

A GUIDE TO THE VITALITY PROGRAMME

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ABOUT VITALITYHEALTH

VitalityHealth is part of the Discovery group, founded in 1992 and now covering over 15 million customers, across 19 countries worldwide.

VitalityHealth is positively different to other insurers, as we realise that health risk is closely linked to people's lifestyle behaviour. This underpins our Shared-Value Insurance Model. By incentivising and encouraging our members to be healthier, not only do they benefit from improved health and wellbeing, but VitalityHealth as an insurer benefits from insurance savings from healthy members who are less likely to claim. These savings allow us to offer comprehensive cover with richer benefits, more valuable behavioural incentives, and more sophisticated pricing and underwriting. This approach benefits all stakeholders – the individual, the insurer, and broader society.

EMPLOYEES

Healthier, with greater job satisfaction and performance



SOCIETY

Greater job creation, and lower costs of social care

EMPLOYER

More productive and efficient employees, with better business outcomes

SUMMARY OF DISCOUNTS AND REWARDS WITH THE VITALITY PROGRAMME

HEALTH PARTNERS	PERSONAL HEALTHCARE	BUSINESS HEALTHCARE AND CORPORATE HEALTHCARE WITH VITALITY PLUS	CORPORATE HEALTHCARE WITHOUT VITALITY PLUS
UNDERSTAND YOUR HEALTH			
Vitality Healthcheck	✓	✓	✓
BMI Healthcare, Nuffield Health and Bluecrest Screening	✓ (if approved by a GP)	✓	✓ (if approved by a GP)
Fitness Assessment at Virgin Active	✓	✓	✓
GET HEALTHIER			
GET ACTIVE			
Virgin Active/ Nuffield Health/ David Lloyd	✓	✓	✓
Runners Need	✓	✓	✓
Garmin/Polar/Withings	✓	✓	✓
parkrun	✓	✓	✓
Nike with Vitality	✓	✓	✓
EAT WELL			
WW	✓	✓	✓
Ocado - Healthy Food	✓	✓	✗
STOP SMOKING			
Allen Carr's Easyway	✓	✓	✓
MINDFULNESS, WELLBEING AND RELAXATION			
Vitality Healthy Mind/ Headspace/Buddhify/ Calm/ The Mindfulness app	✓	✓	✓
Champneys	✓	✓	✓
BE REWARDED			
ACTIVE REWARDS			
Cineworld and Vue	✓	✓	✗
Starbucks	✓	✓	✗
Apple Watch	✓	✓	✗
Amazon Prime	✓	✓	✗
TRAVEL			
British Airways	✓	✓	✗
Mr & Mrs Smith	✓	✓	✗
FAMILY			
Vitality Healthy Kids	✓	✓	✓

INTRODUCING THE VITALITY PROGRAMME

As well as award-winning cover, we give you something back when you get active and track your activity, meaning you can benefit without having to claim.

If you want to get healthier and be rewarded for your efforts, here is how you can get started with the Vitality Programme and how you can earn points to get bigger rewards from a range of Vitality partners, including Apple Watch, Amazon Prime, Starbucks, Ocado, British Airways and more.

ACTIVE REWARDS

We've made it even more rewarding to stay healthy. By being active, you could enjoy:

- A weekly handcrafted drink at Starbucks. Just earn 12 activity points a week.
- A cinema ticket at Cineworld or Vue. Earn 12 activity points a week for two consecutive weeks.
- A monthly payment towards Apple Watch. Earn 160 activity points a month.
- A monthly payment towards an Amazon Prime membership. Earn 160 activity points a month and your next month will be on us.

STATUS REWARDS

By doing things like staying active, tracking your health and buying healthy food, you can earn Vitality points.

The healthier your efforts, the more points you earn, which contribute to your Vitality status: Bronze, Silver, Gold or Platinum. The higher your status, the higher the discounts you get from some of our reward partners - outlined within this guide.



UNPRECEDENTED VALUE THROUGH THE VITALITY PROGRAMME.

See how Helen saved herself over £600 in a year, as a member on Silver status, just by engaging in Vitality.



BRONZE

SILVER

GOLD

PLATINUM

Headspace subscription

30% off an annual Headspace subscription



Saved: £20

50% off Healthcare Screening

BMI Select health assessment



Saved: £183

50% off a pair of sports shoes at Runners Need

Based on a pair of shoes at RRP £100



Saved: £50

A handcrafted drink from Starbucks

Based on Helen taking up the offer every other week and an average drink costing £3



Saved: £72

75% off two night Spa Stay in Champneys

In a standard room in Forest Mere resort



Saved: £277

Healthy food from Ocado

15% off a £100 healthy food shop at Ocado



Saved: £15

TOTAL SAVED: £617

HERE ARE SOME WAYS YOU CAN GET STARTED
EARNING POINTS, AND BENEFIT FROM THE
VITALITY PROGRAMME.

32 points

For going on
a 60 minute
bike ride once a
week for a month



100 points

Go to the Dentist
for a check-up



**GOLD & PLATINUM
THIS WAY**

**YOU'VE REACHED
SILVER STATUS!**

Single: 800 pts
Joint: 1,200 pts

100 points

For completing
your online Health
Review and setting
your goals

480 points

For taking a Vitality
Healthcheck and scoring
in the green zone for all
four tests

50 points

For volunteering
at a parkrun for
10 weeks

240 points

For tracking
12,500 steps a day,
5 times a week for
6 weeks

**START AT
BRONZE**

Link your device on
the Member Zone
to track your daily
activity and start
earning points.

1

UNDERSTAND YOUR HEALTH

When you join, register on our Member Zone at vitality.co.uk/member and take your online Health Review. We use what you tell us to set you some goals and suggest some of our partners to help you achieve them. You'll also be able to find out your Vitality Age.

ONLINE HEALTH REVIEW

First, we ask for some information about your health – anything from your height and weight to how you feel about exercise. Then, we use what you tell us to create a personal plan for you. Your plan explains the things you need to focus on to get healthier, starting with the most important. You'll also be able to find out your Vitality Age – our scientific calculation that assesses the impact of your lifestyle on your health. Your Vitality Age may be higher or lower than your actual age but it's a great way of understanding your health.

Taking the online Health Review earns you 100 Vitality points.

VITALITY HEALTHCHECK

It's easy to get to know your health numbers and you'll get expert insight into your current health measures, as well as expert advice on how to get healthier. Start by having a Vitality Healthcheck through our partner, Suluq Limited (previously known as roadtohealth) to help you keep on top of your key health indicators including your blood pressure, cholesterol, glucose and body mass index (BMI). You'll also be asked to confirm your smoking status.

You can earn up to 240 Vitality points by booking a Healthcheck.

We'll also give you another 60 points for each healthy result and 100 Vitality points for confirming you're a non-smoker. You can earn these points once every plan year.

For Personal Healthcare plans one adult member on your plan can have a Vitality Healthcheck at no additional cost every plan year. For Business Healthcare plans, Corporate Healthcare plans and Healthcare Trusts, the principal member can have one Vitality Healthcheck without charge, per plan year. All other adult members on a plan are eligible for a Vitality Healthcheck available at £15.

To find out more visit www.vitality.co.uk/rewards/partners/health-checks/suluq-limited/

HALF-PRICE HEALTH SCREENS

For extra peace of mind, you can also get 50% off a range of more detailed checks with Bluecrest, BMI Healthcare and Nuffield Health.

For VitalityHealth Personal Healthcare plans, Corporate Healthcare plans or Healthcare Trusts without Vitality Plus, a 50% discount on health screens will only apply if:

- A GP (including Vitality GP) specifically recommends you have a full health screen (e.g. due to having a significantly higher risk of health conditions).
- You've had a Vitality Healthcheck and one or more of your measurements are not in the 'green zone' – members whose measurements are all in the 'green zone' may have limited benefit from a full health screen.

For VitalityHealth Business Healthcare plans, and Corporate Healthcare plans or Healthcare Trusts with Vitality Plus, a GP referral is not required.

A health screen can look at a wider range of indicators than a health check and gives you a more in-depth picture of your health. You'll be able to talk to a healthcare professional about your results and get some guidance on how you can maintain a healthy lifestyle and reduce the risk of future health problems.

To find out more visit www.vitality.co.uk/rewards/partners/health-checks/

FITNESS ASSESSMENT WITH VIRGIN ACTIVE

You can have a fitness assessment at all Virgin Active clubs within our network at no extra cost.

They are with a qualified fitness coach and take no more than half an hour. Plus you don't need to be a member of the gym to have one. Just take your Vitality membership number with you when you go along. Fitness assessments may vary depending on which gym you go to, but they all include:

- A measurement of your weight and height to calculate your Body Mass Index (BMI)
- A blood pressure reading
- A fitness test (YMCA Step test)

Having a fitness assessment at participating gyms earns you 60 Vitality points per measurement. We'll also give you another 60 points for each healthy result. You can earn these points once every plan year.

For more details on the Vitality points you can earn for health screens and fitness assessments, take a look at our points table on page 34.

Important information

We will give you two discounted health screens, Vitality Healthchecks or Fitness Assessments each plan year, in addition to the Vitality Healthcheck. If you want to have more health screens, you will need to pay the full retail price.



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GET HEALTHIER

We give you discounts on things that can help you get healthier. We have established partnerships with some of the biggest brands that offer you rich benefits which make accessing a healthy lifestyle easier.

| GET ACTIVE

We make it cheaper for you to get active and healthy through a range of partner discounts. Whether it's getting down to one of our partner gyms or tracking your activity with a Garmin or Polar device.

VIRGIN ACTIVE

50% off monthly gym membership fees. A joining fee will apply.

With Virgin Active, you can enjoy 50% off the cost of a monthly gym membership at selected clubs. Each time you go to the gym you'll get five Vitality points when you swipe your membership card. You can earn up to a weekly maximum of 40 Vitality points for getting active.

Important information

- Flexible individual monthly membership. Joining fees are up to £50 for all clubs other than Classic Collection clubs, where joining fees are £75. This offer does not apply to Chiswick Riverside Health and Racquet Club, which is excluded from our network.
- Existing Virgin Active members can switch mid-contract but will have to pay a transfer fee.

To find out more visit www.vitality.co.uk/rewards/partners/fitness/virgin-active/

NUFFIELD HEALTH FITNESS & WELLBEING CLUBS

50% off monthly membership fees at selected Nuffield Health gyms. A joining fee will apply.

With 50% off monthly gym membership fees at selected Nuffield Health gyms, you get access to on-site fitness experts, monthly educational events, state of the art equipment and an extensive class timetable.

This offer applies to selected Nuffield Health gyms – search 'Vitality membership' on www.nuffieldhealth.com for more details.

Each time you go to the gym you'll get five Vitality points when you swipe your membership card. You can earn up to a weekly maximum of 40 Vitality points for getting active.

Important information

- Applies to one month contracts. Joining fees are £30.
- Existing members at eligible Nuffield Health Fitness & Wellbeing Clubs can switch to a Vitality discounted membership by paying a transfer fee. A £30 transfer fee will apply to members currently on a rolling month-by-month contract. A £50 transfer fee will apply to members currently on a three month or 12 month contract.

To find out more visit www.vitality.co.uk/rewards/partners/fitness/nuffield-health/

Each adult member on a plan can have one discounted gym membership at either Virgin Active, Nuffield Health or David Lloyd.

DAVID LLOYD CLUBS

50% off Individual Flexible Platinum membership at selected clubs.

A joining fee will apply.

With David Lloyd, you can enjoy 50% off the cost of a monthly gym membership at selected clubs. Many of their clubs also have match-quality tennis, squash and badminton courts.

Each time you go to the gym you'll get five Vitality points when you swipe your membership card. You can earn up to a weekly maximum of 40 Vitality points for getting active.

Important information

- This offer applies to Individual Flexible Platinum membership at selected clubs. A joining fee of £60 applies.
- You will join on an initial three month membership and then rolling month-to-month membership.
- Membership fees vary between clubs.

To find out more visit www.vitality.co.uk/rewards/partners/fitness/david-lloyd/

50% OFF A PAIR OF RUNNING SHOES WITH RUNNERS NEED

We've partnered with the experts at Runners Need to give you 50% off a pair of running shoes and 15% off selected full priced items, excluding electronics.

Important information

- Each member on your plan, including dependent children can get 50% off one pair of sports shoes per plan year.
- The 50% discount will be applied to sports shoes that are full price or on sale.
- The 50% discount only applies to sports shoes and excludes delivery charges.
- The 15% discount cannot be used in conjunction with any other offer or sale items; which includes not being able to use it in conjunction with the 50% Vitality discount. It can only be used on Runners Need items and not at Snow and Rock, Cycle Surgery or related stores.

To find out more visit www.vitality.co.uk/rewards/partners/fitness/runners-need/

ACTIVITY TRACKING

You can earn Vitality points for your workouts with a wide range of fitness devices and mobile apps (including Apple Watch, Garmin, Polar, Fitbit and Withings). Please upload your device data regularly to make sure you receive your Vitality points in time to earn your Active Rewards.

All adults can earn three activity points for reaching 7,000 steps, five activity points for reaching 10,000 steps or eight activity points for reaching 12,500 steps per day. However, if you're aged 70 or over or have a verified Vitality Age gap of five or more years, you can earn three activity points for reaching 5,000 steps in a day.

All adults can earn five points for working out at 60% of their age related maximum heart rate for a continuous period of 30 minutes or eight points for one hour. All adults on your plan can earn eight points for working out at 70% of their age related maximum heart rate for a continuous period of 30 minutes.

All adults can earn five points for completing 30 minutes of physical activity and burning 150 kcals at a rate of at least 300 kcal per hour, eight points for burning 300 kcals at a rate of at least 600 kcal per hour, or eight points for completing 60 minutes of physical activity and burning 300 kcals at a rate of at least 300kcal per hour.

VITALITY MEMBER APP

Download the Vitality Member app for iOS (iOS 5 or above) and Android (Android 5.0 or above).

The Vitality Member app for iOS lets you connect your Apple Health account to Vitality and the Vitality Member app for Android lets you connect your Google Fit account to earn Vitality points. You can also use it to enjoy Active Rewards, view your points statement, track your Vitality Age and more.

UP TO 40% OFF A GARMIN ACTIVITY TRACKING DEVICE (PLUS P&P)

You will get up to 40% off a variety of Garmin fitness devices to suit your sport and activity levels.

Each member aged 16 and over can purchase one discounted Garmin or Polar device, per plan year. The discount varies depending on the device you choose. Postage and packing charges will apply.

To find out more visit www.vitality.co.uk/rewards/partners/activity-tracking/garmin/

UP TO 40% OFF A POLAR ACTIVITY TRACKING DEVICE

Getting healthier doesn't have to be limited to the gym. You can get up to 40% off a Polar Heart Rate Monitor, Sensor or Cycling Computer and earn Vitality points when you're doing other healthy things.

Important information

- You can receive up to 40% off one eligible Garmin or Polar device for each member aged 16 and over, per plan year. Postage and packing charges may apply.

To find out more visit www.vitality.co.uk/rewards/partners/activity-tracking/polar/

40% OFF A WITHINGS TRACKER (PLUS P&P)

When you join us, you'll get 40% off either a Withings Steel, Withings Move, Withings Steel HR, or Withings Steel HR Sport device. This discount doesn't apply to the Pulse HR.

Important information

- You can purchase one discounted Withings activity tracker per adult member per plan year. This is in addition to one discounted Garmin or Polar device each plan year. A charge for postage and packing will apply.
- The discount is only available on devices bought from the Withings Vitality Store.
- The discount doesn't apply to the Pulse HR, limited edition models or accessories.
- The discount doesn't apply to any other Withings wellness devices.

To find out more visit www.vitality.co.uk/rewards/partners/activity-tracking/withings/

PARKRUN

You can earn Vitality points every time you run or attend as a volunteer. parkrun organises free, weekly, 5km timed runs which take place all over the country. The events take place in parkland surroundings and include runners of all ages and abilities.

You'll earn points once you've registered your Vitality membership number on your parkrun profile. You can earn eight Vitality points for every parkrun you attend as a runner. What's more we'll also give you five Vitality points every time you attend as a volunteer. You can earn up to a weekly maximum of 40 Vitality points for getting active.

All adults can earn eight points for completing a 5k parkrun that count towards Active Rewards or five points for volunteering at a parkrun event that don't count towards Active Rewards.

To find out more visit www.vitality.co.uk/rewards/partners/fitness/parkrun

NIKE WITH VITALITY

Great prices on the exclusive Vitality collection by Nike. We've teamed up with Nike to create an exclusive, Vitality-branded clothing and accessories range at great prices.

Important information

- The Vitality price is only available on the Vitality collection by Nike online at vitality-esc.myshopify.com/.
- There's a delivery charge of £4.95 per order, which we will refund if the item is faulty.
- We always try to keep our complete range in stock, but items are subject to availability.

To find out more visit www.vitality.co.uk/rewards/partners/fitness/nike/

EAT WELL

A well-balanced diet is important to help you maintain a healthy lifestyle - keeping your energy high and giving you the nutrients you need for growth and repair and to help prevent diet-related illnesses. We've partnered with Ocado to make it more rewarding for you to eat well and WW, to help you to create healthy habits.

STATUS
BASED
REWARD

UP TO 25% OFF OCADO HEALTHY FOOD WITH FREE DELIVERY

To reward your healthy eating habits, you can get a discount on healthy food at Ocado - and free delivery too.

You can save between 10% and 25% on up to £100 of healthy food a month. Your discount will depend on your Vitality status. To get the maximum 25% discount, you need to be on Platinum Vitality status and have earned at least 40 Vitality activity points in the previous month. Take a look at the table overleaf.

As long as the total value of your order is £40 or more before the Vitality discount is applied and at least 30% of your total food and drink spend is made up of healthy food, you'll qualify for free delivery.



You can earn one Vitality point for every £2 you spend on healthy food, up to a maximum of 50 points per month if there is one adult on your plan, or 100 points if there are two or more adults on your plan.

	BRONZE	SILVER	GOLD	PLATINUM
% Discount	10%	15%	20%	25%
Individual monthly spend cap	£100	£100	£100	£100
2+ adults monthly spend cap	£200	£200	£200	£200

Important information

- Included on all Personal Healthcare and Business Healthcare plans. Corporate Healthcare plans and Healthcare Trust schemes administered by VitalityHealth need to include Vitality Plus to be eligible for this reward.
- If you have one adult on the plan you will need to have earned at least 40 Vitality activity points in the previous month to qualify for the healthy food discount. If you have two or more adults on the plan then you'll need to have earned at least 60 Vitality activity points in the previous month.
- If you have one adult on your plan, you can earn one Vitality point for every £2 you spend on healthy food, up to a maximum of 50 points a month.
- If you have more than one adult on your plan, you can earn one Vitality point for every £2 you spend on healthy food, up to a maximum of 100 points a month.
- Your healthy food spend month will run from the first day of the month to midnight on the last day of the month – e.g. January 1st- January 31st.
- The discount level you receive will be based on your Vitality status on the day that you complete your healthy food shop.
- Ocado will only deliver where the minimum order value is £40 before the Vitality discount is applied.
- Ocado don't deliver to the whole of the UK yet, but they are constantly reviewing their delivery areas. You can check if they deliver to your postcode at www.ocado.com/webshop/postcodeCheck.do
- Free delivery will not be available over the Christmas period (from 20 to 24 December).
- The discount applies to the first £100 of healthy food you buy per month if you have an individual plan, and £200 for plans with two or more adults. If the benefit is unused in a given month, the balance cannot be carried over into further months.
- Only the principal member on the plan will be able to link their Vitality account to Ocado and claim the Ocado healthy food benefit.
- Ocado vouchers and existing offers will be accepted in conjunction with the Vitality discount. Smart Pass and promotions (e.g. 2 for 1) will be added before the Vitality discount, any coupons will be added after the Vitality discount.

To find out more visit www.vitality.co.uk/rewards/partners/healthy-eating/ocado

Supporting child nutrition with Unicef

When you link your Ocado account to Vitality and place your first order, we'll donate one day's worth of nutrition to Unicef to support children in east and southern Africa. One day's worth of nutrition means three packs of life-saving food for a severely malnourished child.

GET SIX MONTH'S SUBSCRIPTION TO WW FOR JUST £30

Get WW Digital + Studio™ six month plan for just £30. Go to at least two Wellness Workshops a month and we'll extend it for another six months – that's a total saving of more than £200 over a year*.

With access to workshops, digital tools including the WW app, you'll know exactly what it takes to achieve a healthy sustainable weight.

You'll earn 15 Vitality points each week that you go to a Wellness Workshop; 50 Vitality points for losing 5% of your start weight; 50 Vitality points for losing 10% of your start weight and another 100 Vitality points for reaching your WW goal weight. If you reach your goal weight, we'll also refund your £30 subscription payment in full.

*Based on WW standard Digital + Studio™ subscription charge of £21.45 per month at September 2019.

Important information

- Please remember to take your Digital + Studio™ card and Vitality membership number with you to each Wellness Workshop or you will have to pay the standard weekly workshop fee.
- At the end of six months, if you're not eligible for an extension from Vitality, you'll be charged each month at the WW Digital + Studio™ rate until you cancel.
- You can earn Vitality points for losing 5% and 10% of your start weight and reaching your WW goal weight once during the lifetime of your plan.

To find out more visit www.vitality.co.uk/rewards/partners/healthy-eating/weight-watchers

| STOP SMOKING

If you're a smoker, giving up is one of the biggest things you can do to improve your health.

STOP SMOKING PROGRAMME WITH ALLEN CARR'S EASYWAY TO STOP SMOKING

Giving up cigarettes is one of the best ways to improve your health, which is why we work with smoking cessation experts, Allen Carr. Join us and you can attend one Allen Carr programme, worth up to £299 at any one of over 40 centres around the country. The stop smoking sessions last approximately 4-6 hours and are held in groups of up to 20 people. Once you've been tobacco and nicotine free for 12 months, take the Vitality Healthcheck and you could earn 300 Vitality points.

Important information

- You need to give at least seven days' notice if you wish to cancel your booking.
- If you book and fail to attend on more than one occasion, you won't be able to attend another programme through Vitality.
- This benefit can only be used once for each adult, whether under this plan or any other plan with Vitality.

To find out more visit www.vitality.co.uk/rewards/partners/health-checks/allen-carr/

| MINDFULNESS, WELLBEING AND RELAXATION

Good mental health can bring big benefits to your physical health and quality of life. That's why we've introduced Vitality points for mindfulness activities from a range of apps, including a discount on leading mindfulness app, Headspace.

VITALITY HEALTHY MIND

How it works:

- Complete 10 or more minutes of mindful activity on Headspace, Buddhify, Calm or The Mindfulness App to earn two Vitality points a day, up to a maximum of six Vitality points a week.
- Mindful minutes are calculated on a daily basis and can be made up of multiple activities across multiple apps in a 24-hour period. This means that you'll still earn two Vitality points if you complete five mindful minutes on one app and five mindful minutes on a different app in the same 24-hour period.
- As a Vitality member, you can get 30% off an annual subscription on the leading mindfulness app, Headspace.

Important information:

- Vitality points earned for mindful activities will contribute towards your Vitality status but they won't count towards your weekly target for Active Rewards (if you have Active Rewards included on your plan).
- Each adult member can have one discounted Headspace annual subscription per plan year. The discount cannot be applied to monthly or lifetime subscriptions.

To find out more visit www.vitality.co.uk/rewards/partners/healthy-mind

CHAMPNEYS

Having high-quality downtime is a key part of staying healthy. That's why we team up with Champneys Health Spas, pioneers of the concept of holistic wellbeing in the UK.

Treat yourself to a well-earned rest in the idyllic surroundings of a Champneys resort with:

- 75% off one, two or three-night Spa Stays or Spa Days at any of four calming resorts – Springs in Leicestershire, Tring in Hertfordshire, Forest Mere in Hampshire, or Henlow in Bedfordshire.
- 75% off a one night Spa Stay at Mottram Hall in Cheshire.
- 35% off various beauty treatments, from manicures to pedicures, to the latest anti-ageing facials at Champneys six City Spas: Chichester, Enfield, Guildford, Milton Keynes, St Albans and Tunbridge Wells.
- 25% off Champneys Spa products at their Spa Resort sites including skin care, bath and body, hands and feet and Champneys sport therapy for men.

You'll find plenty to help you unwind – a refreshing welcome drink, complimentary flip-flop and robe hire, a choice of more than 20 exercise classes, gyms with all the latest equipment, a 25-metre swimming pool and more – all in an atmosphere of total peace and tranquillity. All your meals are included, too.

Important information:

- Each adult member on your plan can make a maximum of three discounted Champneys bookings each plan year. If you make a reservation and then don't go, one of your allowances will still have been used.
- The Spa Day or Spa Stay must be booked at least four weeks in advance.
- The discount on Champneys resort stays cannot be used in conjunction with other special offers or discounts including advance purchase discounts.
- This offer does not apply to Eastwell Manor.
- This offer isn't available on the following dates: 24, 25, 26 and 31 December, and 1 January.

To find out more visit www.vitality.co.uk/rewards/partners/travel/champneys

3

BE REWARDED

When you do healthy things, we give you points. These count towards your Vitality status. The more points you earn, the higher your status becomes. Everyone starts at Bronze and then you can work your way up through Silver, Gold and finally Platinum.

Your Vitality status gives you something to aim for and the higher your status the bigger the rewards. It means you can see your efforts paying off. All Personal Healthcare and Business Healthcare plans include all our partners and rewards. Corporate Healthcare plans and Healthcare Trusts need to have Vitality Plus as part of their plan to benefit from some of the reward partners. You can find more information on all our partners visit vitality.co.uk/rewards/partners/

ACTIVE
REWARD**GET ACTIVE WITH APPLE WATCH**

Get Apple Watch Series 5 from £99 upfront and you could pay nothing more if you stay active and track your activity to earn Vitality points.

You can get a selected Apple Watch Series 5 from £99 upfront and any monthly payment you make will be between £0 and £12.50, depending on your level of activity during the previous month.

You'll need to agree to a consumer credit agreement (0% APR) and set up a variable Direct Debit for 24 months.

Get active

Download the Vitality Member app to your iPhone (Series 5 requires an iPhone 6s or later with iOS 13 or later). Then track your activity with your new Apple Watch to earn Vitality activity points.

Get rewarded

Your monthly payment will depend on how many Vitality activity points you earn each month and will be between £0 and £12.50 for an Apple Watch Series 5.

How it works

Apple Watch Series 5 starts at £399 so you'll make an initial upfront payment from £99 followed by 24 monthly payments of between £0 and £12.50.

The upfront payments will vary depending on the model you choose, but the monthly payments are still between £0 and £12.50 for Series 5.

To fully fund the balance of your Apple Watch, earn 160 Vitality activity points every month and stay with us for the entire purchase period. Here's how many activity points you'll need:

APPLE WATCH SERIES 5					
Activity points earned in a month	0-39	40-79	80-119	120-159	160+
Monthly direct debit payment	£12.50	£10	£7.50	£5	£0

Important information

- To be eligible for this reward you need to be covered on a VitalityHealth Personal Healthcare plan, Business Healthcare plan (excluding members with Vitality Essentials), or Corporate Healthcare plan or Healthcare Trust with Vitality Plus.
- Upfront payments and monthly contributions differ for members who have previously taken out the Apple Watch offer with Vitality.
- This offer applies to selected Apple Watch Series 5 models only. Apple Watch Hermes, Apple Watch Edition, and Stainless Steel, Titanium and Ceramic cases are excluded from this. Prices and models are subject to change.
- You need to pass a credit check and make an initial upfront payment which will vary depending on the model you choose. The maximum RRP of Apple Watch Series 5 under this offer is £529.
- You need to agree to an online consumer credit agreement (0% APR) with the lender and pay between £0 and £12.50 a month for a Series 5 watch by variable Direct Debit for 24 months based on the Vitality activity points you earn in the previous month. You must complete and enter into the credit agreement for yourself, not on behalf of anybody else, and use your own bank account details.
- Wireless service plan required for cellular service with Apple Watch GPS + Cellular. Apple Watch and iPhone service provider must be the same. At time of going to press, currently participating providers are EE, O2 and Vodafone. Not all service providers support business accounts; check with your employer and service provider. Roaming is not available outside your network coverage area. Contact your service provider for more details. www.apple.com/uk/watch/cellular for participating network providers and eligibility.
- The reward is limited to one Vitality member aged 18 or over per household and it's not available to members living in the Channel Islands.
- If you are unable to maintain your payments the lender reserves the right to cancel your credit agreement. If you cancel your Vitality plan and have not completed your payments under the credit agreement, your credit agreement with the lender will continue under the terms of that agreement.
- VitalityHealth is a trading name of Vitality Corporate Services Limited, who for the purposes of this offer is acting as a credit broker only and not a lender. afforditNOW is a suite of lending products offered by PayBreak Limited, the exclusive lender. Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Registered office at 3 More London Riverside, London, SE1 2AQ. PayBreak Limited is authorised and regulated by the Financial Conduct Authority. Registered offices at Grosvenor House, 20 Barrington Road, Altrincham, WA14 1HB

To find out more visit www.vitality.co.uk/rewards/partners/active-rewards/apple-watch

ACTIVE
REWARD

VUE CINEMA AND CINEWORLD VOUCHERS

Going to the movies is a great way to cut down on unhealthy stress levels. That's why we partner with Cineworld and Vue, two of the UK's leading cinema chains.

How it works:

- Track your activity and earn 12 Vitality activity points per week for two consecutive weeks. Each eligible adult will receive a maximum of one ticket every two weeks. The voucher code will be valid for two weeks only.



- Then log in to Member Zone or the Vitality Member app on the following Monday to generate your cinema ticket code.
- Enter your ticket code on the eligible cinema's website when booking your tickets.
- Collect your tickets at the cinema – and enjoy the film.

If you're aged 70 or over or have a verified Vitality Age gap of five or more years, you'll be able to earn three activity points for reaching 5,000 steps in a day. To earn a cinema ticket, you'll need to earn 12 activity points a week for two consecutive weeks.

Important information

- Cineworld and Vue are included on all Personal Healthcare and Business Healthcare plans. Corporate Healthcare plans and Healthcare Trusts need to include Vitality Plus to be eligible for this reward.
- Cineworld: Codes are not valid for viewings at Cineworld Leicester Square or for alternative content and special showings. Upgrades for 3D and 4DX films, IMAX, Superscreen, D-Box formats and Cheltenham Screening Rooms are available for an additional cost. Upgrades can be booked online or at the cinema. 3D glasses will also incur an additional cost.
- Vue: Codes are not valid for Premieres, Event Cinema, alternative content and special screenings. Codes are valid for Mini Morning screenings. Upgrades for all screenings at Vue Leicester Square, 3D, Xtreme, IMAX and VIP and Recliner seats are available for an additional cost. Upgrades can be booked online or at the cinema. 3D glasses will also incur an additional cost.
- If you have children under 18 on your plan, each adult will need to earn 12 activity points a week for two consecutive weeks to unlock child cinema tickets. Children 18 years or over will need to earn their own points for their cinema ticket.
- The voucher codes cannot be sold or gifted to third parties by a member.

To find out more visit www.vitality.co.uk/rewards/partners/active-rewards/cinema

ACTIVE
REWARD**GET A STARBUCKS COFFEE REWARD EVERY WEEK**

Get active, link your My Starbucks Rewards account to your online Vitality profile and we'll treat you to a drink the following week.

You need to earn and upload 12 Vitality activity points in a week to get your Starbucks drink for the following week. You can collect your drink from every Thursday at participating Starbucks coffee shops. Vitality members in the UK have earned 10 million Starbucks drinks just by getting active*.

Important information

- Starbucks is included on all Personal Healthcare and Business Healthcare plans. Corporate Healthcare plans and Healthcare Trusts need to include Vitality Plus to be eligible for this reward.
- This offer applies to drinks handcrafted by a Starbucks barista only and excludes Venti-sized drinks and seasonal featured drinks.
- For this benefit a week runs from Monday to Sunday. You must complete the activity and upload your data to your devices account by Sunday evening each week to be eligible for a drink the following week.
- Drinks will not be awarded retrospectively. Your drink will be awarded to your My Starbucks Rewards account on the Thursday following the previous week's exercise. You can only redeem drinks at participating Starbucks stores. Each adult member on your plan will need to link their own My Starbucks Rewards account to Vitality to be eligible for drinks.

**Figure correct as at 8 March 2019.

To find out more visit www.vitality.co.uk/rewards/partners/active-rewards/starbucks

ACTIVE
REWARD**AMAZON PRIME**

Stay active and get an annual Prime membership worth £79 on us, to enjoy fast delivery, movies, music and more:

- Fast delivery on millions of items
- Unlimited streaming of thousands of films and TV shows with Prime Video
- Unlimited access to a growing selection of over two million songs with Prime Music
- Early access to Lightning Deals on Amazon.co.uk with Prime Early Access
- Secure unlimited photo storage with Prime Photos
- The ability to share selected Prime benefits with other members of the household with Amazon Household
- Unlimited reading on any device including thousands of books, magazines and more with Prime Reading.

How to get rewarded:

- Complete your online Health Review
- Link a compatible activity tracker to your Vitality account
- Earn 160 Vitality activity points a month to get the next month's Prime membership on us.

You'll need to agree to a consumer credit agreement (0% APR) and set up a variable Direct Debit for 12 months.

If you earn fewer than 160 activity points one month, you'll pay a £7.90 membership fee the next month – but the points you've earned will roll over. In months when you earn more than 160 activity points, any extra points also roll over.

Important information

- To be eligible for this reward you need to be covered on a Personal Healthcare plan, Business Healthcare plan, or Corporate Healthcare plan or Healthcare Trust with Vitality Plus.
- This benefit applies to an annual Amazon Prime membership for personal accounts only. It does not apply to business accounts, Prime Student or any other discounted prime membership.
- The reward is limited to one Vitality member aged 18 and over per household.
- You'll need to pass a credit check and agree to a 12-month online consumer credit agreement (0% APR) with the lender. You'll pay £0 or £7.90 per month over ten months by variable Direct Debit, based on the Vitality activity points you earn in the previous month.
- If you are unable to maintain your payments the lender reserves the right to cancel your credit agreement. If you cancel your Vitality plan and have not completed your payments under the credit agreement, your credit agreement with the lender will continue under the terms of that agreement.
- VitalityHealth is a trading name of Vitality Corporate Services Limited, who for the purposes of this offer is acting as a credit broker only and not a lender. afforditNOW is a suite of lending products offered by PayBreak Limited, the exclusive lender. Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Registered office at 3 More London Riverside, London, SE1 2AQ. PayBreak Limited is authorised and regulated by the Financial Conduct Authority. Registered offices at Grosvenor House, 20 Barrington Road, Altrincham, WA14 1HB
- Amazon.co.uk is not a sponsor of this promotion. Amazon Prime membership codes must be redeemed on amazon.co.uk/redeemprime by accepting the Amazon Prime Terms and providing a valid payment method. Your Amazon Prime membership automatically renews for the fee in effect at the time of renewal. You may cancel at any time by visiting Your Account and adjusting your membership settings. Amazon Prime membership codes cannot be transferred or resold and are not refundable. Amazon delivery restrictions apply. For more information about Amazon Prime, visit amazon.co.uk/prime. All Amazon[®], [™] & © are IP of Amazon.com, Inc. or its affiliates.

To find out more visit www.vitality.co.uk/rewards/partners/active-rewards/amazon-prime



TRAVEL

Travel is a great way to sit back and relax, and it's now cheaper with our travel partners.

STATUS
BASED
REWARD

UP TO 40% OFF RETURN ECONOMY FLIGHTS WITHIN THE UK AND EUROPE, INCLUDING TAXES AND CHARGES

You could save up to 40% on flights within the UK and Europe, departing from and returning to the UK, depending on your Vitality status.

The table below shows the maximum discount you could receive and the maximum number of bookings you can make per member per plan year based on your Vitality status.

	BRONZE	SILVER	GOLD	PLATINUM
Discount	5%	20%	30%	40%
Number of bookings	1	1	2	2

Important information

- Available on all Personal Healthcare and Business Healthcare plans. For Corporate Healthcare plans and Healthcare Trusts, Vitality Plus must be included to be eligible for this reward.
- The discount applies to return economy flights to selected domestic and short haul destinations as advertised on the Fly Vitality website.
- Discounts apply to the total cost of the flight, including all taxes and charges. It applies to standard, hand baggage only, semi-flexible and fully-flexible fares. It doesn't apply to optional extras, such as special baggage fees.
- The discount only applies to flights within the UK or departing from and returning to the UK.
- For flights leaving between Sunday and Thursday, there must be at least two nights between the outbound and return flights. For flights leaving on a Friday or Saturday, there must be at least one night between the outbound and return flights. Any non-members accompanying you on the flight booking will not be eligible for a discount.
- If you need to amend or cancel your booking, a £40 cancellation fee will apply.

To find out more visit www.vitality.co.uk/rewards/partners/travel/british-airways



STATUS
BASED
REWARD**LUXURY HOTEL DISCOUNT WITH MR & MRS SMITH**

Because high-quality rest and recuperation are important for your health and wellbeing, we offer up to 25% discount with our luxury hotel partners, Mr & Mrs Smith.

If there are two or more adults on the plan the above limits are doubled. On top of your discount, you'll get exclusive free extras when you check in, such as a bottle of champagne, spa treatments and picnic lunches. And if you find your hotel stays cheaper elsewhere for the same terms, they'll match the price and give you a £50 voucher too.

	BRONZE	SILVER	GOLD	PLATINUM
25% discount applies to first	£200	£300	£400	£500
Maximum discount per booking	£50	£75	£100	£125

Important information

- Included on all Personal Healthcare and Business Healthcare plans. For Corporate Healthcare plans and Healthcare Trusts, Vitality Plus must be included to be eligible for this reward.
- Depending on your hotel, you may need to pay the full amount or a deposit at the time of your booking and then the full remaining balance on check out.
- Visit the dedicated Vitality Mr & Mrs Smith booking portal via vitality.co.uk/member then select your hotel. At checkout your discount will be automatically applied based on your current Vitality status and your total spend. If there are two or more adults on the plan, only one adult needs to be named on the booking to receive the discount.
- You can make a maximum of two bookings each plan year. Booking must be 32 days apart.

To find out more visit www.vitality.co.uk/rewards/partners/travel/mr-and-mrs-smith



FAMILY

Making it fun, easy and rewarding for your children to learn healthy lifelong habits.

VITALITY HEALTHY KIDS

We've teamed up with one of the world's most iconic family brands to help your kids get more active and form lifelong healthy habits.

Our Healthy Kids area contains loads of fun activities and child-focused recipes, inspired by some of Disney's most famous stars. As a Vitality member, you'll be able to earn rewards for healthy activity, with discounts at Disney Store. Plus, you'll have the chance to win trips to Disneyland Paris and other Disney experiences in our Vitality VIP prize draws!

You can get up to 40% off a Garmin Kids activity tracker. Designed especially for children, Garmin's swim-friendly kids' activity trackers are colourful enough for children to love wearing them and tough enough to make it through playtime. With a 1+ year battery life, there's also no need to recharge. There are two models to choose from - the Garmin vívofit® jr. or the Disney themed Garmin vívofit® jr. 2.

If you buy a Garmin Kids' activity tracker, you can get 30% off the Garmin vívofit jr. 2 or 40% off the Garmin vívofit jr.

Important information

- Disney Store discounts will be between 10% and 25% depending on your Vitality status, and monthly and annual limits will apply. Each plan is eligible for a maximum of one discount voucher to spend at the Disney Store in any calendar month.
- Garmin Kids' devices are included on all VitalityHealth plans as long as you have at least one child aged between four and 17 covered on your plan. A charge for postage and packing will apply.

To find out more visit www.vitality.co.uk/family/kids

HOW TO EARN POINTS WITH VITALITY

With the Vitality Programme, you can understand your health and get healthier at the same time as earning points. Here is a summary:

ACTIVITY	ELIGIBILITY	POINTS PER EVENT	MAXIMUM ACTIVITY FREQUENCY	MAXIMUM POINTS PER MEMBER PER PLAN YEAR
UNDERSTAND YOUR HEALTH				
Online Health Review	All adults	100	1 per year	100
Online non-smoker's declaration	All adults	100	1 per year	300 points, including 200 points awarded for a non-smoker declaration as part of a Vitality Healthcheck
GET ACTIVE				
Workout - gym session	All adults	5 per workout	8 points per day from any exercise activity. Maximum 40 points per week.	2080
Daily steps	All adults	3 points for reaching 7,000 steps. 5 points for reaching 10,000, 8 points for reaching 12,500 steps (per day)		
Heart rate device	All adults	Working out at 60% of your age related maximum heart rate; 5 points for 30 minutes, 8 points for 1 hr. Working out at 70% of your age related maximum heart rate: 8 points for 30 minutes		
Calorie based device (only on selected Garmin devices; Forerunner, Edge and Swim)	All adults	30 minutes physical activity: 150 kcals burned (at a rate of at least 300kcal/hr) 5 points, 300 kcals burned (at a rate of at least 600kcal/hr) 8 points. 60 minutes physical activity with 300 kcals burned (at a rate of at least 300kcal/hr) 8 points		
parkrun event	All adults	8 points for running/ walking 5km, 5 points for volunteering at the event		
EAT WELL				
WW	All adults	15 points for attending a Meeting	Maximum 15 points per week	780
Buying healthy food from Ocado	All adults	1 point per £2 spent per week	Maximum 50 points per month if there is one adult on your plan, or 100 points if there are two or more adults on your plan.	600 points - Individual plan 1200 points - 2+ adults plans.
MINDFULNESS, WELLBEING AND RELAXATION				
Vitality Healthy Mind	All adults	Get up to 2 points per day for completing 10 or more minutes of mindful activity	Maximum of 6 Vitality points a week.	312

ACTIVITY	ELIGIBILITY	POINTS PER EVENT	MAXIMUM ACTIVITY FREQUENCY	MAXIMUM POINTS PER MEMBER PER PLAN YEAR
MONITORING YOUR PROGRESS				
Body composition (measurement)	All adults	60 per measurement or result in the green zone per year	1 per year	600
Body composition (green zone)	All adults with BMI 18.5 – 24.9			
Fitness (measurement)	All adults			
Fitness (green zone)	All adults in 'Above average' zone or better			
Blood pressure (measurement)	All adults			
Blood pressure (green zone)	All adults with blood pressure 120/80 or better on both systolic and diastolic			
Cholesterol (measurement)	All adults			
Cholesterol (green zone)	All adults scoring < 5 mmol/l			
Random blood glucose (measurement)	All adults			
Random blood glucose (green zone)	All adults scoring < 7.8 mmol/l			
CHECK-UPS AND PREVENTION				
Completed vaccinations up to 12 months	Children between 0 – 14 months inclusive	100	1 set per lifetime	100
Completed vaccinations up to 24 months	Children between 12 – 26 months inclusive			
Completed vaccinations up to 4 years	Children between 36 – 50 months inclusive			
Completed vaccinations up to 18 years	Children between 8 – 18 years inclusive			
Influenza vaccination	All adults 60+ or as clinically appropriate*		1 of each per year	
Glaucoma testing	Adults 40+ or as clinically appropriate*			
Dental check up	All adults and children			
Mammogram	Females 45+ or as clinically appropriate*	150	1 ECG per year	150
Pap smear	Females 16+			
Prostate screening	Males 50+ or as clinically appropriate*			
ECG	All adults	50 static or 100 dynamic	1 ECG per year	100

*If you are not within the age group and you have been clinically approved by your GP for tests, we need proof from your GP before we can award Vitality points.

FIND OUT MORE

For more information on our healthcare plans please see the [Guide to Personal Healthcare](#) or [Business Healthcare](#) brochure. For more information on [Corporate Healthcare](#) please see the [Guide to Corporate Healthcare](#) or [Healthcare Trusts](#) brochure.

Details correct as of October 2019.

VitalityHealth is a trading name of Vitality Corporate Services Limited. Registered number 05933141. Registered in England and Wales. Registered office at 3 More London Riverside, London, SE1 2AQ. Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Trust administration business is handled by Vitality Corporate Services Limited and this activity is not regulated by the Financial Conduct Authority.

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