



# Upcoming changes to our Vitality programme.

MEMBER BROCHURE



# Vitality programme changes.

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From **1 April 2010** we will be making some changes to our Vitality programme, these will come into effect for you at your upcoming policy anniversary. Please take a moment to read this brochure to find out the full details of these changes.

## Why are we changing the Vitality programme?

Since we launched PruProtect in 2007 we have collated a lot of information, which has helped us gain a better understanding of our members' behaviour when they engage in the Vitality programme. Based on what we have learnt we are making various changes to our programme, making it more clinically focused and personalised to you.

The key changes that you will notice from your upcoming anniversary are;

- The Health Review becomes key to accessing Vitality reward partners discounts (see pg 3 for details)
- How you set 'goals' (pg 4)
- Vitality status points threshold changes (pg 5)
- No category limits on Vitality points (pg 6)
- Vitality points given for clinical measurements not just attendance at screenings (pg 7)

## The Health Review will now unlock your reward partner discounts.

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To make the most of the Vitality programme, completing your Health Review is a great first step. This will help you to gain a better understanding of the current state of your health.

The Health Review is designed to help identify areas of your health or lifestyle that may need improvement. You can then set goals to go about making these improvements. You can complete the Health Review online in our secure Member Zone at [pruprotect.co.uk/member](https://pruprotect.co.uk/member). It's quick and easy to complete.

You will still earn **100 Vitality points** the first time you complete a Health Review in any policy year and you could earn additional points for achieving your goals.

We know that taking this first step is critical in understanding your health and how the Vitality programme works. Therefore from your next anniversary the principal member on your policy must complete the Health Review each year to unlock access to our reward partners (Cineworld, Eurostar, Champney's and Mark Warner) for everyone on your policy.

# Multiple goals can be set at the same time.

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We have made goal-setting on the Member Zone more personalised for you by aligning it with your Health Review. Currently you can set four health goals and one lifestyle goal. From your next policy anniversary you can have any number of active goals, as clinically appropriate for your circumstances:

- Smoking
- Body Mass Index
- Blood pressure
- Cholesterol
- Physical activity
- Diabetes
- Know your numbers

These goals can run concurrently. There will no longer be any distinction between lifestyle and health goals.

There will be a varying number of Vitality points for goals depending on their health benefit. For example if you set a goal to reduce your Body Mass Index, this would earn more points than setting a 'continue exercising' goal, if clinically appropriate.

You will still need to submit evidence of your results to us to be awarded Vitality points for completing any goals, for example screening results or proof of a cholesterol test.

# Vitality points thresholds will now be per adult, not per policy.

Our Vitality status thresholds are currently based on whether you are on a 'Single' or 'Family' policy. The threshold for families is currently calculated at 1.5 x the single threshold, regardless of the number of adults on the policy. This makes it harder for single members to reach a higher status.

To make sure the Vitality programme equally rewards everyone for making the effort to improve their health, the 'Single' and 'Family' points thresholds will no longer apply in the same way.

Instead, the number of points needed to reach a given status increases for every adult on the policy. However, their totals can be combined.

**For example:** A family with 3 adults on the policy will need 2,400 to reach Silver status. However they don't need to earn 800 points each. They could achieve this target if one earns 1,100 points, one earns 500 and the 3<sup>rd</sup> person reaches 800 points.

There will be no distinction between principal members and dependants 18 years or older. We hope this will encourage everyone on the policy to earn Vitality points and help improve the family's Vitality status.

Whenever an adult dependant is added or removed during the policy year the points thresholds will automatically be adjusted to reflect the change, and when they are removed, their Vitality points stop counting towards the Vitality status.

We will no longer apply pro rata thresholds for members who join mid year or when a dependant is added to the policy. The same thresholds will apply as shown below.

## Points required.

Status	Current year		Next policy year
	Single	Family	Per adult
Bronze	0	0	0
Silver	1000	1500	800
Gold	1500	2250	1600
Platinum	2000	3000	2400

# There will no longer be any category limits.

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Our Vitality programme offers a broad range of activities you can earn points for, so there is something for everyone. Each area of Vitality currently has limits on the number of points you can earn. This was originally designed to encourage you to engage in all areas of the programme in order to promote a balanced approach to health and wellbeing.

Although this approach successfully involves all of our partners, it does restrict you in terms of your ability to progress through the Vitality status levels. It has also been a source of confusion, with many members being unaware of the limits until they reach them.

From your next anniversary, you will no longer be confined by the number of Vitality points you can earn per category, except for exercise where you can earn up to **40** Vitality points per week (**2,080** points per adult per year).

You will still be able to take part in a variety of activities throughout the policy year. We hope this will help you to understand and improve your health in a balanced way and also offer you greater flexibility in terms of how you earn Vitality points.



# We have changed how you earn Vitality points for certain Vitality activities.

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## Screening and fitness assessments

From your next anniversary the Vitality points you earn for health screening and fitness assessments will change.

You currently earn points simply for attending a health screen or fitness assessment. From your next anniversary Vitality points will be awarded based on the clinical indicators within the assessments such as Body Mass Index and cholesterol.

We will initially award points for having these clinical indicators measured, with additional points awarded if your results (or outcome) are in line with normal healthy standards, which we have designated as the 'green zone'. If you are already in the 'green zone' you will earn both the measurement and the outcome points for that one test.

If you don't fall within the 'green zone' you will be able to take another test later in the year once you've had some time to improve your health or fitness. You will not receive the measurement points again within the policy year, however if you achieve green zone levels the second time around we will award Vitality points for improving your results.

We will now only subsidise the cost of either **two health screens or two fitness assessments, or one of each, per policy year**. We hope that this will encourage our members to earn their Vitality points through a wide range of activities rather than just focusing on the screening elements.

# Cholesterol, glaucoma and glucose tests.

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We have changed the way you earn Vitality points for having cholesterol, glaucoma and glucose tests. You will now need to take these tests annually to receive Vitality points which will be at the new levels below. We have also removed the age limits on cholesterol and glucose tests so all adults can earn points for these activities.

If you have registered a cholesterol test with us in the past, you will continue to receive Vitality points for this each year, up to five years from your test.

If you have registered a glaucoma or glucose test in the last year, you will still receive the next years' Vitality points for these tests.

However, please note you will receive the Vitality points for these tests for your remaining years at the new level below. Plus additional points are available if your clinical indicator measurements fall within the 'green zone'.

Test	Current Vitality points	New Vitality points
Cholesterol	150 for each of the five years	60
Glucose	150 for each of the five years	60
Glaucoma	150 for each of the five years	100





# New Vitality activities.

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- We have extended annual dental checks to include adults
- We have further separated vaccinations via age group so that even more members can earn Vitality points.

## We've also made some other changes to how we allocate points, as follows:

	<p>We will award;</p> <ul style="list-style-type: none"> <li>■ 5 Vitality points for 30 minutes of activity at 60% Maximum Heart Rate</li> <li>■ 10 points for 60 minutes at 60% of Maximum Heart Rate.</li> </ul>
	<p>We have changed the number of Vitality points you can earn for sporting activities:</p> <ul style="list-style-type: none"> <li>■ 1 star events earn 10 points</li> <li>■ 2 star events earn 20 points</li> </ul> <p>We have increased the frequency limits so you can take part in as many events as you like throughout the policy year, within the maximum 40 points you can earn per week for exercise.</p>
	<p>There will be an increased 200 Vitality points for completing the non smoker's declaration on the Member Zone. Points will no longer be earned for attending Allen Carr's smoking cessation programmes as more points will now be awarded to the member for quitting smoking and completing the declaration.</p>
	<p>We have changed the number of points members can earn by purchasing eligible sporting goods from eBay from 40 points to 20 points – three times per policy year.</p>
<p><b>Member Zone articles</b></p>	<p>You will no longer receive Vitality points for reading articles on our Member Zone.</p>

Please refer to our Vitality points table (pg 11) for full details on all the activities that we will award you points for.

# Carrying over Vitality points at your policy anniversary.

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At your next policy anniversary you will carry over a percentage of the Vitality points you have earned in your current policy year to help you kick start your engagement for the following year. This is currently based on how long you have been with us.

Going forward we will be standardising the percentage of Vitality points that can be carried over to 10% for all members. This will take effect at your policy anniversary in 2011.

You will continue to carry over the highest Vitality status you have reached at the end of the previous year. However, if a dependant leaves the policy, the points earned by that individual will be removed. The highest status will be maintained for the current policy year however it will not be carried over to the following year. Status for the following year will be based on the remaining policy members Vitality points and status.

# How to earn Vitality points (from your upcoming anniversary)

Vitality Activity	Eligibility	Points per event	Maximum Activity Frequency
<b>Getting started – Your Health Review unlocks the rewards and discounts of the Vitality programme. It gives you an idea of how</b>			
Health Review	All adults	100	1 per year
<b>Getting and staying healthy – To achieve your health goals you need to exercise, eat healthily, and maintain a sensible weight.</b>			
Workout – gym session	All adults	10 per workout	10 points per day from any exercise activity (except 2 star Active Europe events). Maximum 40 points per week.
Workout – Fitbug (pedometer)	All adults	5 points for reaching 10,000, 10 points for reaching 12,500 steps (per day)	
Workout – Polar (heart rate computer)	All adults	Working out at 60% of your age related maximum heart rate: 5 points for 30 minutes, 10 points for 1 hr.	
Organised fitness event (1 star)	All adults	10 points	
Organised fitness event (2 star)	All adults	20 points	
Goal setting	All adults as clinically appropriate.	Variable – dependant on goal eligibility and completion of goals.	As many goals as clinically appropriate. Unachieved goals reset after 3 months.
Not smoking	All adults	200	1 per year
Stress Assessment	All adults	10 per assessment	5 every 6 months
Create a meal plan	All adults	50	1 every six months
Purchasing eligible sporting goods from eBay	All adults	20 points per eligible item purchased	3 per year
<b>Monitoring your progress – Measure your progress through our health screens and fitness assessments.</b>			
Body composition (measurement)	All adults	60	1 per year
Body composition (green zone)	All adults with BMI 18.5-24.9		
Fitness (measurement)	All adults		
Fitness (green zone)	All adults in 'Above average' zone or better		
Blood pressure (measurement)	All adults		
Blood pressure (green zone)	All adults with blood pressure 120/80 or better on both systolic and diastolic		
Cholesterol (measurement)	All adults		
Cholesterol (green zone)	All adults scoring < 5 mmol/l		
Random blood glucose (measurement)	All adults		
Random blood glucose (green zone)	All adults scoring < 6.1 mmol/l		
<b>Check-ups and prevention – Make sure you have the vaccinations and clinical tests you need at various stages in your life</b>			
Completed vaccinations up to 12 months	Children between 0-14 months inclusive	100	1 set per lifetime
Completed vaccinations up to 24 months	Children between 12-26 months inclusive		
Completed vaccinations up to 4 years	Children between 36-50 months inclusive		
Completed vaccinations up to 18 years	Children between 10-18 years inclusive		
Influenza vaccination	All adults 60+ or as clinically appropriate		
Glaucoma testing	Adults 40+ or as clinically appropriate	150	1 of each per year
Dental check up	All adults and children		
Mammogram	Females 45+ or as clinically appropriate		
Pap smear	Females 16+		
Prostate screening	Males 50+ or as clinically appropriate		
ECG	All adults	50 static or 100 dynamic	1 ECG per year

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Maximum points per member per year	Where to earn these points?	Member requirements for submitting points
healthy you are and helps you set your health and fitness goals.		
100	The Member Zone	Register on the Member Zone and complete review. Points will be added automatically.
We offer you a variety of ways to get active and stay healthy on a daily basis.		
2080	At participating partner gyms	Swipe your card with the gym. Points will be added automatically.
	Fitbug.com/pruvitality	Upload your steps to Fitbug website. Points will be added automatically.
	polarpersonaltrainer.com	Register as a Polar user and upload your exercise data to the Polar website. Points will be added automatically.
	activeeurope.com/pruvitality	Points will be added automatically
activeeurope.com/pruvitality	Points will be added automatically	
Variable – dependant on goal eligibility and completion of goals.	On the Member Zone once you have completed your Health Review.	You can have multiple goals running concurrently. To earn points for completion of any goal(s) set, you must submit evidence from a GP or screening partner on the Member Zone.
200	The Member Zone	Visit the Member Zone and make a declaration. Points will be added automatically.
100	The Member Zone	Visit the Member Zone and complete a stress assessment. Points will be added automatically.
100	The Member Zone	Visit the Member Zone and create a meal plan for a healthier diet. Points will be added automatically.
60	ebay.co.uk	Register your eBay ID on the Member Zone. Points will be added automatically when you purchase.
60	Any of our screening partners or fitness assessment providers	Submit evidence of assessments and results on the Member Zone. Some providers will submit this for you, please check on the day.
100	Any GP	Submit evidence of activity on the Member Zone. Points will be calculated and awarded accordingly.
	An optometrist	
	Any dentist	
150	NHS screening centres or one of our screening providers	
	Any GP or one of our screening providers	
100	One of our screening partners	



# Contact us.

These changes to the Vitality programme will come into effect for you at your upcoming policy anniversary. If you have any further questions, or would like any more information please call us on **0845 601 0072**.

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