Sharing the benefits of healthy living

Why Private Medical Insurance?

1 in 9
people are currently on the NHS waiting list for hospital treatment[1]

9 days
is the average wait time to see a NHS GP[2]

Over 1 in 3
NHS patients wait more than 18 weeks to begin treatment[3]

Fast access
Removing the uncertainty of waiting lists by giving members access to medical care at a time and place that suits them.

Flexible cover
Cover options that give members control over their plan and costs.

Wide range of hospitals
Easy access to hundreds of private hospitals in the UK and the freedom to choose where to be treated.

Latest drugs and treatment
Access to a wider range of drugs and treatment, including those which might not yet be approved for use or paid for by the NHS.

Choice of consultant
The freedom to choose a consultant for a specific claim.

Comfort and privacy
A more relaxed, quieter and private environment to be treated, including single occupancy rooms and ensuite.

Reasons to recommend Personal Healthcare from VitalityHealth.

1 Vitality Programme.

The Vitality Programme is the largest behavioural platform linked to insurance globally, which is designed to make members healthier. By leading a healthier life with Vitality, members can access a range of discounts and rewards. In 2020, as part of our Vitality at Home initiative our members enjoyed £14m of additional value.

2 Vitality GP Pathway.

Vitality GP offers 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 members self-refer into physiotherapy and Talking Therapy services, but following a Vitality GP consultation they can be referred quickly and conveniently to the most appropriate and high quality specialist through our Consultant Select pathway. Members 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 members will never be faced with a shortfall, provided their treatment is eligible.

4 Advanced Cancer Cover and screenings

All VitalityHealth Personal Healthcare plans include Advanced Cancer Cover. This provides comprehensive cover for the treatment of the cancer, including full cover for biological and targeted therapies, as well as discounts on Targeted Cancer Screenings for 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 outpatient, in-patient and day-patient treatment.

+ Plus fair and transparent renewal pricing.

Our renewal prices are based on our ABC pricing model which is fair, intuitive and transparent. We use a members Age, Base rate increase, Claims history and engagement with the Vitality Programme to calculate their renewal premium, and they can also reduce any increase by engaging with the Vitality Programme.

1 NHS waiting list backlog will take years to clear, BBC Feb 2022.
2 Pulse snapshot survey, Sep 2021. 3 British Medical Association, 2021.

VitalityHealth is a trading name of Vitality Corporate Services Limited which is authorised and regulated by the Financial Conduct Authority.

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Find out more.

Please contact your Lead Referral Manager on 0161 2167280 or lead_referral@vitality.co.uk Mon-Fri 8.30am to 6pm and Sat 9am-1pm.