

# PERSONAL HEALTHCARE CASHBACK

## ("the Offer")

1. This offer is open, and applied automatically, to all Participating Members of an Eligible Plan who comply with these Terms and Conditions. For the purposes of these Terms and Conditions:
  - a) **"Cashback"** means the amount payable to the Principal Member based on Premiums paid by the Principal Member and calculated in accordance with clause 2;
  - b) **"Cashback Unit"** means the value of one month's Premium, calculated as an average of the Premiums due for the first three months of the Eligible Plan.
  - c) **"Eligible Plan"** means a VitalityHealth Personal Healthcare Plan that has:
    - i. a Plan Start Date between 1<sup>st</sup> July 2024 to 30<sup>th</sup> September 2024 inclusive; and
    - ii. where the client has not previously had a private medical insurance plan, and all persons to be insured on the plan join on full medical underwriting (FMU) or new moratorium acceptance terms
    - iii. all Premiums paid up-to-date at the Payment Date;

For the avoidance of doubt, VitalityHealth Personal Healthcare Plans that include any members who were already insured with VitalityHealth at any time between 15<sup>th</sup> May 2024 and 30<sup>th</sup> June 2024 (inclusive) will not be eligible for the Offer.

- d) **"Engagement Period"** means the calendar month in which the Plan Start Date commenced, until the end of the following two calendar months;
- e) **"First Qualifying Condition"** means that the Participating Member has – subject to clause 7 – during the Engagement Period:
  - i. completed all sections of the Online Health Questionnaire, and earned Vitality Points for that completion; and
  - ii. earned at least three Vitality Points for physical activity;
- f) **"Second Qualifying Condition"** means that the Participating Member has – subject to clause 7 – during the Engagement Period:
  - i. completed all sections of the Online Health Questionnaire, and earned Vitality points for that completion; and
  - ii. earned at least 48 Vitality Points for physical activity in each of the two calendar months following the month of the Plan Start Date;
- g) **"Online Health Questionnaire"** means either the "Vitality Health Review" or the online "Health Profile (Vitality Age) assessment" (once this assessment replaces the Health Review);
- h) **"Participating Member"** means any adult person that is covered under an Eligible Plan that:
  - i. is aged 18 or over when their cover under the Eligible Plan began;
  - ii. joined the Eligible Plan during the Engagement Period; and
  - iii. remains covered on the Eligible Plan on the last day of the Engagement Period;
- l) **"Payment Date"** means the date on which the Cashback is paid to the Principal Member, this being no later than the end of the fifth calendar month following the Plan Start Date;
- J) **"Plan Start Date"** means the date on which insurance cover first began on the Eligible Plan;

- k) **“Premium”** means the monthly amount paid by the Principal Member to VitalityHealth in order to maintain coverage for a VitalityHealth Personal Healthcare Plan;
  - l) **“Principal Member”** means the person responsible for paying the Premiums on the Eligible Plan;
  - m) **“Vitality”** means Vitality Corporate Services Limited (registered number 05933141) of 3 More London Riverside, London SE1 2AQ;
  - n) **“VitalityHealth Personal Healthcare Plan”** means a general insurance contract for the provision of private medical healthcare, administered by Vitality trading as VitalityHealth; and
  - o) **“Vitality Points”** means points awarded to a Participating Member under their VitalityHealth Personal Healthcare Plan for healthy living activities (as specified by Vitality).
2. Where all Participating Members meet the following conditions the Principal Member will be entitled to receive the Cashback as follows:
    - i. if all Participating Members meet the First Qualifying Condition the Principal Member will be entitled to receive one Cashback Unit; or
    - ii. if all Participating Members meet the Second Qualifying Condition the Principal Member will be entitled to receive two Cashback Units.
  3. The Cashback amount will be calculated at the start of the fifth month following the Plan Start Date. This allows a period of one calendar month after the end of the Engagement Period for any Vitality Points for physical activity earned during the Engagement Period to be submitted to Vitality, and for any membership changes that might affect the Premium.
  4. The Cashback Unit(s) will be paid on the Payment Date, provided that the Principal Member is still in compliance with these Terms and Conditions.
  5. If an Eligible Plan lapses or is cancelled at any time during the 12 month period following the Plan Start Date, the Principal Member must immediately repay any Cashback they received to Vitality.
  6. If Vitality reasonably suspects any Participating Member to have committed or attempted to commit an act of fraud or dishonesty, the Principal Member will repay to Vitality upon request the Cashback if this has already been received by the Principal Member.
  7. If a Participating Member already has a VitalityLife plan, and has completed their Online Health Questionnaire in the 15 months prior to the end of the Engagement Period, they will not need to complete the Online Health Questionnaire during the Engagement Period.
  8. Any decisions made by Vitality over eligibility or otherwise in relation to the Cashback are final, will not be open to dispute and no correspondence will be entered into.
  9. Vitality is not liable to any person in any way in relation to this incentive, except for any liability that cannot be excluded by law.
  10. Vitality reserves the right to vary, extend or withdraw this incentive at any time, including in the event of fraudulent behaviour by any Participating Member.
  11. Vitality reserves the right to amend these Terms and Conditions on the provision of written notice or via Vitality’s website.

12. These Terms and Conditions shall be governed by English law and the parties agree to submit to the exclusive jurisdiction of English and Welsh courts and tribunals with regard to any dispute or claim arising under these Terms and Conditions.