

VITALITY TERMS AND CONDITIONS

This document contains the terms and conditions for the *healthy living programme*.

Vitality Corporate Services Limited provides you with access to the *healthy living programme*.

In these terms and conditions, *we, us* and *our* each means Vitality Corporate Services Limited. *You* and *your* each means the *planholder*, unless stated otherwise. *We* have put some other words in italics. These words have the same meaning as given in the Definitions section of *your plan provisions*.

WHAT IS THE HEALTHY LIVING PROGRAMME?

The *person covered* has access to the *healthy living programme* in accordance with these terms and conditions. This includes activities and health partner discounts to help participants get and stay healthy for less. All adults covered by the *plan* are eligible for access to discounts. The *healthy living programme* and benefits are only available to those who are over the age of 18.

Vitality Plus provides the *person covered* with access to a wider range of health and reward partners under the *healthy living programme*. If you meet these requirements you can choose to include *Vitality Plus* on your *plan* from the *plan's* start date, or within three months of the *plan's* start date. Outside of this period, *Vitality Plus* can only be added at each anniversary of the *plan*. Access to *Vitality Plus* is subject to you paying the applicable fee for *Vitality Plus* and meeting the minimum *plan premium* requirements that applied when you took out *Vitality Plus*.

By completing activities under the *healthy living programme*, the *person covered* will earn *Vitality* points. The *Vitality* points earned allow them to achieve a *Vitality Status*. There are four *Vitality Statuses*:

VITALITY STATUS	EFFORT THRESHOLD
Bronze	The <i>person covered</i> starts at this level on their <i>plan's</i> start date, or when they are added to the <i>plan</i> . The <i>person covered</i> may return to this level on each anniversary of their <i>plan</i> , depending on the <i>healthy living programme</i> rules at that time.
Silver	The <i>person covered</i> will be able to achieve Silver Status between <i>plan anniversaries</i> if they make a moderate but regular effort to look after their health through the <i>healthy living programme</i> .
Gold	The <i>person covered</i> will be able to achieve Gold Status between <i>plan anniversaries</i> if they make a strong and regular effort to look after their health through the <i>healthy living programme</i> .
Platinum	The <i>person covered</i> will be able to achieve Platinum Status between <i>plan anniversaries</i> if they make a very strong and regular effort to look after their health through the <i>healthy living programme</i> .

The *healthy living programme* gives the *person covered* a range of rewards and discounts to keep them motivated. The higher their *Vitality Status*, the bigger the rewards and the higher the discounts they will receive. The participant's *Vitality Status* could also affect the *plan premium* you pay in relation to your *plan*. The extent to which this is the case is set out in your *plan schedule* and plan provisions.

In order to access *Vitality Plus*, a separate fee is payable to us. Visit [vitality.co.uk/terms](https://www.vitality.co.uk/terms) to find the fees for *Vitality Plus* and *Vitality Optimiser*. You will only pay one *Vitality Plus* fee regardless of how many *Vitality Plus* plans you have. The fee will be charged on your first *plan* which includes *Vitality Plus*.

This fee may be subject to change to reflect an increase in the cost to us of providing *Vitality Plus* and *Vitality Optimiser*. We will tell you about any change to the fee in writing at least six weeks in advance.

If you are not satisfied with the change in the fee, you may cancel *Vitality Plus*. If you have *Vitality Optimiser* and you cancel *Vitality Plus*, *Vitality Optimiser* will be removed from your *plan*. Please refer to the provisions described in the section below, 'Can I cancel *Vitality Plus*?', or to your plan provisions document for more information about *Vitality Optimiser*.

CASHBACK WITH VITALITY PLUS

As part of the rewards we offer under *Vitality Plus*, you may receive one cashback at each *plan anniversary* based on your *Vitality Status* at that time, as long as you have completed your health check for that plan year.

The amount of cashback you may receive will depend on whether your plan is a *single life plan* or a *joint life plan*:

PLAN TYPE	BRONZE	SILVER	GOLD	PLATINUM
Single life plan	£0	£0	£50	£125
Joint life plan	£0	£0	£100	£250

Cashback is not available without *Vitality Plus*.

You will receive your cashback by direct credit to the bank account which you use to pay your plan premiums, within 60 days of the plan anniversary on which your *Vitality Plus* premiums are charged. Any cashback we give you may be subject to tax. This might affect your tax position. If you have any questions about this, please contact a financial adviser or HM Revenue & Customs (hmrc.gov.uk). Please note, if you have any premiums that are not paid to date, then you will not be eligible for a cashback payment.

If *Vitality Plus* is added to your plan less than 12 months before your plan anniversary, we will pay a proportionate amount of cashback at your next plan anniversary. The amount you may receive will be based on the number of months that you have had *Vitality Plus* before your next plan anniversary.

VITALITY COMMITMENT

The *healthy living programme* will give you access to discounts and rewards for the duration of your plan. Because your plan could last many years, the discounts and rewards offered to you may need to be revised from time to time. The discounts and rewards offered will also depend on relationships with third party providers and the range of services these providers offer.

Each discount and rewards partner will have its own terms and conditions; these can be found on the *Vitality Member Zone*. The *Vitality Member Zone* is a website that the person covered can access and which provides information on the *healthy living programme* and our partners. It also allows the person covered to view their *Vitality Status*, increase their *Vitality* points and claim rewards from *Vitality* partners. The person covered can access the *Vitality Member Zone* at member.vitality.co.uk/Login

We may change the way we award points or the points-earning activities offered and the *Vitality Status* the person covered may achieve as a result. We may also change our partners from time to time and the rewards we offer. There may be instances where other aspects of the *healthy living programme* may be significantly enhanced, changed or withdrawn and we may make these changes at any time.

These changes may occur if our partners offer additional services or become unable to maintain their levels of service to us, or where we add new partners to or remove existing partners from the *healthy living programme*. Changes may also be required to prevent the fraudulent use of the *healthy living programme*. Revisions may be required as a result of other factors beyond our control.

Unless we tell you otherwise, the limits associated with the discounts and rewards we offer will not be multiplied by the number of insurance plans you hold with either *VitalityHealth* or *VitalityLife*. Not all insurance plans offered by the *Vitality Group* have the same discounts and rewards associated with them. Where you have more than one insurance plan with us, your discounts and rewards will be based on the plan that, in our view, gives you the most comprehensive package of benefits, and you will only be entitled to one cashback per person covered, regardless of the number of insurance plans you hold.

We will tell you about any changes to the *healthy living programme*, including any price increases or changes to partners or rewards, at least six weeks before the changes take effect, unless we are unable to do so due to factors outside our control.

If we change the way we award *Vitality* points we will consult an independent expert in health and wellbeing before we make any change. We will ask the expert to confirm that the changes we are proposing will maintain or improve:

- The relationship between a member's effort and their rewards; and
- The accessibility to our members

You will be able to request a copy of this expert opinion. If we make a change to the way we award *Vitality* points, we will notify you at least six months before we make the change.

If you are not satisfied with any changes to the *healthy living programme*, you may cancel your plan and/or *Vitality Plus*. To cancel your plan, please refer to your plan provisions. To cancel *Vitality Plus*, please refer to the provisions described in the section below, 'Can I cancel *Vitality Plus*?'. We may amend these terms and conditions without your consent. Where we do so, we will give you reasonable advance notice in writing (which will not be less than six weeks' notice). If you are not willing to accept the change and you have *Vitality Plus*, you may cancel *Vitality Plus* or you may cancel your plan. To cancel your plan, please refer to your plan provisions.

HOW OFTEN CAN WE CHANGE THE PRICE OF PARTNERS OR REWARDS?

1. The prices for partners and rewards can be expressed as a monetary amount, a percentage discount off a partner's standard price, a percentage cashback on the partner's standard price or as a benefit without a specific retail value (e.g. a cinema ticket). If we do need to increase the monetary amount or change the percentage discount, we may change them for all our members at the same time. Any price increases or change to a percentage discount will only occur once in any 12 month period.
2. Where the cost of a partner or reward is expressed as a percentage discount off a partner's standard price, or as a percentage cashback on the partner's standard price, the partner's standard price may vary any number of times. This will lead to a change in the cost for members, even if the percentage discount remains unchanged. For example, the current discount on our health screens is 50%. If the current standard price is £40, the cost to members would be £20. If the standard price was increased to £50 and the discount remained at 50%, the cost to members would be £25.

CAN CHANGES YOU MAKE TO YOUR PLAN AFFECT THE HEALTHY LIVING PROGRAMME?

In order to select *Vitality Plus*, your plan premium must exceed our *Vitality Plus* minimum premium requirement as described above. If you make a change to your plan and the plan premium falls below the *Vitality Plus* minimum plan premium requirement that applied when you took out *Vitality Plus*, we will remove *Vitality Plus* in line with the cancellation provisions described in the section 'Can we cancel *Vitality Plus*?'.

If a person covered is added to the plan, the *Vitality Status* thresholds will be altered to reflect the fact that an additional member can now earn *Vitality* points (this may alter the actual *Vitality Status* of both members). This person covered can immediately take part in the *healthy living programme* activities and earn *Vitality* points.

If a person is removed from a joint life plan, they will no longer be able to access *healthy living programme* partners and will not be entitled to any share of rewards they may have earned had they not been removed, subject to the notice period of any relevant partner or reward. Also, all *Vitality* points they have earned will be removed and *Vitality Status* thresholds will be adjusted accordingly, and may result in a change in *Vitality Status* for the remaining person covered. There will be no refund/reward in respect of any *healthy living programme* activities or *Vitality* points earned once the person covered is removed from the plan.

If you have chosen *Vitality Optimiser* (this will be indicated in your plan schedule), and you later remove *Vitality Optimiser* from your plan, *Vitality Plus* will remain in place, unless you tell us that you wish to cancel it. For more information about *Vitality Optimiser*, see provision E in your plan provisions.

Your anniversary for your *Vitality healthy living programme* will align to your *VitalityHealth plan anniversary*, if you have one in force, even if you have an active *VitalityLife* plan.

CANCELLING VITALITY

Access to the *healthy living programme* will be cancelled on the date on which all your plans with *Vitality Plus* are terminated. Where a person covered is removed from a joint life plan, their access to the *healthy living programme* will be cancelled from that date.

If you are canceling a plan because you are replacing it with a new plan, then you will retain your *Vitality Status* and carry over 10% of the *Vitality* points that you had earned under the original plan, as long as the new plan is activated within 30 days.

We may also cancel the *healthy living programme* if we have reasonable grounds to suspect that you or the person covered have acted fraudulently in any way in relation to the *healthy living programme* or if we are required to do so by any law or regulation of England and Wales.

CAN I CANCEL VITALITY PLUS?

You can cancel *Vitality Plus* at any time but you need to give us 30 days' notice before you do so. If you have a *joint life plan*, *Vitality Plus* will be cancelled for both people.

If you have chosen *Vitality Optimiser* (this will be indicated in your *plan schedule*), and you cancel *Vitality Plus*, *Vitality Optimiser* will be removed from your *plan* and your *plan premiums* will change as described in provision D4.7 of your *plan provisions*. For more information about *Vitality Optimiser*, see provision E of your *plan provisions*.

Once *Vitality Plus* has been cancelled, any access to partners or entitlements to rewards that have been earned will be lost, subject to the notice period of any relevant partner or reward. This will include any cashback that has not yet been paid.

There will be no refund/reward in respect of any *Vitality Plus* activities or *Vitality* points earned once *Vitality Plus* has been cancelled.

If you cancel *Vitality Plus* you can apply to add it again at a future *plan anniversary*, provided that you do this at least six months after the date *Vitality Plus* was cancelled. However, you may not be able to add *Vitality Optimiser* to your *plan* again after it has been removed.

CAN WE CANCEL VITALITY PLUS?

We will cancel *Vitality Plus* where you make a change to your *plan* and the *plan premium* falls below the *Vitality Plus* minimum *plan premium* requirement that applied when you took out *Vitality Plus*.

If you do not pay your fee for *Vitality Plus* by the due date, we will cancel *Vitality Plus*. If all outstanding fees are paid to us within three months we will reinstate your *Vitality Plus*. We can also cancel *Vitality Plus* if we have reasonable grounds to suspect that you or the *person covered* have acted fraudulently in any way in relation to *Vitality Plus* or if we are required to do so by any law or regulation of England and Wales.

If you have chosen *Vitality Optimiser* (this will be indicated in your *plan schedule*), then if we cancel your *Vitality Plus*, *Vitality Optimiser* will be removed from your *plan* and your *plan premiums* will change as described in provision D4.7 of your *plan provisions*. For more information about *Vitality Optimiser*, see provision E of your *plan provisions*.

Once *Vitality Plus* has been cancelled, any access to partners or entitlements to rewards that have been earned will be lost, subject to the notice period of any relevant partner or reward. This will include any cashback that has not yet been paid.