

Vitality

HEALTH INSURANCE

ADVISER HUB USER GUIDE

2017/18

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INTRODUCING ADVISER HUB

Adviser Hub provides you with 24x7 access on all platforms and devices to service your clients' needs. You can also access VitalityHealth's quick quote tool to quote and apply for your individual clients.

WHAT CAN I USE ADVISER HUB FOR?

-  View plan and member details
-  Add and remove members
-  Add and remove dependants
-  Request P11D
-  Request membership list
-  View and print certain plan documentation (membership certificates are now sent direct to all clients).

Please note that you can only add members on Moratorium and Medical History Disregarded underwriting only.

BENEFITS FOR YOU

-  Self-service portal which is easy to navigate
-  Access to plan information 24 hours a day, 7 days a week
-  Amendments submitted via Adviser Hub will be processed quicker than requests that are posted or emailed, as all the information needed to complete the amendment will be correct first time.
-  Email confirmation of your requests

THE ADVISER HUB

GETTING STARTED

You will need to register to use the VitalityHealth Adviser Hub by calling us on 0345 051 0044 or visiting adviser.vitality.co.uk.

By using your new username or your unique email address that you registered with you can access Adviser Hub. **If you cannot remember your password, this can be reset automatically by selecting 'Forgot Password'**. The account will lock if you enter an incorrect password three times or if you haven't logged in for more than 90 days.

Vitality

Welcome to Adviser Hub

VitalityHealth Advisers, please login below to manage your client's plans or register with us by following the instructions below.

Login

Enter username or email address *

Password *

[Forgot Password](#)

Register to use Adviser Hub

To obtain an account for VitalityHealth Adviser Hub you must first be registered with Vitality as an adviser. Once you've registered as an adviser we can create an account for you to start enjoying the benefits of Adviser Hub and manage your plans online. Please call the Agency team to get started.

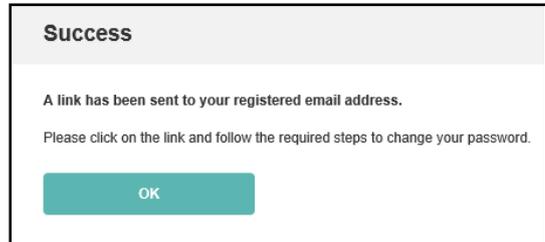
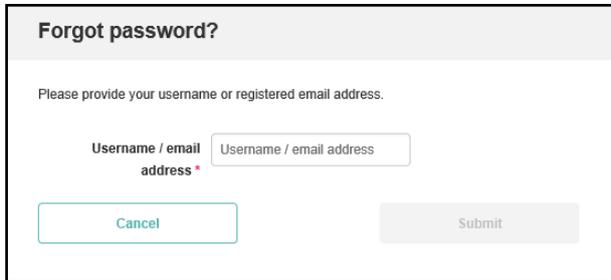
To register please call 0345 051 0044. Lines are open Monday to Friday 9am to 5pm.

Vitality [Contact us](#) | [Help and FAQs](#) | [Accessibility](#) | [Cookies](#) | [Legal](#) | adviser.vitality.co.uk

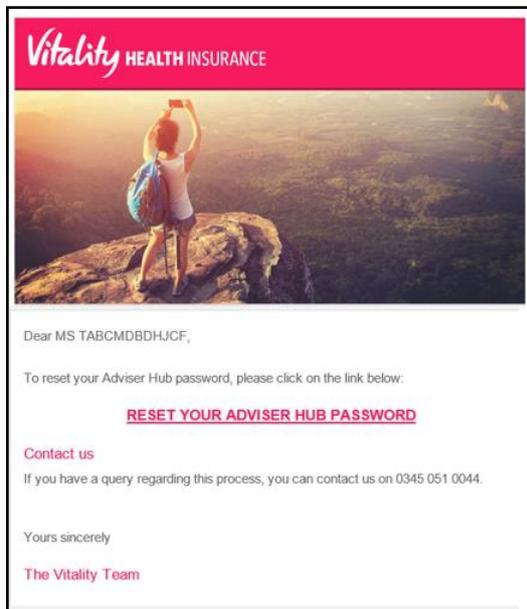
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RESETTING A PASSWORD

To reset your password from the Log on screen select **Forgot password**, this will take you to a screen to confirm your username / email (this field is case sensitive). Enter your details and select **Submit**.

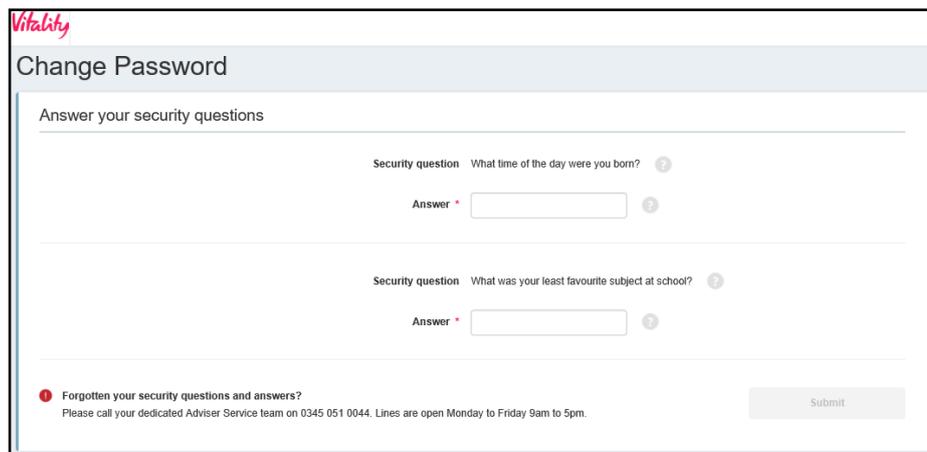


You will then receive an email to your registered email address with a link to change your password.



Click on **Reset password link** and you can then change your password.

You will be asked two of your security questions. **Select Submit**.



Once the questions have been verified, you will be asked to enter a new password. **Select Confirm**.

Vitality

Change Password

Select your password

Password

- ✗ Length must be 8 to 15 characters long
- ✗ Must have one number
- ✗ Must have one uppercase letter
- ✗ Must have one lowercase letter
- ✗ Must not contain username

Confirm

A confirmation message will show within Adviser Hub and you will also receive an email confirmation of the change.

Vitality

Change password

Password change complete

You have successfully changed your Adviser Hub password

Proceed to login

Vitality HEALTH INSURANCE

Dear MR CUBCMMJBKFHH,

Your Adviser Hub password has been updated.

For your security we have not included it on this email.

[LOGIN TO ADVISER HUB](#)

Contact us

If you have received this email but didn't change your password, or if you have a general query, you can contact us on 0345 051 0044.

Yours sincerely

The Vitality Team

FOLLOW US ON      

NAVIGATING THE HOME PAGE

The screenshot shows the Vitality website home page. At the top, there is a navigation bar with the Vitality logo and several menu items: 'Existing business', 'Obtaining a quote', 'Literature', and 'Tools'. A dropdown menu is visible on the right side of the navigation bar, showing 'BUBCELLWHFM0' and 'FASCCELLWHFM0'. Below the navigation bar is a large banner for 'ABC Renewal Pricing' with the subtext 'Our Simple, fairer solution to No Claims Discounts.' and a 'Find out more' button. The main content area is divided into several sections. The first section contains three columns of cards. The first column is titled 'Manage your plans' and includes sub-links for 'View plans', 'Add members to plans', and 'New business and renewal documents', with a 'Your plans' button at the bottom. The second column is titled 'Manage your members' and includes sub-links for 'View member details', 'Add a dependant', and 'Remove members', with a 'Your members' button at the bottom. The third column is titled 'View your documents' and includes sub-links for 'Plan summary', 'Company insurance certificates', and 'Plan invoice', with a 'Your documents' button at the bottom. Below these columns is a section titled 'Obtaining a quote' with the subtext 'For details of how to obtain a quotation for Personal, Business or Corporate Healthcare.' and a 'Obtaining a quote' button. At the bottom of the main content area are three more sections: 'Literature and forms' with a book icon and sub-links for 'View and download all our brochures, sales aids, tools and forms', 'Literature and forms' button; 'Help and FAQs' with a question mark icon and sub-links for 'Get tips on using the Adviser Hub and read our FAQs', 'View help and FAQs' button; and 'Get in touch' with an envelope icon and sub-link for 'Got a question? Find the right contact.', 'Contact VitalityHealth' button. The footer contains the Vitality logo, contact links for 'Contact us', 'Help and FAQs', 'Accessibility', 'Cookies', 'Legal', and 'info@vitality.co.uk', and social media icons for Facebook and YouTube. A copyright notice is also present: '©2017 Vitality Corporate Services Limited trading as VitalityHealth and VitalityLife. All rights reserved.'

Manage your plans: Search for all the active plans you have sold through VitalityHealth.

Manage your members: Search for a specific member without having to go through the plans membership list.

View your documents: Search for your clients' plan documentation produced within the previous 13 months.

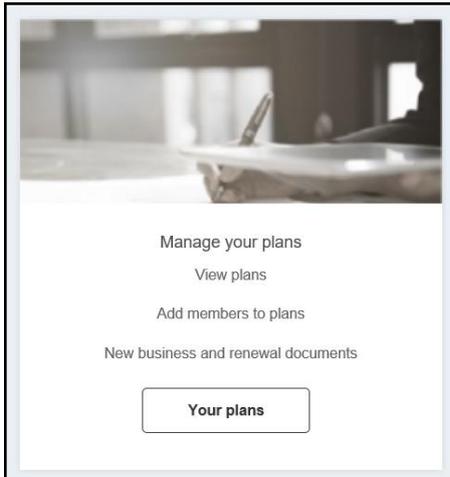
Quoting for New Business: Obtain quotes for VitalityHealth Personal, Business and Corporate plans.

Literature and tools: Access the literature and tools section on the VitalityHealth website, including application forms.

Help and FAQ's: General help guides and FAQ's for Adviser Hub.

Get in touch: All of the contact numbers and addresses you may need to contact us.

SEARCHING FOR A PLAN



Select 'Your plans'.

A screenshot of the 'Search for a plan' form in the Vitality system. The form is titled 'Search for a plan' and includes a 'Hide search tips' link. Below the title, there is a brief instruction: 'To view all your plans simply hit search. To refine your results enter one or more search criteria. You can search for principal members by surname or go to 'Manage Members' for more search options.' The form contains several input fields and filters: 'Plan name' (text input), 'Plan number' (text input with a note '8 digits, begins with 2, 3, 4 or 5'), 'Postcode' (text input), 'Agency code' (dropdown menu), 'Business writer' (dropdown menu), 'Plan status' (dropdown menu with 'Active' selected), 'Plan type' (checkboxes for 'Personal', 'Business', and 'Corporate', all checked), 'Plan start date' (MM/YY input), 'Plan renewal date' (MM/YY input), and 'Renewal status' (checkbox for 'Within plan renewal window'). A green 'Search plans' button is located at the bottom of the form.

This will take you into the search screen for plans.

You can search for a plan using any of the following fields:

Plan Name: For a Corporate Healthcare/Business Healthcare plan use the company name. For a Personal Healthcare plan use the principal member's name. You can search using part of a name using a minimum of two characters.

Plan Number: The 8 digit VitalityHealth plan number starting with 5, 4, 3 or 2

Post Code: Enter the postcode of the company address for Business Healthcare and Corporate Healthcare plans. For Personal Healthcare plans use the principal member's postcode.

Agency Code: Select the agency code against the plans.

Plan Status: **Active** shows all live plans **Pending** shows plans with a future start date.

Plan Type: You will be able to filter plan search results by plan types.

Plan Start / Renewal Date: Enter the month and year e.g. 09 2017 of either the start date or the renewal date.

Renewal Status: Ticking the 'within renewal date' box will display plans that are currently in the renewal period only.

To carry out a search, you do not have to complete any of the fields. Simply press 'Search Plans', and this will bring back details of all plans registered against the business writer.

Once you have entered the search criteria select **Search Plan** and the results will display.

Plan search results

165 plans found

Important information

Renewal dates in red indicate that the plan is in pre-renewal window.
Renewal dates in blue indicate the migrated date of the plan. Please click the date to see the original start date.

Plan number	Plan name	Plan type	Plan Status	Plan Start Date	Next Renewal Date	Principal Members	Business writer	Agency code
51501881	Duffield Morgan Limited BH1 1JD	Business Healthcare	Active	01/03/2017	01/03/2018	3	TABCMDBHJCF SOBCMDBHJCF	P012098
51414560	Costco Management (NI) Ltd BH1 1JD	Business Healthcare	Active	01/01/2017	01/01/2018	9	TABCMDBHJCF SOBCMDBHJCF	P012098
51273739	YABCOMDLFBFX BUBCOMDLFBFX BH1 1JD	Personal Healthcare	Active	24/08/2016	24/08/2017	1	TABCMDBHJCF SOBCMDBHJCF	P012098
51273833	BoSCMCGBKLC MaSCMCGBKLC BH1 1JD	Personal Healthcare	Active	27/08/2016	27/08/2018	1	DABCMFFDBKB SABCMFFDBKB	P012098
51272496	MULTREE'S INVESTOR SERVICES BH1 1JD	Business Healthcare	Active	01/07/2016	31/07/2017	65	CLBGMFDMFDM DEBGMFDMFDM	P012098
51242374	Leansale Ltd BH1 1JD	Business Healthcare	Active	14/07/2016	14/07/2017	4	TABCMDBHJCF SOBCMDBHJCF	P012098
51069223	Rider Hunt Newcastle Limited BH1 1JD	Business Healthcare	Active	01/04/2016	01/04/2018	4	TABCMDBHJCF SOBCMDBHJCF	P012098
50537222	Phoenix Disposal Drinks Ltd BH1 1JD	Business Healthcare	Active	01/08/2015	01/08/2017	2	TABCMDBHJCF SOBCMDBHJCF	P012098
50531455	GENERIC CHC BH1 1JD	Corporate Healthcare	Active	31/07/2014	31/07/2015	1	TABCMDBHJCF SOBCMDBHJCF	P012098
50009227	James Mac A029 1EA	Personal Healthcare	Active	04/10/2017	04/10/2018	1	BRBGMFHLBBO ALBGMFHLBBO	P012098

You can refine your search results on the left hand side of the page, enabling you to find information quickly and easily. Change your search criteria, as you need it, and then select **Update search results**.

You can also 'sort' your results, either ascending or descending, to suit you. By clicking on the columns title the sort arrow will appear.

If more than 10 results are returned, only the first 10 results will be displayed, with the subsequent results listed on the next pages. You can choose to increase the number of results per page should you wish to do so.

To view a specific plan click on either the plan number or company name.

The renewal status will show as red when either a corporate plan is within 30 days of their renewal date or a business or personal plan has had their renewal invite issued.

VIEW PLAN DETAILS

Plan details

[View plan documents](#) [Add principal members](#)

Important Information

This plan is currently within the **renewal window** - some plan amendments may take longer than normal to process and affect any renewal documentation already issued.

Plan overview Plan number 50531455

Plan name	GENERIC CHC	Plan status	Active
Address	Marshall Point 4 Richmond Gardens BOURNEMOUTH BH1 1JD	Principal members	1
Nature of business	None of the above	Plan type	Corporate Healthcare
		Plan start date	31/07/2014
		Next renewal date	31/07/2015
		Maximum child age	25 years old
		Special terms	Special terms apply. See Plan Certificate for details.

Once in the plan details screen you will be able to see all the key information about the plan. Each section can be expanded by clicking on the + next to the title.



Important information will display warnings during the renewal cycle, such as whether renewal has been confirmed or not. Important Information will display when a plan is within the renewal window.

PLAN OVERVIEW

Plan overview provides high level information on the plan, such as the plan’s status, start/renewal dates, number of active members and group contact information.

Plan overview Plan number **50531455**

Plan name	GENERIC CHC	Plan status	Active
Address	Marshall Point 4 Richmond Gardens BOURNEMOUTH BH1 1JD	Principal members	1
Nature of business	None of the above	Plan type	Corporate Healthcare
		Plan start date	31/07/2014
		Next renewal date	31/07/2015
		Maximum child age	25 years old
		Special terms	Special terms apply. See Plan Certificate for details.

MEMBER INFORMATION

Members

Principal

1 member found

Member name	Membership number	Member type	Cover status	Date of birth
CHBCCHCGDBCH_VIBCCHCGDBCH <small>Marshall Point BH1 1JD</small>	<u>1226253126</u>	Principal Male Family	Active	01/01/1995

Members: All the members who are both active and inactive on the plan.

You can click on any of the members’ names or membership numbers to access their full details.

Click on the + next to any principal members shows their associated dependants.

Principal drop down: Select ‘All’ to show all the dependants on the plan.

Forename / Surname search: Find a particular member using their name (minimum of 2 characters).

Advanced member search: A full member search screen as detailed on page 15

PAYMENT INFORMATION

— Payment information			
Next payment	£5102.6	Payment Frequency	Yearly
Payment summary	20/05/2015 Next Payment Due 28/05/2015 Last Payment Received	Payment method	Cheque

Payment Information shows the next payment amount and due date. It will also show the payment method and frequency of the payment.

AGENCY INFORMATION

— Agency	
Agency Name	
Agency Code	P011210
Business Writer	D Jones

The agency code and the business writer's name which are against the plan.

CATEGORIES

— Categories						
To add a new category please contact your dedicated Adviser Service team who will be able to assist you						
Category name	Active principal members	Excess type	Initial principal member excess	Initial dependant excess	Cover details	Midterm joiner acceptance terms
Category 1	1	Per plan year	£0	£0	View cover details	Medical History Disregarded

An overview of each category on the plan including the mid-term joiner acceptance terms will appear. If you select [view cover details](#) it will show you the full details of cover including additional options and limits.

GROUP SECRETARY

— Group Secretary
Principal Group Secretary
Mrs DuBCCHCGDBBK GrBCCHCGDBBK test@vitality.co.uk

Contact information and names for all the group secretaries will be listed. The Principal Group Secretary will always be listed at the top.

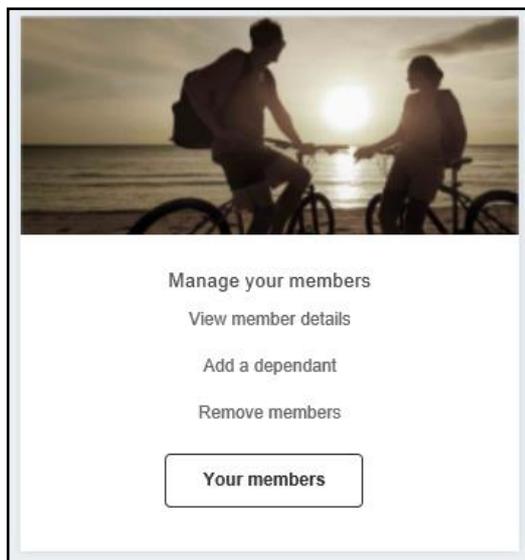
DISPATCH PREFERENCE

Dispatch Preferences		
	Midterm adjustment	Renewal
Issue plan documents to	Group Secretary	Group Secretary
Issue joiner renewal pack to member	Yes	Yes
Documents issue method	Email	Email

Shows the current routing for documents and which issue method is being used.

SEARCHING FOR A MEMBER

From the Home screen select 'Your members'



The following search will be displayed.

Manage your members

Search for a member Hide search tips ?

Enter at least one search term to find principal members and dependants. You can combine search terms to refine your search.

Vitality membership number	<input type="text" value="Vitality membership number"/>	?	Member type	<input type="text" value="Principal"/>	?
Member forename	<input type="text" value="Member forename"/>	?	Cover status	<input type="text" value="Active"/>	?
Member surname	<input type="text" value="Member surname"/>	?	Plan type	<input checked="" type="checkbox"/> Personal <input checked="" type="checkbox"/> Business <input checked="" type="checkbox"/> Corporate	?
Date of birth	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YYYY"/>	?	Plan number	<input type="text" value="Plan number"/>	?
Postcode	<input type="text" value="Postcode"/>	?	Company name	<input type="text" value="Company name"/>	?

You can search for a member using:

Membership no.: The Vitality membership number.

Member Name: The member's forename and /or surname (minimum of 2 characters).

Date of Birth: The member's date of birth

Post Code: The member's post code

Cover Status: **Active** shows all live members, **Cancelled** shows all leavers, **Pending** shows future dated joiners.

Plan Type: You will be able to filter search results by plan types by ticking the type you wish to search for at least one must be picked.

Plan Number: The 8 digit plan number starting with 5, 4, 3 or 2

Company Name: For Business Healthcare and Corporate Healthcare plans, enter the company name.

Member search results

1 member found

Helpful tips Hide tips ?

Use the panel on the left to refine your search. Click on a column heading to sort the results. Click the + symbol to view dependants.

Member name	Membership number	Date of birth	Member type	Cover status	Renewal date	Company name	Plan number	Plan type
Aarpa, Aarpa MARSHALL POINT BH1 1JD	1238285464	01/07/1987	Principal Male Single	Active	30/08/2018	Avbcc	50000240	Business Healthcare

Once you have entered the search criteria, select **Search members** and the results will display. When searching for members you must enter information in at least one search field.

Member name	Membership number	Date of birth	Member type	Cover status	Renewal date	Company name	Plan number	Plan type
Bone, Sean BHS 355 Dependants	1232766665	22/10/1975	Principal Male, Couple	Active	09/06/2018		80000249	Personal healthcare
Bone, Maureen	1232766673	26/08/1967	Spouse	Active				

If you wish to refine your search results you can change the search criteria in the column on the left hand side and select 'Update search results'.

If your search returns multiple results then it is possible to 'sort' the columns in both ascending and descending order to assist in finding your specific result. You will need to click on the columns title and the sort arrow will appear.

If more than 10 results are returned then only the first 10 results will be displayed with the subsequent results listed on the subsequent pages. You can choose to increase the number of results per page should you wish to do so.

To view a specific member click on either the membership number or principal member name. Selecting the plan number will take you to the view plan screens, rather than view member screens.

You can view the principal members' dependants by selecting the expansion icon next to the principals name.

VIEWING MEMBER DETAILS

You can view all of the key details concerning the member. You can also see if there are medical exclusions on the members plan, however you will not be able to see what the exclusions are due to the protection of sensitive data.

If you select **View cover details** the plan certificate document will display showing the limits and benefits.

If you select the **Plan number**, you will be taken to the view plan screens – see page 25.

Dependants' details can also be accessed in this screen by selecting the expansion icon next to their name.

Member details ➤ Add dependant(s) ✕ Remove member(s)

— Aarpa Aarpa - Principal, male, single

Vitality membership number	1238285484	Cover status	Active
Name	Mr Aarpa Aarpa	Next renewal date	30/08/2018
Gender	Male	Age at next plan renewal date	51
Date of birth	01/07/1987	Joining date	03/08/2017

Contact details

Home phone number	
Work phone number	
Mobile phone number	
Email address	test@test.com

Home address

MARSHALL POINT
4 RICHMOND GARDENS
BOURNEMOUTH
BH1 1JD

Cover summary

Company name	Avbce	Type of excess	Per claim episode
Plan type	Business Healthcare	Excess amount	£250
Plan number	50000240	Underwriting terms	Continued Personal Medical Exclusions
Category	Category 1	Medical exclusions	No
Category package	Single		
Hospital option	Local		

REQUEST TO REMOVE A MEMBER/DEPENDANT

You can request to remove members and/ or dependants from a plan.

It is not possible to cancel a plan via Adviser Hub, this means the principal member on a Personal Healthcare plan cannot be requested to be removed. For Business Healthcare and Corporate Healthcare plans, it is also not possible to remove a principal member that would result in the plan being cancelled.

To remove a member or a dependant, you can either search for the member using the member search or from plan details enter the members tab and select the relevant member from the list by double clicking on their name.

Once in the full members details select **Remove member(s)** or **Remove Dependants** in a Personal Healthcare plan.

Member details [Add dependant\(s\)](#) [x Remove member\(s\)](#)

Important Information

● This plan is currently within the **renewal window**. Amendments to the plan may result in a revised Renewal Invite being issued. Please contact your dedicated Adviser Service team for further information and support.

— Vibcchcgdbch Chbcchcgdbch - Principal, male, family

Vitality membership number	1228253126	Cover status	Active
Name	Mr VIBCCHCGDBCH CHBCCHCGDBCH	Next renewal date	31/07/2015
Gender	Male	Age at next plan renewal date	20
Date of birth	01/01/1995	Joining date	31/07/2014

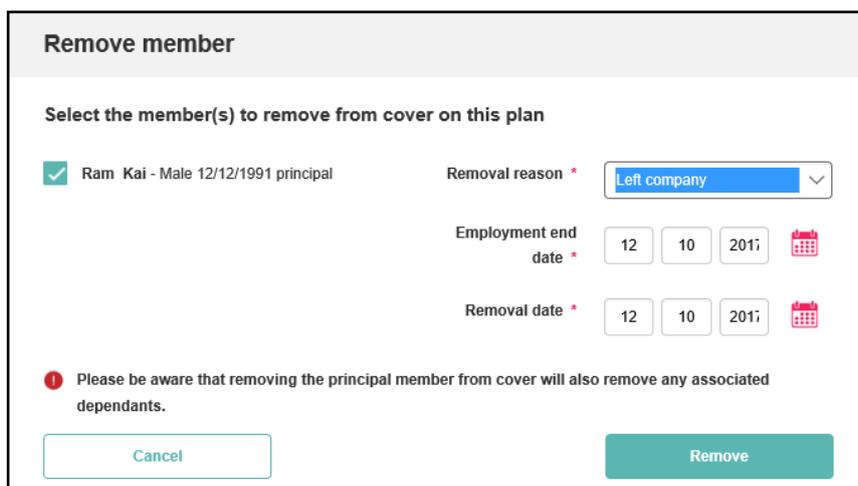
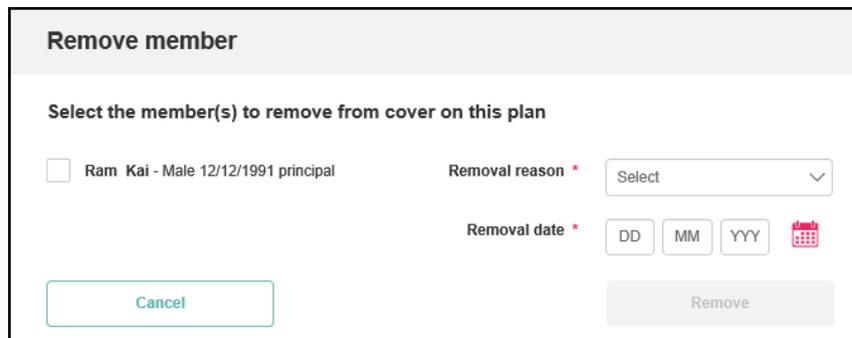
Contact details		Home address	
Home phone number		Marshall Point	
Work phone number		4 Richmond Gardens	
Mobile phone number		BOURNEMOUTH	
Email address		BH1 1JD	

Cover summary

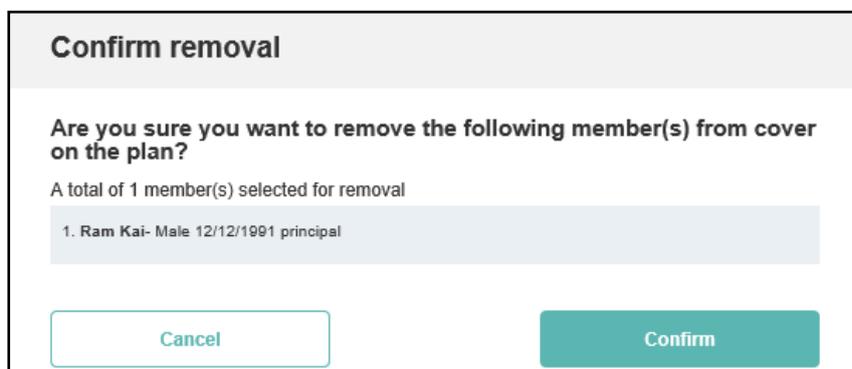
Company name	<u>GENERIC_CHC</u>	Type of excess	Per plan year
Plan type	Corporate Healthcare	Excess amount	£0
Plan number	<u>50531455</u>	Underwriting terms	Medical History Disregarded
Category	Category 1	Medical exclusions	No
Category package	Single		
Hospital option	Countrywide Plus		

Select the member or dependants that need to be removed. If the principal member is selected, a warning message will appear to say that all dependants will be removed at the same time.

Select the reason for leaving and the date they are to be removed, this can be +30 days or -30 days of the request date. If the date they select is outside the +/- 30 days, a warning message appear asking to reselect the dates.



Once everything is entered, select 'Remove'.



A confirmation message will appear detailing who is to be removed from the plan, if this is correct select **Confirm**, if not, select **Cancel** and you will return to the remove member screen to re select or cancel the action.

Once you have confirmed the removal you will see a success message stating that the request has been submitted.

REQUEST TO ADD A NEW PRINCIPAL

You can request to add members to cover on both Moratorium and Medical History Disregarded underwriting terms.

When adding a new member with dependants, the dependants will need to have the same underwriting as the principal member.

Plan details

View plan documents Add principal members

Plan overview Plan number 50002277

Plan name	Bnhyu	Plan status	Active
Address	ST MARGARET OF SCOTLAND'S CHURCH GALLOWGATE ABERDEEN AB25 1EA	Principal members	3
Nature of business	Transport	Plan type	Business Healthcare
		Plan start date	09/06/2017
		Next renewal date	09/06/2018

+ Members

To add a new principal member enter the plan details and select

Add principal members

Add principal member / family unit

Bnhyu: plan number 50002277 Cancel application

Principal member details

Principal member

Title * Select

First name * First name

Last name * Last name

Gender * Select

Date of birth * DD MM YY

Contact details

Email address * Email address

Mobile phone number Mobile number

Work phone number Work number

Home phone number Home number

Home address

Enter postcode to find address * Postcode

Find address

[Enter address manually](#)

Insurance options

Enter the name, date of birth and gender of the principal member.

Any mandatory information will have an asterisk next to it. You can also cancel the application by selecting **Cancel application**.

Enter the member's contact details.

Enter the postcode for the principal members address.

Enter postcode to find address * bh1 1jd

Find address

[Enter address manually](#)

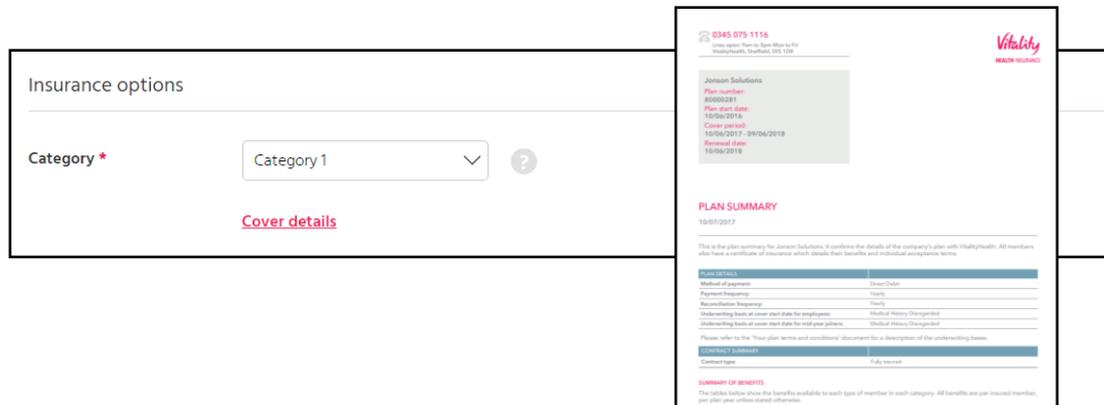
Select Address * Select Address
MARSHALL POINT, 4 RICHMC
MARSHALL POINT, 4 RICHMC
PRUHEALTH MARSHALL POI
MARSHALL POINT, 4 RICHMC

Select this Address

You can use **Find address** which will display a list of addresses within the postcode area, highlight the address and press **Select this address**. If you cannot locate the correct address, you can enter it in manually by selecting **Enter address manually**.

From the Category drop down select the category the member needs to join. Further information about the coverages in the selected category can be viewed by selecting **Cover details**. If there is only one category on the plan there will be only one option listed.

Should you wish to add a new category to cover, you will need to contact your dedicated **Adviser Service team** to do so.



The excess will display for the chosen category. Select the hospital option required and whether or not the principal member is currently insured or not.

The mid-term joiner acceptance terms will be display and the allowed underwriting terms will be available in the drop down. Select the underwriting terms. If Continued Personal Medical Exclusions or Full Medical Underwriting are required then you will need to contact **Adviser Services** as an application form is required.

Enter the Employment start date (can be up to 30 days in the future, cannot be backdated) for the principal member and the date the cover needs to start. Confirm whether or not the principal member currently has a plan with VitalityHealth or VitalityLife.

If no dependants need to be added to the plan, then select **No** and **Continue**

The screenshot shows a detailed form for insurance options. It includes a category dropdown, a 'Cover details' link, and several input fields: 'Excess' (Per claim episode, £100), 'Hospital option' (Select), 'Is the principal member currently insured?' (Yes/No), 'Mid-term joiner acceptance terms (MORI) Moratorium', 'Underwriting terms' (Select), 'Employment start date' (12/10/2017), 'Cover start date' (12/10/2017), 'Does the principal member currently have a plan with VitalityHealth or VitalityLife?' (Yes/No), and 'Do you want to add dependants to this application?' (Yes/No).

To add dependants select **Yes** and **Continue** and the below screen will appear (see next page).

Complete all the fields for the dependant, selecting the relationship to the principal member. If you tick yes to the dependant having current insurance an additional question will appear asking if they are currently insured on Medical History Disregarded underwriting.

Email addresses are mandatory for any dependants over the age of 18.

To add more dependants select the 'Add another dependant' and repeat the process until you have listed everyone.

You can delete one of the added dependants if required by selecting the delete button next to their name.

A warning will appear, select Confirm and the dependant will be removed from the application.

Occupation details
Please state if the applicant(s) are employed in any of the occupations listed below

Working offshore in the extraction / refinery of natural / fossil fuels. * Yes No ?

Armed forces personnel (including Armed Forces Reservists). * Yes No ?

Professional or semi-professional sports. * Yes No ?

[Previous](#) [Continue](#)

Once all dependants have been added, then select **Continue**.

You will then be asked if any of the applicants are employed in certain occupations.

If you answer 'Yes', you will then be asked to confirm which applicant this applies to.

Once confirmed select **Continue**

NB: If yes is selected this will not prevent the application from being submitted but will be reviewed on submission to Vitality as per current procedures.

A review panel will appear with the opportunity to edit the details if required. Select **Edit** next to the section that needs the change. This will take you to the page that needs amending. Once corrected select **Continue** until you are back at the review panel.

Add principal member / family unit

Bnhyu: plan number 50002277 [Cancel application](#)

You're almost finished. Please review the application before you submit it.

Insurance options [Edit](#)

Plan name	Bnhyu	Plan type	Business Healthcare
Plan number	50002277	Underwriting terms	Moratorium (MORI)
Category name	Category 1	Hospital option	Countrywide
Excess	Per claim episode	Employment start date	12/10/2017
Excess amount	£100	Cover start date	12/10/2017

Principal: john wayne [Edit](#)

Name	Miss john wayne	Is the principal member currently insured?	No
Gender	Male	Does the principal member currently have a plan with VitalityHealth or VitalityLife?	No
Date of birth	01/01/1980		

Contact details [Edit](#)

Home number	Not provided	Address Edit
Work number	Not provided	
Mobile number	Not Provided	
Email address	john@vitality.co.uk	

Occupation [Edit](#)

Working offshore in the extraction / refinery of natural / fossil fuels.
None

Armed forces personnel (including Armed Forces Reservists).
None

Professional or semi-professional sports.
None

An important information section needs to be read and a confirmation box will need to be ticked before you can submit the application form.

Important Information

Of course, we strongly advise all applicants not to delay seeking medical advice or treatment for a pre-existing condition during the moratorium period.

PLAN DECLARATION

BY SUBMITTING THIS APPLICATION YOU CONFIRM ON BEHALF OF ALL APPLICANTS, THEIR UNDERSTANDING OF THE FOLLOWING:

- That this application is subject to written acceptance by VitalityHealth.
- That by completing this application you are applying on behalf of all applicants to be covered on this plan and are doing so with their full consent. You also agree that the principal member will receive all plan-related documentation on behalf of all applicants.
- That the information given on this application must be full and accurate.
- That we must be advised of any change to the information given in this application which occurs between the date of submitting the plan declaration and the applicant's cover start date.

Please tick here to confirm that you have read and accept to proceed on this basis. 

[Submit application to Vitality](#)

Submit application

Are you sure you want to submit this application to VitalityHealth?

[Cancel](#) [Confirm](#)

To proceed with the application select **Submit** and the below message will appear, select **Confirm**

You will then see a screen explaining what happens next. Upon receipt of the item we will manually issue a confirmation of receipt email to the business writer. Once the work item has been completed a further email will be sent, confirming that the item has been processed. Standard documentation will be issued as it is currently.

Success! Your application has been sent to Vitality

What is next ?

We will respond to your request as soon as possible. This may take up to **two working days**.

If you have any questions about this application please contact your dedicated Adviser Service team who will be happy to assist you. Our opening hours are Monday to Friday 9am to 5pm.

How will you be informed about the progress of this application ?

You will receive notification updates on the progress of this application which will be sent to: stewart.chorley@vitality.co.uk. If this email address is incorrect please contact the Agency and Commissions team to change it. You can email Agency@vitality.co.uk or call 0345 279 8863. Our opening hours are Monday to Friday 9am to 5pm.

Important

You should ensure that all applicants are registered with a UK GP and Dentist and that they have the applicants full medical and dental records. This will help avoid delay in getting authorisation for an eligible claim by us.

The cover and terms we offer might be different from existing private health insurance. Therefore we would strongly advise applicants do not to cancel any current policy until they have received our certificate of insurance confirming our terms and are happy to accept those terms.

If the applicant is currently insured and does not supply a copy of their certificate of insurance, if requested, we may be unable to proceed with this application. If we do proceed, VitalityHealth may not be able to authorise or pay for any eligible claim until this document has been supplied.

[Add another principal member](#) [Close this window](#)

REQUEST TO ADD A DEPENDANT

You will be able to add dependants through the Adviser Hub, if they are to be added either on Medical History Disregarded or Moratorium underwriting terms. For all Continued Personal Medical Exclusions or Full Medical Underwriting applicants Adviser Services will need to be contacted to action this request.

Members

Principal Forename Surname Search

3 members found

Member name	Membership number	Member type	Cover status	Date of birth
Kai, Ram 23 STANCLIFFE LANE M24 2PB	1237518731	Principal Male Single	Active	12/12/1991
Kai, Ram Y ST. MARGARET OF SCOTLAND'S CHURCH AB29 1EA	1237520711	Principal Male Single	Active	12/12/1991
Kai, Sai 1 SILVER STREET YO11 1EE	1237520158	Principal Male Single parent	Active	12/12/1991

Select the member for which the dependant/s need to be added to and double click on their name. This will open the full member details.

Once in the full member

details select **Add dependant(s)**

Member details

Sai Kai - Principal, male, single parent

Vitality membership number	1237520158	Cover status	Active
Name	Mr Sai Kai	Next renewal date	08/09/2018
Gender	Male	Age at next plan renewal date	27
Date of birth	12/12/1991	Joining date	08/09/2017

Contact details

Home address: 1 SILVER STREET, SCARBOROUGH, YO11 1EE

Home phone number:

Work phone number:

Mobile phone number:

Email address:

Cover summary

Company name	Bnhvy	Type of excess	Per claim episode
Plan type	Business Healthcare	Excess amount	£100
Plan number	50002277	Underwriting terms	Moratorium
Category	Category 1	Date of Moratorium	08/09/2017
Category package	Single	Medical exclusions	Yes
Hospital option	Countrywide		

Dependant details

Dependant 1

Personal

Title *

First name *

Last name *

Gender *

Date of birth *

Email address

Relationship to the principal member *

Enter the dependant's personal details and insurance information.

Anything with an asterisk * is mandatory and will need completing before the application can be submitted.

Email address are mandatory for any dependants over the age of 18.

Insurance

Category name [Cover details](#)

Excess
Excess amount

Hospital option

Is the dependant currently insured? * Yes No

Mid-term joiner acceptance terms (MORI)

Underwriting terms *

Cover start date *

Does the dependant currently have a plan with VitalityHealth or VitalityLife? * Yes No

Finished adding dependants? Please click continue. [Add another dependant](#) [Continue](#)

Once the details have been entered, either select **Add another dependant** and repeat the process for another dependant to be added to the plan or **Continue**.

Occupation details

Please state if the applicant(s) are employed in any of the occupations listed below

Working offshore in the extraction / refinery of natural / fossil fuels. * Yes No

Armed forces personnel (including Armed Forces Reservists). * Yes No

Professional or semi-professional sports. * Yes No

[Previous](#) [Continue](#)

You will need to confirm whether or not the dependant is employed in any of the listed occupations which have restrictions. Select **Continue**.

You're almost finished. Please review the application before you submit it.

Insurance Options [Edit](#)

Plan name	Bnhyu	Plan type	Business Healthcare
Plan number	50002277	Underwriting terms	Moratorium (MORI)
Category Name	Category 1	Hospital option	Countrywide
Excess	Per claim episode	Cover start date	12/10/2017
Excess amount	£100		

Dependant 1: lilly girl [Edit](#)

Name	Miss lilly girl	Is the dependant member currently insured?	No
Gender	Female	Does the dependant member currently have a plan with VitalityHealth or VitalityLife?	No
Date of birth	01/01/2011		
Relationship to the principal member	Child Dependant		
Email address	Not Provided		

Occupation [Edit](#)

Working offshore in the extraction / refinery of natural / fossil fuels. None

Armed forces personnel (including Armed Forces Reservists). None

Professional or semi-professional sports. None

You will then see an application summary screen. The summary screen gives you the opportunity to check and edit any of the details. If you select **Edit** it will take you to the section where the amendment is needed. Once amended select **Continue** on each page until you return to the summary screen.

Once the details are correct, the adviser will need to tick the important information box to confirm that they want to proceed (the full important information can be seen on page 31) and select **Submit application to Vitality**.

Important information

This application and the information disclosed on it is valid for 45 days from the date the application is submitted.

IMPORTANT REGULATORY INFORMATION

VitalityHealth is a trading name of Vitality Health Limited and Vitality Corporate Services Limited. Vitality Health Limited, registration number 05051253 is the insurer that underwrites this insurance plan. Vitality Corporate Services Limited, registration number 05933141 acts as an agent of Vitality Health Limited and arranges and provides administration on insurance plans underwritten by Vitality Health Limited.

Registered office at 3 More London Riverside, London, SE1 2AQ. Registered in England and Wales.

Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Vitality Health Limited is authorised by the Prudential Regulation Authority and is regulated by

Please tick here to confirm that you have read and accept to proceed on this basis. 

Submit application to Vitality

A warning will appear to confirm submission to VitalityHealth, select confirm.

Submit application

Are you sure you want to submit this application to VitalityHealth?

Success! Your application has been sent to Vitality

What is next?

We will respond to your request as soon as possible. This may take up to **two working days**. Notification updates will be sent to: stewart.chorley@vitality.co.uk. If this email address is incorrect **please contact your Adviser Services team**.

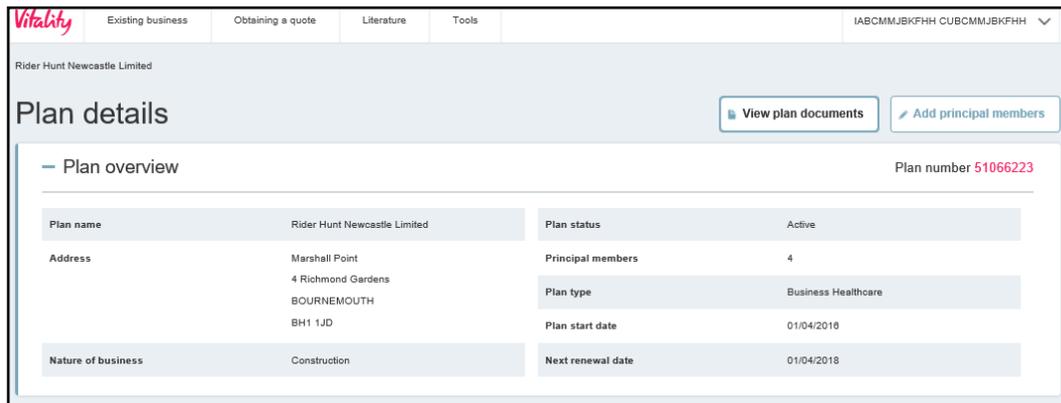
If your query is urgent please contact your Adviser Service team. Our opening hours are **Monday to Friday 9am – 5pm**.

Close this window

VIEWING PLAN DOCUMENTS

You can access certain plan documentation (full listing below). Documents will be accessible via Adviser Hub for 13 months. Should you require sight of a document older than this then you will need to contact your dedicated **Adviser Service team**.

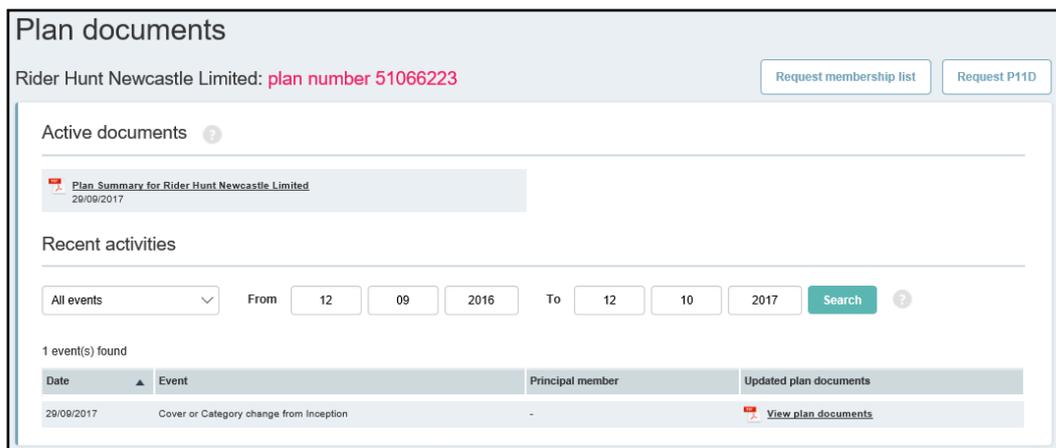
There are two ways to access plan documents, you can either search for the specific plan or navigate to the plan details page, and here you can select '**View plan documents**'.



Plan details View plan documents Add principal members

Plan number **51066223**

Plan name	Rider Hunt Newcastle Limited	Plan status	Active
Address	Marshall Point 4 Richmond Gardens BOURNEMOUTH BH1 1JD	Principal members	4
Nature of business	Construction	Plan type	Business Healthcare
		Plan start date	01/04/2018
		Next renewal date	01/04/2018



Plan documents Request membership list Request P11D

Rider Hunt Newcastle Limited: **plan number 51066223**

Active documents ?

Plan Summary for Rider Hunt Newcastle Limited
29/09/2017

Recent activities

All events ▼ From 12 09 2016 To 12 10 2017 Search ?

1 event(s) found

Date	Event	Principal member	Updated plan documents
29/09/2017	Cover or Category change from Inception	-	View plan documents

This will take you to the documents page where all the documents for the plan can be viewed.

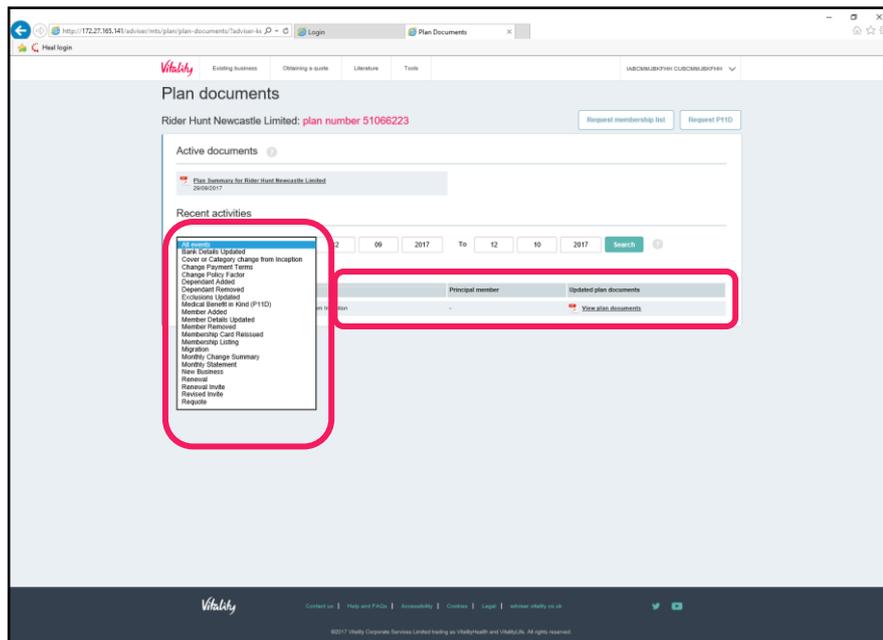
The page is separated in to two main sections '**Active Documents**' and '**Recent Activities**'.

Within the '**Active Documents**' section the most recent versions of the following documents will always be listed (when available):

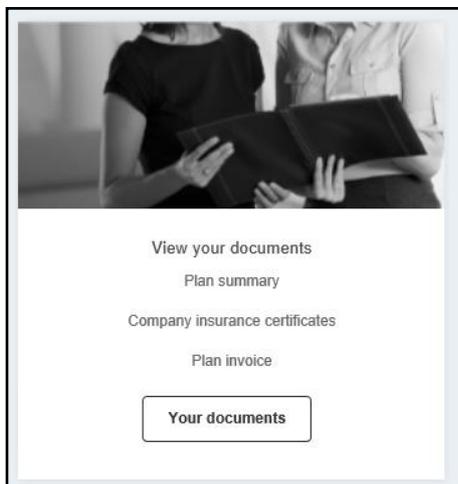
- Plan summary
- Company certificate of insurance
- Invoice
- DDI confirmation

- Membership List (not Corporate Healthcare)
- P11D (not Corporate Healthcare)
- Monthly statement (not Corporate Healthcare)
- Changes to the plan

As a new version of any of the documents is produced it will replace any older copies. The active documents section is designed to provide ease of access to the most frequently used documents. Within the 'Recent Activities' section you can filter the documents by a date range or event type from the drop down. If there is no name next to the event type then this will indicate that it is a company document not a member document.



Once you have located the document you want this can be viewed by clicking on the document description. This will open the document in a separate window.



You can also access plan documents directly from the Home page by selecting 'Your documents'.

This will take you to the documents hub where you can search for documents across all your plans or documents for a specific plan, rather than having to navigate via the plan details page. You can also filter the documents by a date range or document type from the drop down. Once you have located the document you want this can be viewed by clicking on the document description, this will open the document in a separate window.

Document Hub

484 document(s) found

Plan name
Plan number
Business writer
Document type

Important information

This section contains all active documents for all your associated plans
The last 13 months' worth of documents are shown here, please contact your dedicated Adviser Service team if you require older documents

Date processed	Plan name	Plan number	Business writer	Document name	All documents
04/10/2017	Mr James Mac	809225Z	BRCMHPLEBD ALBCMHPLEBD	Invoice	View all documents
04/10/2017	Mr James Mac	809225Z	BRCMHPLEBD ALBCMHPLEBD	Plan Summary for Mr James Mac	View all documents
29/09/2017	Biller Hunt Newcastle Limited	118622Z	TABCMSDOLJCF SDBCMSDOLJCF	Plan Summary for Biller Hunt Newcastle Limited	View all documents
22/09/2017	Aabboc	809221S	MBCMHPMLLJ MBCMHPMLLJ	Plan Summary for Aabboc	View all documents
22/09/2017	Aabboc	809221S	MBCMHPMLLJ MBCMHPMLLJ	Membership List	View all documents
22/09/2017	Aabboc	809221S	MBCMHPMLLJ MBCMHPMLLJ	Employer Certificate of Insurance	View all documents
22/09/2017	Aabboc	809221S	MBCMHPMLLJ MBCMHPMLLJ	Invoice	View all documents
22/09/2017	James Martin	809221S	BRCMHPLEBD ALBCMHPLEBD	Plan Summary for James Martin	View all documents
22/09/2017	James Martin	809221S	BRCMHPLEBD ALBCMHPLEBD	Invoice	View all documents
22/09/2017	James Martin	809221S	BRCMHPLEBD ALBCMHPLEBD	Membership List	View all documents

10 records per page 1 2 3 4 5 Next Last

Some of the documents when selected will display a list of the individual documents issued within the pack such as the new business pack as this will contain the invoice and employer certificate.

Documents list X

New Business on 20/06/2017 has generated the following documents

- Plan Summary for Kijihkhki
- Employer Certificate of Insurance
- Membership List
- Invoice

The documents that you will be able to view in Adviser Hub are listed in the below table:

Adviser Hub Viewable Documents		
Plan Type	Business Area	Document Title
Personal Healthcare	New Business	Invoice
Personal Healthcare	New Business	Plan Summary
Personal Healthcare	Servicing	Direct Debit Confirmation
Personal Healthcare	Servicing	Plan Summary
Personal Healthcare	Servicing	Plan Amendment
Personal Healthcare	Renewal	Plan Summary
Personal Healthcare	Renewal	Adviser Plan Summary
Personal Healthcare	Renewal	Changes to the Plan
Personal Healthcare	Renewal	Adviser Revised Payment Summary
Personal Healthcare	Renewal	Requote Document (to be in a future release)
Business Healthcare	New Business	Invoice
Business Healthcare	New Business	Membership List
Business Healthcare	New Business	Employer Certificate
Business Healthcare	New Business	Plan Summary
Business Healthcare	Servicing	Membership List
Business Healthcare	Servicing	Plan Summary
Business Healthcare	Servicing	Monthly Statement
Business Healthcare	Servicing	Plan Amendment
Business Healthcare	Servicing	Direct Debit Confirmation
Business Healthcare	Servicing	P11D
Business Healthcare	Renewals	Payment Summary
Business Healthcare	Renewals	Membership List
Business Healthcare	Renewals	Changes to the Plan
Business Healthcare	Renewals	Renewal premium breakdown and membership list
Business Healthcare	Renewals	Requote Document (to be in a future release)
Business Healthcare	Renewals	Company Certificate of Insurance
Corporate Healthcare	New Business	Plan Summary
Corporate Healthcare	New Business	Company Certificate of Insurance
Corporate Healthcare	New Business	Invoice
Corporate Healthcare	Servicing	Plan Summary
Corporate Healthcare	Renewal	Company Certificate of Insurance
Corporate Healthcare	Renewal	Changes to the Plan

You will not have access to view individual member certificates. This is in line with new data protection regulation coming into effect May 2018.

REQUESTING A MEMBERSHIP LIST

You can request a membership list for your client's Business Healthcare plans and view it in the document hub within 24 hours. A copy will also be sent via the current routing preference on the plan. If you require a membership list for a Corporate Healthcare plan, this can be requested through Adviser Hub and will be emailed to you directly.

To request a membership list enter the plan details screen and select **'View plan documents'**.

Plan details View plan documents Add principal members

Plan number 51066223

Plan overview

Plan name	Rider Hunt Newcastle Limited	Plan status	Active
Address	Marshall Point 4 Richmond Gardens BOURNEMOUTH BH1 1JD	Principal members	4
Nature of business	Construction	Plan type	Business Healthcare
		Plan start date	01/04/2016
		Next renewal date	01/04/2018

Plan documents

Rider Hunt Newcastle Limited: plan number 51066223 Request membership list Request P11D

Active documents

Plan Summary for Rider Hunt Newcastle Limited
29/09/2017

Recent activities

All events To Search

1 event(s) found

Date	Event	Principal member	Updated plan documents
29/09/2017	Cover or Category change from Inception	-	View plan documents

Once in the plan documents select Request membership list.

You will see a confirmation message.

Success

Your request has been submitted and will be processed in the next working day.

The **Membership list** will be issued using your routing instructions, and for Business Healthcare plans, will be available to view in the Document Hub.

Confirmation will be sent to the following email address **stewart.chorley@vitality.co.uk**.

OK

REQUESTING A P11D

You can request a P11D for your Business Healthcare plans which will be available to view in the document hub within 24hrs and a copy will be emailed directly. If you request a P11D for a Corporate Healthcare plan, this will be emailed directly and will not be visible within Adviser Hub. To request a P11D enter the plan details screen and select **'View plan documents'**.

The image shows two screenshots from the Vitality system. The top screenshot is the 'Plan details' page for 'Rider Hunt Newcastle Limited'. It includes a table with the following information:

Field	Value	Field	Value
Plan name	Rider Hunt Newcastle Limited	Plan status	Active
Address	Marshall Point 4 Richmond Gardens BOURNEMOUTH BH1 1JD	Principal members	4
Nature of business	Construction	Plan type	Business Healthcare
		Plan start date	01/04/2016
		Next renewal date	01/04/2018

The 'View plan documents' button is highlighted with a red box. The bottom screenshot is the 'Plan documents' page for the same plan. It shows a 'Request P11D' button highlighted with a red box. Below this, there is a section for 'Active documents' and 'Recent activities' with a search filter for events from 12/09/2017 to 12/10/2017.

The 'Request P11D report' form contains the following fields:

- Select tax year ***: A dropdown menu with 'Select' chosen.
- Email address**: A text field containing 'stewart.chorley@vitality.co.uk'.

At the bottom of the form are two buttons: 'Cancel' and 'Confirm'.

Once in the plan documents select Request P11D. Then select the **tax year** and select **confirm**. Please note that the P11D will only be available after the end of the tax year. The request P11D button will only be visible when a P11D is available.

For Business Healthcare plans you will then see a confirmation message advising that a copy of the P11D will be available to view within the plan documents within 24hrs.

The 'Success' message states: **Your request has been submitted and will be processed in the next working day.** The report will be issued using your routing instructions and for Business Healthcare plans will be available to view in the Plan documents. An 'OK' button is located at the bottom of the message.

ADDING A DEPENDANT: PERSONAL HEALTHCARE/BUSINESS HEALTHCARE/CORPORATE HEALTHCARE MORATORIUM AND MHD BASIS ONLY

ACTING ON YOUR CLIENT'S BEHALF?

When giving us information about your client, you confirm that they have appointed you to act on their behalf and on behalf of any other applicants to be included on the plan. This includes providing consent to process their personal information, receive the data protection notice on their behalf and receive marketing information.

You are also submitting the application on behalf of all applicants, and the following important notes (including details of moratorium underwriting if applicable) and declaration should be agreed to by all applicants.

IMPORTANT INFORMATION

- Cover for the additional dependants will not start until we have accepted the application.
- If an applicant has a birthday while this application is being processed, the terms may differ from those originally quoted. We may offer revised terms and premium, unless the dependant is now over the maximum age for joining this plan.
- All applicants must live in the UK (Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man) for at least 180 days in each plan year.
- If they haven't already done so, all applicants should ensure they are registered with a UK GP and Dentist who holds their full medical and dental records. This will help avoid a delay in getting an eligible claim authorised by us.
- The applicants are entitled to ask for a copy of our standard terms and conditions and a copy of their application form at any time.

Business Healthcare / Corporate Healthcare applicants only:

- Please check with the Group Secretary that the dependants can be included on the cover.
- The dependant (spouse / partner) must live at the same address as the principal member and be aged 16 or over at their cover start date.
- Any child dependants (including adopted children) must be aged 25 or under at their cover start date.
- Business Healthcare applicants only: Children aged 21 or over at their cover start date will be charged at an adult rate. Children aged under 21 will be charged an adult rate from the plan renewal date following their 21st birthday.
- Our Worldwide Travel and Emergency Medical Expenses Cover is only available to applicants / existing members providing everyone is aged 79 or under at the plan start date / when the benefit is included to cover.

Personal Healthcare applicants only:

- If the plan includes Worldwide Travel Cover, the spouse / partner must live at the same address as the principal member and be aged between 16 and 64 (inclusive) at their cover start date.
- If the plan does not include Worldwide Travel Cover, the spouse / partner must live at the same address as the principal member and be aged between 16 and 79 (inclusive) at their cover start date.
- Any child dependants (including adopted children) must be aged 25 or under at their cover start date.

DATA PROTECTION NOTICE

A copy of our full data protection notice is available on our website at vitality.co.uk/legal. Alternatively you (the principal member) can request a copy from us.

VitalityHealth and our business associates, service providers and agents will use your information, together with other information, to provide you with the services we offer, or an associated or required service. These include the underwriting and administration of your plan, business planning and accounting, and communicating with you.

We will pass your information to any legal or regulatory body if required to do so.

By submitting this form you consent to us processing your sensitive personal information; such as health information.

We may disclose your personal information to other companies in the Vitality Group*, our business associates, agents or service providers for the purposes above. Your information may be used by service providers in a country outside the European Economic Area, which may not have the same standard of data protection as in the UK. We will ensure appropriate safeguards are in place to protect your information.

ACTING ON SOMEONE'S BEHALF?

When giving us information about another person, you confirm that they have appointed you to act on their behalf. This includes providing consent to process their personal information, receive this data protection notice on their behalf and receive marketing information.

MARKETING CHOICE

The Vitality Group* of companies and our business associates, service providers and agents would like to use your personal information to inform you of other services and products that may be of interest to you by telephone or post. You can exercise your right to opt out of future marketing campaigns by sending us an email at marketingchoices@vitality.co.uk.

*The Vitality Group includes Vitality Health Limited and Vitality Health Insurance Limited, both trading as VitalityHealth, and Vitality Corporate Services Limited trading as VitalityHealth and/or VitalityLife.

MORATORIUM UNDERWRITING

WHAT IS MORATORIUM UNDERWRITING?

Under moratorium underwriting, we do not ask for details of the dependant's medical history. Instead, we apply a straightforward exclusion clause (our 'moratorium clause') which says:

We cannot pay claims for the treatment of any medical condition, or related condition, which the applicant has received medical treatment for, had symptoms of, asked advice on or to the best of their knowledge and belief were aware existed in the five years before their cover start date (a 'pre-existing medical condition').

After two years of continuous insurance cover from the dependant's cover start date, all pre-existing medical conditions will become eligible for benefit, subject to the terms and conditions of the plan. However, this only applies if, when they first receive treatment, they have not:

- consulted anyone (e.g. a GP, dental practitioner, optician or therapist, or anyone acting in such a capacity) for medical treatment or advice (including check-ups), or
 - taken medication (including prescription or over-the-counter drugs, medicines, special diets or injections) for that medical condition or any related condition for two continuous years after their cover start date.
- This clause can easily be broken down into three parts:
- Firstly, medical conditions that are covered from the first day of their insurance. These are conditions that are new to the applicant after their cover start date.

- Secondly, pre-existing medical conditions which become eligible for cover after at least two years continuous insurance. We cover them if the applicant has stayed free from receiving any treatment, advice or medication for a continuous period of two years after their cover start date.
- Thirdly, pre-existing medical conditions which we permanently exclude from cover. We exclude them because the applicant will need regular or periodic treatment, advice or medication and they will never be able to remain free of this help for any continuous two-year period.

The applicant's cover will probably never cover any pre-existing long-term medical conditions such as heart problems, cancer and psychiatric conditions, which are likely to require regular or periodic treatment, medication or advice. This is because the moratorium period starts each time they receive such treatment, so it's unlikely they'll ever have two continuous years free of treatment.

Of course, we strongly advise all applicants not to delay seeking medical advice or treatment for a pre-existing condition during the moratorium period.

PLAN DECLARATION

BY SUBMITTING THIS APPLICATION YOU ARE CONFIRMING UNDERSTANDING OF THE FOLLOWING FOR ALL ADDITIONAL DEPENDANTS:

- That this application is subject to written acceptance by VitalityHealth.
- That by completing this application you are applying on behalf of all applicants to be covered by this plan and are doing so with their full consent. You also agree that the principal member will receive all plan-related documentation on behalf of all applicants.
- That the information given on this application must be full and accurate.
- That we must be advised of any change to the information given in this application which occurs between the date of submitting the plan declaration and the applicants' cover start date.
- That consent is given for VitalityHealth to use the information supplied for the purposes shown in the data protection notice.
- That a copy of the application and plan terms and conditions are available on request.

Moratorium underwriting applicants only:

- Pre-existing medical conditions are subject to the terms and conditions of the moratorium as explained in the 'What is moratorium underwriting?' section and defined in the plan terms and conditions and that these terms will apply to all applicants.
- If any applicant makes a claim, VitalityHealth will have to request information from them or their GP to determine whether the condition was pre-existing or not. Please therefore ensure that the applicant's UK GP has their full medical records to avoid any delay in getting authorisation for a claim by us.

This application and the information disclosed on it is valid for 45 days from the date the application is submitted.

IMPORTANT REGULATORY INFORMATION

VitalityHealth is a trading name of Vitality Health Limited and Vitality Corporate Services Limited. Vitality Health Limited, registration number 05051253 is the insurer that underwrites this insurance plan. Vitality Corporate Services Limited, registration number 05933141 acts as an agent of Vitality Health Limited and arranges and provides administration on insurance plans underwritten by Vitality Health Limited.

Registered office at 3 More London Riverside, London, SE1 2AQ. Registered in England and Wales.

Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Vitality Health Limited is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Trust administration business is handled by Vitality Corporate Services Limited and this activity is not regulated by the Financial Conduct Authority.

You can check our authorisation on the Financial Services Register by visiting the Financial Conduct Authority's website: <https://register.fca.org.uk> or by contacting them directly on 0800 111 6768.

ADDING A PRINCIPAL MEMBER AND ANY ASSOCIATED DEPENDANTS: BUSINESS HEALTHCARE/CORPORATE HEALTHCARE MORATORIUM AND MHD BASIS ONLY

ACTING ON A CLIENT'S BEHALF?

When giving us information about your client, you confirm that they have appointed you to act on their behalf and on behalf of any other applicants to be included on the plan. This includes providing consent to process their personal information, receive the data protection notice on their behalf and receive marketing information.

You are also submitting the application on behalf of all applicants, and the following important notes (including details of moratorium underwriting if applicable) and declaration should be agreed to by all applicants.

IMPORTANT INFORMATION

- Cover for the principal member and any additional dependants will not start until we have accepted the application.
- Please check with the Group Secretary that the principal member is able to join the scheme in accordance with their company eligibility rules and/or that they can apply to include their dependants to cover.
- The principal member and all applicants must live in the UK (Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man) for at least 180 days in each plan year.
- The principal member must be aged 16 or over at the cover start date.
- Their spouse / partner must live at the same address as them and be aged 16 or over at their cover start date.
- Any child dependants (including adopted children) must be aged 25 or under at their cover start date.
- Business Healthcare applicants only: Children aged 21 or over at their cover start date will be charged at an adult rate. Children aged under 21 will be charged at an adult rate from the plan renewal date following their 21st birthday.
- Our Worldwide Travel and Emergency Medical Expenses Cover is only available to applicants providing everyone is aged 79 or under at the plan start date / when the benefit is included to cover.
- If an applicant has a birthday while this application is being processed, the terms may differ from those originally quoted. We may offer revised plan terms, but in certain circumstances we may not be able to offer cover.
- If they haven't already done so, all applicants should ensure they are registered with a UK GP and Dentist who holds their full medical and dental records. This will help avoid a delay in getting an eligible claim authorised by us.
- The applicants are entitled to ask for a copy of our standard terms and conditions and a copy of their application at any time.

DATA PROTECTION NOTICE

A copy of our full data protection notice is available on our website at vitality.co.uk/legal. Alternatively, you (the principal member) can request a copy from us.

VitalityHealth and our business associates, service providers and agents will use your information, together with other information, to provide you with the services we offer, or an associated required service. These include the underwriting and administration of your plan, business planning and accounting, and communicating with you.

We will pass your information to any legal or regulatory body if required to do so.

By submitting this form you consent to us processing your sensitive personal information; such as health information.

We may disclose your personal information to other companies in the Vitality Group*, our business associates, agents or service providers for the purposes above. Your information may be used by service providers in a country outside the European Economic Area, which may not have the same standard of data protection as in the UK. We will ensure appropriate safeguards are in place to protect your information.

ACTING ON SOMEONE'S BEHALF?

When giving us information about another person, you confirm that they have appointed you to act on their behalf. This includes providing consent to process their personal information, receive this data protection notice on their behalf and receive marketing information.

MARKETING CHOICE

The Vitality Group* of companies and our business associates, service providers and agents would like to use your personal information to inform you of other services and products that may be of interest to you by telephone or post. You can exercise your right to opt out of future marketing campaigns by sending us an email at marketingchoices@vitality.co.uk.

*The Vitality Group includes Vitality Health Limited and Vitality Health Insurance Limited, both trading as VitalityHealth, and Vitality Corporate Services Limited trading as VitalityHealth and/or VitalityLife.

MORATORIUM UNDERWRITING

WHAT IS MORATORIUM UNDERWRITING?

Under moratorium underwriting, we do not ask for details of any applicants' medical history. Instead, we apply a straightforward exclusion clause (our 'moratorium clause') which says:

We cannot pay claims for the treatment of any medical condition, or related condition, which the applicant has received medical treatment for, had symptoms of, asked advice on or to the best of their knowledge and belief were aware existed in the five years before their cover start date (a 'pre-existing medical condition').

After two years of continuous insurance cover from the applicant's cover start date, all pre-existing medical conditions will become eligible for benefit, subject to the terms and conditions of the plan. However, this only applies if, when they first receive treatment, they have not:

- consulted anyone (e.g. a GP, dental practitioner, optician or therapist, or anyone acting in such a capacity) for medical treatment or advice (including check-ups), or
- taken medication (including prescription or over-the-counter drugs, medicines, special diets or injections) for that medical condition or any related condition for two continuous years after their cover start date.

This clause can easily be broken down into three parts:

- Firstly, medical conditions that are covered from the first day of their insurance. These are conditions that are new to the applicant after their cover start date.
- Secondly, pre-existing medical conditions which become eligible for cover after at least two years continuous insurance. We cover them if the applicant has stayed free from receiving any treatment, advice or medication for a continuous period of two years after their cover start date.
- Thirdly, pre-existing medical conditions which we permanently exclude from cover. We exclude them because the applicant will need regular or periodic treatment, advice or medication and they will never be able to remain free of this help for any continuous two-year period.

The applicant's cover will probably never cover any pre-existing long-term medical conditions such as heart problems, cancer and psychiatric conditions, which are likely to require regular or periodic treatment, medication or advice. This is because the moratorium period starts each time they receive such treatment, so it's unlikely they'll ever have two continuous years free of treatment.

Of course, we strongly advise all applicants not to delay seeking medical advice or treatment for a pre-existing condition during the moratorium period.

PLAN DECLARATION

BY SUBMITTING THIS APPLICATION YOU CONFIRM ON BEHALF OF ALL APPLICANTS, THEIR UNDERSTANDING OF THE FOLLOWING:

- That this application is subject to written acceptance by VitalityHealth.
- That by completing this application you are applying on behalf of all applicants to be covered on this plan and are doing so with their full consent. You also agree that the principal member will receive all plan-related documentation on behalf of all applicants.
- That the information given on this application must be full and accurate.
- That we must be advised of any change to the information given in this application which occurs between the date of submitting the plan declaration and the applicants' cover start date.
- That consent is given for VitalityHealth to use the information supplied for the purposes shown in the data protection notice.
- That a copy of the application and plan terms and conditions are available on request.

Moratorium underwriting applicants only:

- Pre-existing medical conditions are subject to the terms and conditions of the moratorium as explained in the 'What is moratorium underwriting?' section and defined in the plan terms and conditions and that these terms will apply to all applicants.
- If any applicant makes a claim, VitalityHealth will have to request information from them or their GP to determine whether the condition was pre-existing or not. Please therefore ensure that the applicant's UK GP has their full medical records to avoid any delay in getting authorisation for a claim by us.

This application and the information disclosed on it is valid for 45 days from the date the application is submitted.

IMPORTANT REGULATORY INFORMATION

VitalityHealth is a trading name of Vitality Health Limited and Vitality Corporate Services Limited. Vitality Health Limited, registration number 05051253 is the insurer that underwrites this insurance plan. Vitality Corporate Services Limited, registration number 05933141 acts as an agent of Vitality Health Limited and arranges and provides administration on insurance plans underwritten by Vitality Health Limited.

Registered office at 3 More London Riverside, London, SE1 2AQ. Registered in England and Wales.

Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Vitality Health Limited is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Trust administration business is handled by Vitality Corporate Services Limited and this activity is not regulated by the Financial Conduct Authority.

You can check our authorisation on the Financial Services Register by visiting the Financial Conduct Authority's website: <https://register.fca.org.uk> or by contacting them directly on 0800 111 6768.



Vitality HEALTH