

Private Medical Insurance.



Insurance Product Information Document

Company: Vitality Health Limited

Product: Personal Healthcare

VitalityHealth is a trading name of Vitality Health Limited and Vitality Corporate Services Limited, both registered in the UK. Vitality Health Limited is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 400057). Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority (FRN 461107).

This is a summary of our insurance plan. For full details and other important information about this plan please refer to the plan documentation and terms and conditions, which will be available to you as part of the purchase or renewal.

What is this type of insurance?

Our Personal Healthcare plan is designed for individuals resident in the United Kingdom, who want to insure against the costs of unexpected private medical treatment for themselves and their family. It includes the Vitality Programme which helps them to get healthier by offering discounts at a range of health partners, and incentivises them to stay healthy through a programme of rewards. By engaging in healthy living they can also help control their premiums.



What is insured?

CORE COVER

In-patient and day-patient treatment

- ✓ Hospital fees – full cover
- ✓ Consultant's fees – full cover
- ✓ Diagnostic tests and scans (MRI, CT, PET) – full cover
- ✓ NHS Hospital Cash Benefit – £250 per night up to a total of £2,000 for in-patient treatment. £125 per day up to a total of £500 for day-patient treatment

Out-patient treatment

- ✓ Surgical procedures – full cover

Advanced Cancer Cover

- ✓ Comprehensive treatment and support following diagnosis, including biological therapies – full cover

Primary Care

- ✓ Private GP consultations – access to video consultations and 24 hour telephone access through Vitality medical helpline
- ✓ Up to £100 per plan year towards private prescriptions and minor diagnostic tests

Mental Health

- ✓ Up to 8 sessions per plan year of cognitive behavioural support or counselling

Additional benefits

- ✓ Home nursing following an admission to hospital
- ✓ Private ambulance costs
- ✓ Specific weight loss, corrective and oral surgeries
- ✓ Accommodation charges for the parent of an insured child patient

- ✓ Specific pregnancy complications
- ✓ Childbirth cash benefit
- ✓ Rehabilitation treatment

OPTIONAL COVER

- Out-patient Cover – consultations, consultants' fees, physiotherapy and diagnostic tests are covered up to a chosen limit or in full. In-network physiotherapy and consultant referred MRI/CT/PET scans are covered in full regardless of the chosen limit
- Mental Health Cover – in-patient, day-patient and out-patient mental healthcare
- Therapies Cover – full cover for chiropractic treatment, osteopathy, acupuncture, homeopathy, podiatry/chiroprody and up to two consultations with a dietician
- Optical, Dental and Audiological Cover – dental check-ups and treatment, sight and hearing tests, and new prescription glasses and hearing aids

Benefit limits may apply where not stated.

Other options available

(These can help control your premiums)

Hospital options to choose from:

- Consultant Select, Countrywide hospital list, London Care

Choose an excess, which can help to reduce your premiums:

- There are a range of excess options which you can choose to have applied once per plan year or each time you make a claim

For full details of these options please refer to the Guide to Personal Healthcare.