

Vitality case studies



Background Information

Name:	Phillipa Roe
Marital status:	Single
Age:	25
PruHealth plan type:	Comprehensive Plan
Excess amount:	£0
Hospital network:	London Hospital Network

Phillipa Roe lives in London close to a range of PruHealth partner gyms. Phillipa joins PruHealth in January after making a new year's resolution to exercise more and quit smoking to improve her health. During the course of the year she goes to the gym on a regular basis and takes active steps to manage her health.

How Does Phillipa Improve Her Status Level Throughout The Year?

Quarter One	Points
■ Activates PruHealth Member Zone online	50
■ Completes a Personal Health Review	100
■ Works out at least once a week at Cannons Health Clubs	120
■ Quits smoking with Allen Carr's Easyway to Stop Smoking	150
■ Completes a stress assessment in the Stress Centre	50
■ Creates a healthy meal plan in the Nutrition Centre on the Member Zone	50
■ Reads 3 articles on the Member Zone	30
Total Vitality points	550
VITALITY STATUS	BRONZE
Quarter Two	Points
■ Has a free fitness assessment at Cannons	300
■ Registers with Fitbug and reaches target steps once a week	120
■ Works out at least once a week at Cannons	120
■ Reads 3 articles on the Member Zone	30
Total Vitality points required for Silver status	1,000
Total Vitality points earned by Phillipa	1,120
VITALITY STATUS	SILVER

Quarter Three	Points
■ Has a basic health screen with PruHealth screening partner	200
■ Works out at least once a week at Cannons	120
■ Reads 3 articles on the Member Zone	30
■ Reaches target Fitbug steps at least once a week	120
Total Vitality points required for Gold status	1,500
Total Vitality points earned by Phillipa	1,590
VITALITY STATUS	GOLD
Quarter Four	Points
■ Has another fitness assessment	300
■ Maintains fitness rating	200
■ Improves BMI band	100
■ Works out at least once a week at Cannons*	100
■ Completes another stress assessment	50
Total Vitality points required for Platinum status	2,000
Total Vitality points earned by Phillipa	2,340
VITALITY STATUS	PLATINUM

POINTS CARRIED OVER TO YEAR 2 = 234

10% of her total Vitality points at the end of the year will be carried over when she renews.

*As Phillipa has reached the category limit for exercise her exercise points will be capped at 1,500 points

How much will Phillipa save as a result of improving her Vitality status?

As you can see, the higher Phillipa's Vitality status the bigger her no claims bonus could be. More importantly, she'll understand her health status better and be feeling fitter.

Phillipa's savings with Vitality



The example is calculated at November 2007. The example assumes an 11% premium increase for medical inflation and age increases between years 1 and 2. This increase is not guaranteed, it may be higher or lower than this amount.

This example is for illustration purposes, your premium depends on your personal circumstances and may be higher or lower than the figures quoted here.

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