



Personal Healthcare

Welcome to PruHealth

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PruHealth is here to help you live life well...”

Being healthy feels amazing. When you're healthy, you can get more out of life. You can do the things that make you happy, with the people you love.



We make it easier and cheaper for you to get healthy.



About PruHealth

We want you to live life well. We're here to help you do it. And we'll reward you when you do.

We help you get healthier

We've worked with doctors, scientists and academics to create Vitality, a programme that's proven to help you get healthier. Through Vitality, we help you understand your health, and we suggest ways you can improve it. We make it easier and cheaper for you to get healthy. We help you track your progress by giving you points for doing healthy things. And, to keep you motivated, we give you rewards for making positive changes to your health.

As you get healthier, we pay back some of your premiums

When you're healthy, you're less likely to claim on your health insurance. That makes it cheaper for us to look after you. We think you should get the benefit from this. So, as you make positive changes to your health, we'll put aside some of the premiums you pay us. After three years, as long as you continue your plan, we'll add up all the money we've put aside and pay it back to you. The healthier you get, the more money you'll get back.

And importantly, we look after you if you get ill

If you get ill and need treatment, we'll make sure you get the best possible medical care. We give you access to the latest drugs and treatments. And you won't just get looked after when you're in hospital. Care starts the minute you call us. You'll speak to someone who listens, who understands and who'll do everything they can to help.



About Vitality

Vitality is our healthy living programme. It's one of the ways we help you live life well.

How Vitality works.

Through Vitality, we suggest ways you can get healthier. We give you discounts on things that are good for you. We give you rewards for making positive changes to your health. And as you get healthier, we even pay back some of your premiums.

1. We'll help you understand how you can improve your health

The first step to getting healthier is understanding how healthy you already are. So, we get you started with an online Health Review. First, we ask for some information about your health – anything from your height and weight to how you feel about exercise and how much sleep you get. Then, we use what you tell us to create a personal plan for you. Your plan explains the things you can focus on to get healthier, starting with the most important.

2. We'll help you get healthier

People tell us that one of the reasons they struggle to be healthy is the cost. So we make it cheaper for you to get healthy. We give you discounts on things like health screenings and stop smoking sessions, as well as bits of kit to track how active you've been. With Vitality Plus we also give you half price gym membership at Virgin Active and LA fitness.

We help you track your progress by giving you points for doing healthy things. Your points add up to something called your Vitality status. As you earn points, your Vitality status increases. Everyone starts at Bronze, then you can work up to Silver, Gold, then Platinum. This gives you something to aim for, and means you can see your hard work paying off. Also the more points you earn, the bigger your rewards.

You can see full details on all our health partners and how to earn Vitality points on pruhealth.co.uk.

3. We'll give you rewards that keep you motivated

We recognise that getting healthy takes a bit of time and effort. That's why, to keep you motivated, we give you rewards for doing it.

The higher your Vitality status, the bigger the rewards.

Because healthier people cost less to cover, if you make the effort to get healthier, we pay back some of your premiums after three years. You could get as much as 20% of your premiums back – giving you more money to spend on living life well.

The higher your Vitality status the bigger your cash back.

Depending on your status you'll get the following % of your premium set aside each year for payout after three years on the plan:

Vitality status			
Bronze	Silver	Gold	Platinum
0%	5%	10%	20%

Here's an example of how cash back works:

	Vitality status	Annual Paid Premium	Calculation	Cash back earned
After 1st renewal	Gold	£1000	£1000 x 10% = £100	£100
After 2nd renewal	Silver	£1050	£1050 x 5% = £52.50	£52.50
After 3rd renewal	Platinum	£1100	£1100 x 20% = £220	£220

Total cash back paid out after 3rd renewal = £372.50
(£100 + £52.50 + £220)

For members with Vitality Plus we've chosen rewards to help you rest, relax and live life well. They range from the everyday to the extraordinary. Through our partners we give you discounted tickets to concerts, films, festivals and West End shows. You could even get discounts on family holidays in Europe or Caribbean cruises.

Partners to help you get healthier



What you can get	Where you can get it	For all?
To help you understand and monitor your health		
50% off health screens	BMI, Nuffield Health, roadtohealth, The Diagnostic Clinic	Yes
Wellness Check for just £9	Sainsbury's Pharmacy	Yes
50% off health and fitness tests	Champneys*	Yes
To help you eat well		
5 x more Nectar points on Healthy Foods	Sainsbury's	Virality Plus
25% off the first registration fee	Sainsbury's Diets	Yes
To help you get active		
50% off gym membership	Virgin Active and LA fitness	Virality Plus
Enjoy the National Trust for just 9p a day with our exclusive pass	National Trust	Yes
Virality points for taking part in events	Active Europe	Yes
Get a Fitbug to track your daily steps for £30 + p&p	Fitbug	Yes
45% discount on Polar heart rate monitors	Polar	Yes
To help you stop smoking		
75% off stop smoking sessions	Allen Carr	Yes

* Available from April 2012

Rewards to keep you motivated

You can find full details of all our partners' offers and discounts online in the Member Zone on pruhealth.co.uk. Prices and discounts correct as at January 2012.



What you can get	Where you can get it	For all?
To reward you for staying with us		
Up to 20% of your premium back after three years	Cash back	Yes
To give you a discount on your holiday		
Up to 20% off	Vitality Travel Club in partnership with Thomas Cook	Vitality Plus
Up to 40% off	Imagine Cruising	Vitality Plus
Up to 40% off*	Eurostar	Vitality Plus
Up to 20% off*	Mark Warner	Vitality Plus
To entertain you		
1/3 off event tickets	Ticketmaster	Vitality Plus
30% off an annual pass to some of the UK's top attractions	Merlin – including Legoland, Alton Towers, Thorpe Park	Vitality Plus
2 for 1 cinema tickets	Cineworld	Vitality Plus

You will need to pay an activation fee to get the discounts from Merlin, Cineworld and Ticketmaster. This is £15 for individuals and £25 for couples or families.

What you can get	Where you can get it	For all?
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To help you stay in touch

50% off mobile contracts with Vodafone starting in 2012	Vodafone	Vitality Plus
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To help you relax

50% off healthy breaks and 25% off treatments at Town and City Spas*	Champneys	Yes
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*Discounts correct from April 2012. Discounts before this date are shown on the Member Zone





How to earn Vitality points

You can earn Vitality points from doing healthy things.

Your Vitality status levels are:

Vitality status			
Bronze	Silver	Gold	Platinum
0	800	1,600	2,400

Here are just some of the ways you can earn points and increase your Vitality status. Some Vitality benefits have weekly/monthly/yearly limits. For example, you can earn a maximum of 40 points per week for using the gym, Fitbug, or Polar.

You can see all the things you can earn points for and all the limits that apply on pruhealth.co.uk.

Activity	Where		Vitality points earned
	Online	Vitality Partner	
Completing your Health Review	✓	✗	100 points
Setting and achieving a goal	✓	✗	Variable – points depend on the goal set and completion of that goal
Complete a stress assessment	✓	✗	10 points per assessment
Complete a healthy meal plan	✓	✗	50 points
Complete the non-smokers declaration	✓	✗	200 points
Check ups and prevention (includes visit to the dentist, mammogram, flu vaccination and prostate screening)	✗	✓	Between 100 – 150 depending on the type of check up event
Workout at a Virgin Active or LA fitness gym	✗	✓	10 points per workout
Using a Fitbug	✓	✓	5 points for 10,000 steps in a day, 10 points for 12,500 steps in a day
Buying Healthy Food at Sainsbury's	✗	✓	1 Vitality point for every £2 spent

The higher your Vitality status, the bigger the rewards.

Get online and get more from PruHealth

You can see all your plan information on the Member Zone.



We want you to be able to make the most of your PruHealth plan whenever you need it. That's why we created the Member Zone on pruhealth.co.uk. Once you've registered for the Member Zone you can see all your documents, information about your plan and of course take part in the Vitality programme whenever suits you.

Get healthier online with Vitality

Everything you need to know about Vitality is online including all the discounts and rewards you can get with our partners. Getting started takes just 3 simple steps:

Getting started takes just 3 simple steps:

- 1) Go to pruhealth.co.uk and click Member log in
- 2) Sign in to Member Zone
- 3) Click Vitality in the My Zone tab

You'll be taken to the Vitality homepage where you'll be able to complete your Health Review and start to benefit from Vitality.



We want you to be able to make the most of your PruHealth plan whenever you need it.



How to make a claim

Care starts the minute you call us.

Care isn't something that only happens in hospital. It starts the moment you make a claim. When you call us, you'll speak to someone who listens, who understands, and who'll do everything they can to help. That's because, on average, our team have seven years' experience looking after our members. They can guide you through your claim, step by step. So, you don't have to worry about your cover – instead, you can focus on getting better.

We're there for you every step of the way

If there's a chance your treatment will be long or difficult, someone from our PruCare team will be with you throughout. They'll become your personal point of contact. They'll help you understand the cover you've got, and make sure you get the most out of it. Because you only speak to one person, you can be sure they understand your situation.

And you won't have to repeat the details of your case again and again to different people. Every member of the PruCare team has lots of experience. Many of them are medical professionals and on average they've been with us for nine years.

Making a claim

There are four simple steps when you want to make a claim.

Step 1 – Get a referral from your GP

Step 2 – Get your claim approved

Step 3 – Book your appointment

Step 4 – Leave us to pay the bill

1. Get a referral from your GP.

If you feel unwell, the first thing to do is visit your GP.

If you need to be referred for treatment or tests you need to ask your GP for the following:

- Full details of your condition, diagnosis and intended treatment
- Full name and address of the consultant or other healthcare provider

It's a good idea to take along your hospital list so your GP can check that their chosen consultant practices at one of those hospitals. You can get an up to date hospital list at any time on the Member Zone.

If your GP doesn't have a specific consultant or practitioner in mind you'll need to get an open referral. Once you've got this we will check through our network of partners and provide you with a list of available consultants for you to make a selection.

2. Get your claim approved

Once you've got a GP referral you'll need to call us to register your claim with us and to check you're covered. Once your claim's approved we'll send you an authorisation letter. You should take this letter to your appointment to show you're covered.

When you call we'll ask you a short set of questions to help assess your claim:

- Details of the condition you're claiming for
- When you first noticed your symptoms
- When you first sought a medical opinion for them
- The name of your GP and their surgery
- The name of the consultant/hospital or healthcare provider recommended for further treatment

If you can answer these questions we should be able to give you a decision quickly.

How to make a claim

Wherever possible we try to approve a claim over the phone. Sometimes we might need more information from your GP or consultant in writing. When we do we'll need your consent. To make this process as quick as possible we'll ask you to speak directly to your GP or consultant to make sure they get back to us.

In some cases we'll also need you to complete a claim form to register your claim. Once you've sent in your form we'll make a decision as soon as possible and confirm in writing whether you are covered.

3. Book your appointment

As soon as we've approved your claim you can book your appointment with the consultant or other healthcare provider. When you go to your first appointment you should take your approval letter to show you're covered.

You'll need to contact us again if your consultant or healthcare provider says you need:

- Hospital treatment as an in-patient or day-patient
- Further treatment sessions for which you have yet to receive our approval

If you do need further treatment your consultant should give you what they call a procedure code. You'll need this handy when you call us along with your date and place of treatment.

4. Leave us to pay the bill

In most cases we'll settle your bills direct with the healthcare provider. This means you can focus on getting better.

If you have an excess on your plan you'll have to pay this directly to your provider.

In some cases providers won't be able to bill us directly. If you do make a payment yourself send us the proof of payment to the address below and we'll pay you back.

PruHealth Customer Services, Stirling, FK9 4UE



www.pruhealth.co.uk



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