant's fees).

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## CONSULTANT SELECT

Under the Consultant Select option, our consultant panel will choose a consultant for a member based entirely on their medical needs. The consultant will select the most appropriate hospital for their treatment.

We will only pay for treatment that we have authorised in advance.

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## Category 1: EMPLOYEE & ALL DEPENDANTS

### Excess

- **Excess type:** Per person per plan year
- **Excess amount:** No excess

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## Benefits Overview

- **Vitality Plus:** Included
  - **Core Cover<sup>1</sup>:** Included
  - **Advanced Cancer Cover:** Included
  - **Out-patient Cover<sup>2</sup>:** Full cover
  - **Out-patient Diagnostics (blood tests, x-rays, radiology, pathology):** Full cover
  - **Therapies Cover:** Full cover
  - **Mental Health Cover:** Included
  - **Personal Health Fund (PHF):** Not included
  - **Optical, Dental and Hearing Cover:** Included
  - **Worldwide Travel Cover (120 days per trip):** Not included
  - **Overseas Emergency Medical Expenses (120 days per trip):** Included
  - **Employee Assistance Programme:** Not included
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## 1. Core Cover includes:

- Full cover for eligible in-patient and day-patient treatment (hospital fees, consultant's fees, diagnostic tests)
- Full cover for out-patient surgical procedures
- **NHS Hospital Cash benefit** – £250/night (max £2,000) and £125/day (max £500)
- **Childbirth Cash Benefit** – £100 per child
- Rehabilitation in case of stroke or serious brain injury
- Full cover for Home Nursing
- Full cover for Private Ambulance
- Talking Therapies
- Up to 6 physiotherapy sessions within our provider network
- Weight loss surgery, corrective surgery, parent accommodation
- Coverage for pregnancy complications in specified circumstances
- Caesarean sections up to £5,000 in specified cases
- Specified oral surgery procedures
- Video consultations with a Vitality GP and 24-hour Health Advice Line
- Up to 2 face-to-face consultations with a private GP in our network (£20 per appointment; unlimited in London Care)
- Up to £100 towards private prescriptions and minor diagnostic tests
- Prescriptions available via Vitality GP or network GPs

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## 2. Out-patient Cover includes:

- Full cover for **in-network physiotherapy** and **out-patient scans** (MRI, CT, PET)
- Coverage up to chosen limit for consultant appointments and **out-of-network physiotherapy** (up to £35 per session)