



What you get with your Vitality cover.

The tables that follow represent a summary of what your cover offers.

For full details see our terms and conditions which are available on request.

All benefits are per insured member, per plan year, unless stated otherwise. If you need to go to hospital, you will be treated at a hospital eligible under your plan.

In-patient and day-patient treatment		
Hospital fees	Includes overnight stays, nursing, and any drugs you might need while in hospital. We also cover the costs of intensive care treatment and operating theatre charges.	Full cover
Consultant fees	As long as your consultant is recognised by us, we pay your in-patient and day-patient fees in full, including your surgeons' and anaesthetists' fees, physicians' fees and other consultant appointments.	Full cover
Diagnostic tests	If you are admitted to hospital as an in-patient or a day-patient, we pay for the diagnostic tests you need - things like blood tests and x-rays. We also pay for any MRI, CT and PET scans if required.	Full cover
Out-patient treatment		
Surgical procedures	We pay for surgical procedures where you are treated as an out-patient.	Full cover
Primary care		
Vitality GP	Vitality GP gives you quick and convenient access to care. Use our Vitality GP app ¹ to book video consultations where you can speak to a doctor about any aspect of your health.	
Face-to-face GP	We understand that there will be cases when a virtual consultation with a GP isn't appropriate. Face-to-Face GP gives you access to a minimum of two consultations from Vitality's network of Private GPs in London for only £20 per consultation.	
Private prescriptions and minor diagnostic tests	The Vitality GP can offer clinical advice and guidance. If they can diagnose you straight away, they'll issue a private prescription which we may pay for. They can also refer you for minor diagnostic tests and if necessary, the most appropriate onward treatment.	Up to £100 per plan year to use towards Vitality GP referred minor diagnostic tests and most private prescriptions
GP led treatment pathway	The Vitality GP can refer you for the most appropriate onward treatment meaning you often won't have to make an additional call or online claim.	
Wellness pathway	Because the Vitality GP has access to your Vitality Age and Healthcheck results, they can advise you how to get healthier and help manage any long term conditions.	
<p><small>1 The Vitality GP app is compatible with iOS 12 or above, or an Android-compatible phone or tablet device with Android 6 or above. 2 The video consultation service is available from 0800-1900 Monday to Friday and 0900-1300 Saturdays, excluding bank holidays.</small></p>		
Additional benefits		
NHS hospital cash benefit	If you choose to get treatment on the NHS, rather than being treated privately through your plan, we give you a cash amount.	In-patient treatment: £250 per night up to a maximum of £2,000 Day-patient treatment: £125 per day up to a maximum of £500

Additional benefits

Childbirth cash benefit	We'll give you a cash payment following the birth or adoption of a child (the payment following a birth only applies if you have been on the plan for at least 10 months). We pay once per child even if both parents are covered on the plan.	£100 per child
Home nursing	If your consultant recommends home nursing instead of more in-patient treatment, we pay for it. It can get you back on your feet after a stay in hospital.	Full cover
Private ambulance	The use of a private ambulance for transfer between hospitals, whether NHS or private, if a consultant recommends it as medically necessary.	Full cover
Parent accommodation	You might have a child under 14 on your plan. If the child needs to stay overnight in hospital, we pay for hospital accommodation so that a parent can stay with them.	Full cover
Oral surgery	We cover surgical removal of impacted teeth and partially erupted teeth causing repeated pain or infections, and complicated buried roots, surgical drainage of a facial swelling, removal of cysts of the jaw, and apicectomy. If you have an accident we can also cover some kinds of dental surgery.	Full cover in specified circumstances
Pregnancy complications	We cover in-patient and day-patient treatment if you suffer from ectopic pregnancy, miscarriage, missed abortion, still birth, post partum haemorrhage, retained placental membrane and hydatidiform mole. If there are 20 or more employees on your employer's plan a caesarean section will be covered in specified circumstances.	Full cover for specified procedures
Talking therapies	We cover talking therapies, such as cognitive behavioural therapy (CBT) or counselling, where treatment is agreed as clinically appropriate and arranged through our mental health panel.	Up to 8 sessions
Rehabilitation	We cover rehabilitation treatment following a stroke or serious brain injury.	Up to 21 days immediately following eligible in-patient treatment

Corrective and weight loss surgeries

	Procedures Covered:	Eligibility Criteria:	
Corrective Surgeries	Removal of port wine birthmarks on the face	Age <5 years - maximum of 10 treatments	Subject to a 25% contribution to the cost of consultations and package of treatment
	Ear reshaping (pinnaplasty)	Age 5-14 years	
	Breast reduction	BMI <27 and under 21 years of age	
	Gynaecomastia	BMI <27 and under 21 years of age	
Weight loss surgery	<ul style="list-style-type: none"> Gastric bypass Gastric banding 	Surgery will be available to members with a BMI of 35 or greater (with a co-morbidity) or BMI 40+ (with no co-morbidity), subject to clinical approval.	Subject to a 25% contribution to the cost of consultations and package of treatment

Cancer Cover

If you are diagnosed with cancer, our **Advanced Cancer Cover** provides you with comprehensive treatment and support. It includes:

Radiotherapy, chemotherapy and follow-up consultations	Full cover
Biological therapies	Full cover
Hormone and bisphosphonate therapies	Full cover
Cancer surgery and reconstructive surgery	Full cover
Stem cell therapy	Full cover
End-of-life home nursing care	Up to £1,000 per day for a max of 14 days
Wigs and re-styling	Up to £300 per condition
Scalp cooling	Full cover

If your cancer is no longer treatable, we pay for you to have care that can relieve your symptoms. This includes pain relief at the end stage of cancer. The limits apply for the whole of the time covered by VitalityHealth, whether under this plan or any other plan with us.