

# Boost your employees' productivity.

Invest in Defaqto 5-star rated Business Healthcare

# A healthier workforce is a happier, more productive one.

Research has shown that UK employees lost 13.6% of their working hours due to absence and presenteeism. This figure translates into an average loss of 35.6 days of productive time per employee per year<sup>1</sup>. So, instead of only treating the effects of ill health, our award-winning medical insurance promotes the benefits of good health, by rewarding employees for positive lifestyle choices.

## Why should I be interested in getting health insurance for my employees?

The benefit		Why health insurance?
BETTER EMPLOYEE HEALTH		28% fewer sickness episodes than employees who aren't engaged in the Vitality Programme.
FASTER EMPLOYEE RECOVERY		45% less absenteeism due to sickness than employees not engaged in the Vitality Programme.
GREATER EMPLOYEE PERFORMANCE		38% perform better at their jobs (making more lead generation calls) and are twice as likely to be assessed as high performers.
INCREASED EMPLOYEE ENGAGEMENT AND SATISFACTION		35% greater work engagement. Also, 150% more likely to report high job satisfaction when compared to employees not engaging with the Vitality Programme.

Figures taken from the Vitality People Study 2018

# We aim to make people healthier and enhance and protect their lives.

VitalityHealth takes a unique approach to integrating better health and better care, which truly sets us apart from any other health insurance plan in the market.

VitalityHealth offers better care, in the form of award-winning Private Medical Insurance. We also put an equal focus on better health, by helping your employees to stay healthy. This combination of bringing the two together into one truly integrated offering is the real power of Vitality.

By incentivising and encouraging your employees 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 and more valuable behavioural incentives.

## Shared Value Model

Healthier, with greater job satisfaction and performance.



# Delivering value with an integrated employee engagement and reward programme.

## THE VITALITY PROGRAMME

The Vitality Programme's partners and rewards come as standard with all Business Healthcare plans, giving you the best opportunity to create a healthy and engaged workforce.



## VITALITY STATUS-LINKED EXCESS

By engaging with the Vitality Programme and remaining active, we give your employees Vitality points. The more points they earn, the higher their Vitality status, from Bronze up to Platinum. Living a healthy lifestyle can help to prevent a range of conditions, but sometimes even the healthiest members will need to make a claim.

A Vitality Status-linked Excess means you can reward your employees who have engaged with our Vitality Programme by reducing the amount they have to pay towards their medical treatment. This way, you can benefit from lower premiums and your employees benefit from being able to lower their excess alongside enjoying all the other rewards and benefits available to them as a VitalityHealth member.

	Bronze	Silver	Gold	Platinum
Excess amount (option one)	£250	£100	no excess	no excess
Excess amount (option two)	£150	£100	£50	no excess

## VITALITY AT WORK

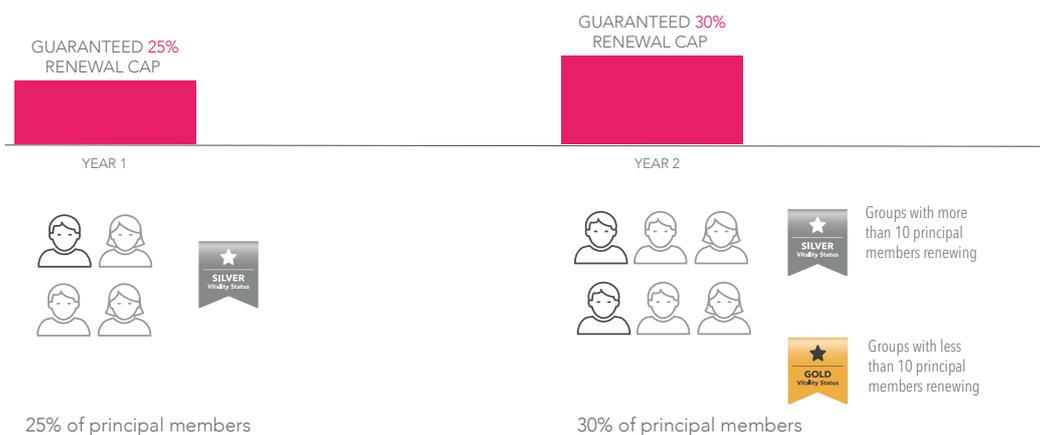
Vitality At Work empowers organisations to inspire positive behavioural change and build a healthier, more engaged and productive workforce, no matter what your business size. Our approach is firmly grounded in our expertise in behavioural science and is supported by independently verified Britain's Healthiest Workplace survey data. This means we can help you drive employee engagement and help your workforce lead happier, healthier lives.

Vitality At Work enables you to understand the strong link between healthier employees and productivity and through the services we provide such as monthly newsletters, podcasts, Vitality champions, health calendar, healthcheck days and workshops; the team aims to equip your organisation and staff with the right knowledge and tools to understand their key health metrics and to help employees embark on their wellness journey starting in their workplace.

# Rewarding employers for improving their employee's health.

## THREE YEAR GUARANTEE

Improving employee health and engagement is a long-term strategy for any organisation. By getting your employees engaged with Vitality we believe you are showing your commitment to improving the health of your workforce. This allows us to provide a guarantee that your renewal premium will be capped at as low as 25% depending on the plan size at the renewal calculation date.



## EMPLOYER CASHBACK



### EXAMPLE

20 employees on a plan. At the end of the plan year: Five have achieved Bronze status, 10 Silver, three Gold and two Platinum. The business would receive cashback equivalent to 3% of their premium (less IPT):  $(5 \times 0\%) + (10 \times 2.5\%) + (3 \times 5\%) + (2 \times 10\%) / 20 = 3\%$

We have seen from our research that employee engagement in health and wellbeing can be directly influenced by their employer. To help you achieve this, we will support you and your employees through our Vitality Programme and reward you, the employer, with cashback as an incentive to drive engagement, leading to a healthier and happier workforce. We look at the Vitality status each employee has achieved at the end of the plan year, and award cashback depending on the average Vitality status achieved by employees, as follows:

VITALITY STATUS	Bronze	Silver	Gold	Platinum
% Cashback	0%	2.5%	5%	10%

# VitalityHealth Business Healthcare.

As no two businesses are the same, we provide you with cover that's tailored to your specific needs. Our comprehensive Core Cover gives you the peace of mind that, should your employees ever need it, they'll enjoy fast access to high-quality in-patient and day-patient diagnosis and treatment, meaning that they can return to health and work more quickly.

## 1. Vitality Programme

The Vitality Programme is the largest behavioural platform linked to insurance globally, which is designed to make you healthier. By leading a healthier life with Vitality, you can access a range of discounts and rewards - worth £76 million to our members during 2018.

## 2. Vitality GP Pathway

Vitality GP offers you video GP consultations within 48 hours, with benefits such as written prescriptions, minor diagnostics, a skin analytics service and a unique home diagnostics service. A key benefit of Vitality GP is its integration with onward care. Not only can you self-refer into physiotherapy and Talking Therapy services, but following a Vitality GP consultation you can be referred quickly and conveniently to the most appropriate and high quality specialist through our Consultant Select pathway. You will also have access to a minimum of two face-to-face consultations in Greater London per plan year, for only £20 per consultation.

## 3. Full Cover Promise

As part of our Core Cover, we promise to pay for recognised consultants' and anaesthetists' fees in full for in-patient and day-patient treatment. This means that you will never be faced with a shortfall, provided your treatment is eligible.

## 4. Advanced Cancer Cover and screenings

All VitalityHealth Business Healthcare plans include Advanced Cancer Cover. This provides comprehensive cover for the treatment of the cancer once diagnosed, including full cover for biological and targeted therapies, as well as discounts on Targeted Cancer Screenings for breast, bowel and cervical cancer.

## 5. Mental Health Support

VitalityHealth offer a comprehensive end-to-end approach to mental health - from prevention and maintenance to early intervention, and comprehensive treatment for more severe conditions. As part of Core Cover, all members have access to the Vitality Programme and Vitality Healthy Mind, and eight Talking Therapies sessions (for example Cognitive Behavioural Therapy). In addition, our Mental Health Cover option provides additional comprehensive cover for out-patient, in-patient and day-patient treatment.



## Find out more.

For more information please speak to your adviser or visit our website [vitality.co.uk/health](http://vitality.co.uk/health)