




For intermediary use only

# Summary of product and Vitality changes

November 2011 - April 2012



We want your clients to live life well. And we're here to help them do it. 

We've enhanced our product and Vitality range to help your clients get even healthier - and save money at the same time.

## Introducing Premium Saver

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### Your clients could save a year's premium every five years

From 19 November 2011, Premium Saver is included in all new protection plans\* - giving your clients another opportunity to reduce their plan premiums with Vitality.

With Premium Saver, your clients build up premium savings over five years.

How much they build up will depend on which covers they have in their plan; whether each cover is indexed, level or decreasing; and what their Vitality status is at each plan anniversary.

We set this amount aside each year and then after five years, we use the savings they've built up to reduce their premiums for the next two years. This happens every five years.

The more your clients engage in Vitality and improve their health, the higher the savings they could make.

From 1 January, your existing clients who are eligible\* can upgrade to include Premium Saver at their plan anniversary (for a higher premium). Once Premium Saver is added it cannot be removed and the first five year period will begin from the anniversary date on which Premium Saver was added.

\* Premium Saver is not available for Business Protection Cover and Relevant Life Policies and does not apply to Unemployment Cover, Health Cover and Vitality Plus premiums.

# Vitality for business submitted from 19 November 2011

Vitality Plus  
now £6.50

Here is a summary of how Vitality will look next year for new members.

	Available to
<b>Health partners</b>	
<b>Health screening</b>	
50% off health screens at BMI Healthcare, Nuffield Health, roadtohealth and The Diagnostic Clinic (and Champneys from 1 April 2012)	All members
<b>Get active</b>	
Gym membership – 50% off Virgin Active and LA fitness A one-off activation fee for new gym memberships applies. The fee is £80 plus any additional fee charged by the individual gym	Members with Vitality Plus
National Trust	All members
Active Europe	All members
Fitbug pedometers	All members
Polar heart rate monitors	All members
<b>Stop smoking</b>	
Allen Carr's Easyway	All members
<b>Reward partners</b>	
<b>Go on holiday</b>	
Vitality Travel Club	Members with Vitality Plus
Imagine Cruising	Members with Vitality Plus
Mark Warner Holidays*	Members with Vitality Plus
Eurostar*	Members with Vitality Plus
<b>Entertain the whole family</b>	
Ticketmaster	Members with Vitality Plus
Merlin	Members with Vitality Plus
Cineworld	Members with Vitality Plus
<b>Stay in touch</b>	
Vodafone	Members with Vitality Plus
<b>Rest and relax</b>	
Champneys*	All members
<b>Get fit for charity</b>	
Laureus	All members

\*New members will receive current prices until the new prices are introduced, as detailed on the following pages

# Vitality for business submitted from March 2011

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All 2012 benefits are available from 1 January 2012 unless otherwise stated.

## Health partners

	2011 Benefit	2012 Benefit	Available to
<b>Health screening</b>			
BMI Healthcare, Nuffield Health, roadtohealth and The Diagnostic Clinic (and Champneys from 1 April 2012)	50% off health screens	Same for 2012	All members
<b>Get Active</b>			
Gym membership Virgin Active and LA fitness	50% off monthly gym membership	50% off monthly gym membership A one-off activation fee for new gym memberships applies. The fee is £80 plus any additional fee charged by the individual gym. Now also includes Virgin Active Classic and LA fitness South Kensington gyms at 50% discount	Members with Vitality Plus
National Trust	New partner for 2012	Exclusive pass for just 9p a day - 12 months of unlimited visits for just £33.67	All members
Active Europe	Earn Vitality points for participating in organised sporting events	Same for 2012	All members
Fitbug pedometers	Fitbug pedometers for £30 (plus p&p)	Same for 2012	All members
Polar heart rate monitors	45% off Polar heart rate monitors	Same for 2012	All members
<b>Stop Smoking</b>			
Allen Carr's Easyway	Over 75% off stop smoking sessions	Same for 2012	All members

## More affordable to get rewards with Vitality Plus

New Vitality Plus members can take advantage of the £6.50 monthly premium from 19 November 2011.

Existing Vitality Plus members will pay £6.50 from January 2012.

## Reward partners

	2011 Benefit	2012 Benefit	Available to
<b>Go on holiday</b>			
Vitality Travel Club	New partner for 2012	10 - 25% discount	Members with Vitality Plus
Imagine Cruising	New partner for 2012	25 - 50% discount on packaged deals	Members with Vitality Plus
Mark Warner Holidays	Discounts on sun and ski holidays	From 1 April, 10 - 25% holiday discounts	Members with Vitality Plus
Eurostar	Discounts on return trips to Paris, Disneyland Resort Paris, Lille and Brussels	From 1 April, 25 - 50% discounts on tickets	Members with Vitality Plus
<b>Entertain the whole family - our new Entertainment benefit<sup>1</sup></b>			
Ticketmaster	New partner for 2012	A third off tickets	Members with Vitality Plus
Merlin	New partner for 2012	30% off the price of a standard annual pass	Members with Vitality Plus
Cineworld 2-for-1	Two tickets for the price of one (2-for-1 offer)	Same for 2012	Members with Vitality Plus
<b>Stay in touch</b>			
Vodafone	New partner for 2012	50% off monthly subscriptions on two year contracts starting between 1 January to 31 December 2012	Members with Vitality Plus
<b>Rest and relax</b>			
Champneys	Vitality based discounts on room rates	From 1 April 2012, 50% off accommodation at Champneys Health Spas and 25% off treatments at Champneys Town and City Spas	All members
<b>Get fit for charity</b>			
Laureus	New partner for 2012	Receive videos, emails and texts from a selected athlete to encourage and inspire member to get healthier. Chance to win tickets to attend Laureus World Sports Awards with their coach	All members

### Go on holiday with Vitality Plus

Eurostar and Imagine Cruising	Vitality status			
Length of time on Vitality	Bronze	Silver	Gold	Platinum
Less than three years	25%	30%	35%	40%
Three years or more	25%	35%	40%	50%

Mark Warner and Vitality Travel Club	Vitality status			
Length of time on Vitality	Bronze	Silver	Gold	Platinum
Less than three years	10%	12.5%	15%	20%
Three years or more	10%	15%	20%	25%

## Removed partners

### eBay

- Not available for new business from 1 January 2012.
- For members who joined prior to 1 January 2012, eBay will be removed on 31 March 2012.

### Cineworld Unlimited

- Not available for new business.
- Members who joined prior to 1 January 2012 will not be able to order new cards after 31 December 2011. One card renewal will be allowed in 2012 for members with an existing Cineworld Unlimited membership.

1. Ticketmaster, Merlin and Cineworld 2-for-1 will form part of our new Entertainment benefit. A one-off yearly activation fee of £15 for a single policy, or £25 for a couple/family is required to get these discounts for 2012.

# Vitality for business submitted prior to March 2011

To align our older Vitality plans, Vitality with Lite rewards and Full rewards, with the new Vitality offering we will be making some changes to these plans from 1 April 2012.

Members can see whether they have Vitality with Lite rewards or Full rewards on the PruProtect Member Zone [pruprotect.co.uk/member](http://pruprotect.co.uk/member)

Members will receive current prices until the new prices are introduced.

## Health partners

	Vitality with Lite rewards	Vitality with Full rewards
<b>Health screening</b>		
BMI Healthcare, Nuffield Health, roadtohealth and The Diagnostic Clinic	✓	✓
<b>Get Active</b>		
Gym membership Virgin Active and LA fitness	Currently 20% discount From 1 April can move to a 25% discount. We will notify members soon about how to access this new rate	25 % discount
Gym membership Nuffield	No new activations from 1 March 2012 Currently 20% discount From 1 April, will have access to a 25% discount on active gym memberships	No new activations from 1 March 2012 25 % discount
National Trust	✓ from January 2012	✓ from January 2012
Active Europe	✓	✓
Fitbug pedometers	✓	✓
Polar heart rate monitors	✓	✓
<b>Stop Smoking</b>		
Allen Carr's Easyway	✓	✓

## Reward partners

	Vitality with Lite rewards	Vitality with Full rewards
<b>Go on holiday</b>		
Vitality Travel Club	✗	✗
Imagine Cruising	✗	✗
Mark Warner Holidays	✓ new pricing from April 2012 (see page 5)	✓ new pricing from April 2012 (see page 5)
Eurostar	✓ new pricing from April 2012 (see page 5)	✓ new pricing from April 2012 (see page 5)
<b>Entertain the whole family - our new Entertainment benefit</b>		
Ticketmaster	✗	✗
Merlin	✗	✗
Cineworld 2-for-1	✓ from April 2012	✓
<b>Stay in touch</b>		
Vodafone	✗	✗
<b>Rest and relax</b>		
Champneys	✓ new pricing from April 2012	✓ new pricing from April 2012
<b>Get fit for charity</b>		
Laureus	✓ from January 2012	✓ from January 2012

# Timeline of changes

	January 2012	March 2012	April 2012
New Vitality members who join from 19 November 2011	<p>Vitality Plus premium for £6.50 per month</p> <p>New partners available to Plus members: Vitality Travel Club, Imagine Cruising, Ticketmaster, Merlin and Vodafone</p> <p>Access to National Trust, Laureus and Champneys for all members</p> <p>No eBay or Cineworld Unlimited cards</p>		<p>Mark Warner and Eurostar move to new pricing structure.</p> <p>Champneys moves to 50% discount</p> <p>Introduction of a new suite of Mental Wellbeing assessments and personalised goals through our personal pathways programme</p>
Vitality Plus members and members who joined from March 2011	<p>Vitality Plus premium reduces to £6.50 per month</p> <p>New partners available to Plus members: Vitality Travel Club, Imagine Cruising, Ticketmaster, Merlin and Vodafone</p> <p>Access to National Trust, Laureus and Champneys for all members</p> <p>No new Cineworld Unlimited cards (one renewal for existing members allowed in 2012)</p> <p>Virgin Active Classic Clubs and LA fitness South Kensington are included in 50% gym discount</p> <p>Revised activation fee for new Vitality Plus gym memberships</p>	eBay removed from 31 March	<p>Mark Warner and Eurostar move to new pricing structure</p> <p>Champneys moves to 50% discount</p> <p>Access to Cineworld 2-for-1 requires 'Entertainment package' activation fee</p> <p>Introduction of a new suite of Mental Wellbeing assessments and personalised goals through our personal pathways programme</p>
Vitality with Lite/Full rewards	<p>Access to National Trust, Laureus and Champneys for all members</p> <p>Vitality Plus available to purchase for £6.50 per month</p> <p>No new Cineworld Unlimited cards (one renewal for existing members allowed in 2012)</p>	<p>No new Nuffield gym activations from 1 March</p> <p>eBay removed from 31 March</p>	<p>Vitality with Lite rewards will have access to a 25% gym discount</p> <p>Gym determines the activation fee which is no longer a flat £25</p> <p>Mark Warner and Eurostar move to new pricing structure</p> <p>Champneys moves to 50% discount</p> <p>Introduction of a new suite of Mental Wellbeing assessments and personalised goals through our personal pathways programme</p>

## Your clients can get the benefits of Vitality Plus

If your clients would like to upgrade to Vitality Plus, they can do so at their next plan anniversary or within three months of their plan start date.

They will then be eligible for the Vitality Plus benefits in force at that time, which currently

includes 50% off Virgin Active and LA fitness gyms. All of the new reward partners described in this summary will be included automatically from 1 January.

A minimum monthly premium of £25 is required to add Vitality Plus.

[pruprotect.co.uk](http://pruprotect.co.uk)



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PruProtect is a trading name of Prudential Health Services Limited (registered number 05933141) and Prudential is a trading name of The Prudential Assurance Company Limited (registered number 015454). The Prudential Assurance Company Limited provides and manufactures benefits under the plan. Prudential Health Services Limited distributes and services the product and issues the documentation. Companies are registered in England and Wales. Registered offices at Laurence Pountney Hill, London EC4R 0HH. Both companies are authorised and regulated by the Financial Services Authority.

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