



# Member Guide Vitality- Business Clients



# Contents

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- 03** Who are Key Health?
- 04** What is Private Medical Insurance?
- 05** Registering with Vitality
- 06** Making a Claim
- 07** Extra Benefits with Vitality
- 09** Free Access to BenefitHub
- 10** Leaving your Employer & Continuing Cover

# Who are Key Health?

Key Health are an independent Private Healthcare brokerage who look after the needs of your employer, and their staff. We aim to make sure that your employer can access the best deals on Private Healthcare policies, so that their decisions are always informed. We also offer ongoing support when our clients and their employees need it most.





# What is Private Medical Insurance?



Private Medical Insurance (PMI), also known as private healthcare, provides private access to medical care and is paid for by the policyholder, or the company they work for.

Private medical insurance typically covers a range of medical expenses, including hospital stays, surgery, consultations with specialists, and diagnostic tests, often covering a medical episode from beginning to end, but it can also be used as an optional supplement to NHS services.

Having PMI can often lead to shorter waiting times and more personalised care, as well as flexibility when scheduling appointments, and choosing where and when to receive treatment, and by whom.

Some private healthcare plans may offer additional benefits such as dental care, optical care, mental health services, and alternative therapies.

# Registering with Vitality

To get the most out of your Vitality policy, it is really worth registering for their Member Zone. The basics are that you can download your membership documents and start to manage your claims. If you wish, you are also able to claim a number of excellent benefits through their Member Rewards programme, like 50% off Virgin Active gyms, just for being a member. If you are prepared to allow Vitality to track your healthy exploits, you will also earn Vitality Points and if you earn enough of them for long enough, these points can lead to larger and better discounts like an Apple Watch for only £39 or free subscription to Amazon Prime.

Here's a **video** to show you **how to register**:



Watch Video

## Alternatively, follow these steps:

1

You will have already been emailed your Membership Number, you will need this when you visit [vitality.co.uk/member](https://vitality.co.uk/member) to register.

2

Download the Vitality Member App: Search 'Vitality' on the App Store or Google Play.

3

Complete Your Health Review. This will:

- Reward you with up to 200 Vitality points
- Help you understand your health in more detail
- Offer you tailored advice on improving your health

Log in to **Member Zone** to take the review - it only takes about 5 minutes to complete.

4

Connect Your Device. Before you start earning rewards, you'll need to connect your activity tracking device or smart phone to your account. Link Your Device [here](#).

5

Start Earning Points. There's a whole range of ways you can earn points, including:

- Walking
- Visiting a Vitality Partner Gym
- Completing mindfulness sessions with a Vitality Partner

6

Access Your Membership Documents. All your plan documents are in the Member Zone, including your policy terms and rewards summary.

# Making A Claim

**Warning** - it's essential that you authorise your claim before incurring costs as, just like any other insurance policy, exclusions and limitations can sometimes apply to private medical insurance meaning that certain pre-existing conditions, elective procedures, or specific treatments may not be covered, or may only be covered up to a certain financial limit.

If your claim is for **Mental Health or Physiotherapy**, you do not need a GP referral, simply either **call Vitality on 0800 092 7333** or **Visit the Vitality Care Hub via the Member Zone or the Vitality App**.

The Vitality Care Hub is the central location for managing all your health claims and benefits. You'll find everything you need to start a new claim or request further treatment.

You can also claim back medical expenses, speak to a Vitality GP and manage your health insurance plan.

**For all other conditions**, make an **appointment with your GP** or via the **Vitality digital GP**.

If the GP needs to refer you, your best option is to request an 'open referral' so that there is more flexibility with where you get treated.

If you are referred to a specialist by the GP, either call **0800 092 7333** and you will be guided through the claiming process by an agent. Alternatively, you can start the process **by visiting the Vitality Care Hub**.

You can also update existing claims via the above methods.

# Extra Benefits with Vitality



## Vitality GP:

You can book a video GP appointment within 48 hours, get 24/7 healthcare advice, referral to a specialist and digital prescriptions sent to your pharmacy for collection.

**Access via:** Care Hub or the Vitality GP App.

**Download:** Vitality GP App via the App Store or Google Play.



## Vitality Reward Partners:

Once you have registered you will be able to access all reward partners, to see a full list of offers click here:

[Vitality Rewards](#)

As you earn more points, your status improves and your rewards increase. Here's how to earn points:

[How Points Work](#)



# Extra Benefits with Vitality



## Vitality Health Condition Guides:

**Bones, joints & muscles:**

[View Guide](#)

**Mental Health:**

[View Guide](#)

**Cancer:**

[View Guide](#)

**Other conditions:**

[View Guide](#)

# Free Access to BenefitHub

**BenefitHub** is the global market leader in delivering **great discounts and perks** all in one place. Offering a variety of discounted products and services covering clothing, travel, food, electronics, gym memberships, and more from companies like Apple, Waitrose, and Uber Eats to name a few, there's something for everyone.

Because you are one of Key Health's clients, you, and your family members (including the ones who aren't insured) **automatically qualify for free access to BenefitHub.**

If you would like access, just email **[admin@keyhealthpartnership.com](mailto:admin@keyhealthpartnership.com)** with your name and the names of any additional family members, email addresses for all members, and the name of your employer, and we'll do the rest.



# Leaving Your Employer But want to take cover with you?

If you are leaving your employer but you **still want access to private healthcare**, we can help. In some cases people are in the middle of treatment when they leave, or they've had a health change since joining their employers policy and wish to ensure that condition remains covered.

If that sounds like you, **please email [admin@keyhealthpartnership.com](mailto:admin@keyhealthpartnership.com)** with your enquiry and we'll take care of things.

