

Vitality case studies



Background Information

Name: Phillipa Roe
 Marital status: Single
 Age: 30
 PruProtect plan type: Life and Serious Illness Cover

Phillipa Roe lives in London close to a range of PruProtect partner gyms. Phillipa joins PruProtect 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 PruProtect 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 a 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

As the following example shows, a PruProtect member who engages in Vitality and earns Platinum status every year will see their premiums significantly reduce over a 20 year period, from their initial £50 monthly premium. This will continue year on year for as long as you retain Platinum status, with no limit to the discount you can receive.

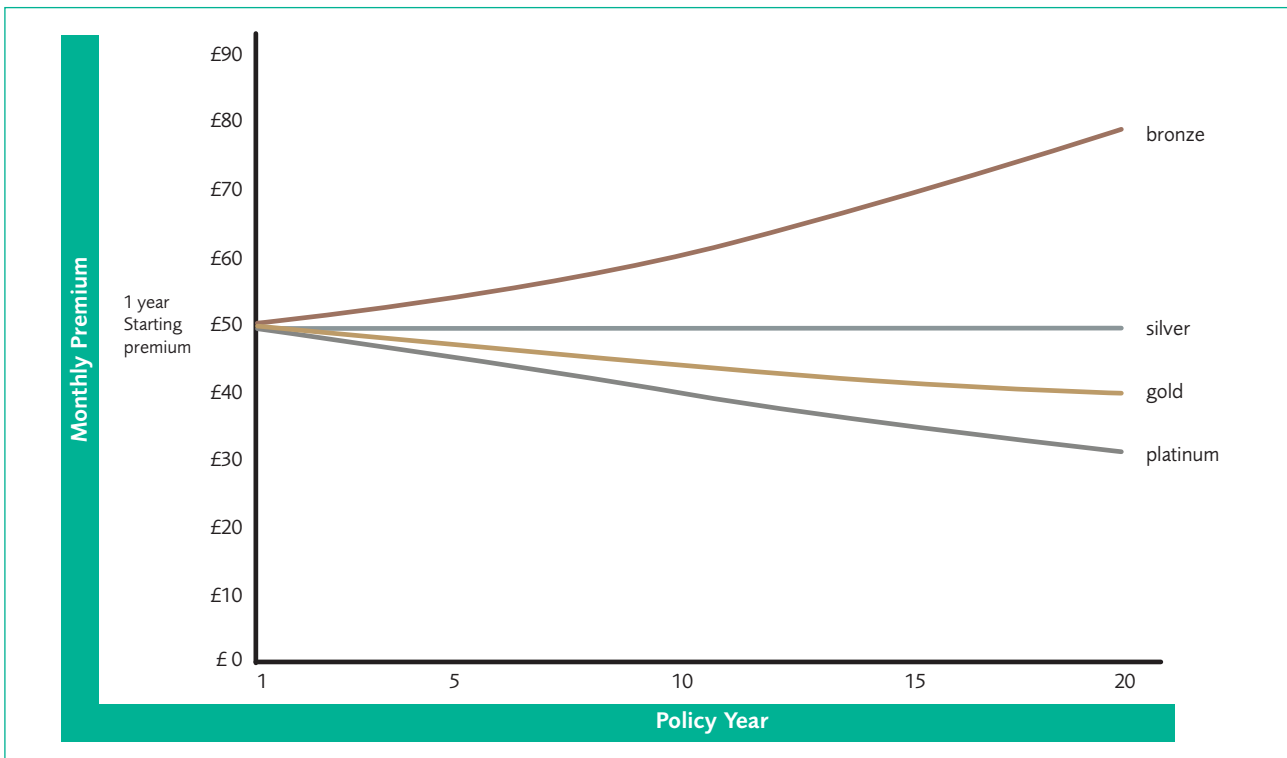
However a PruProtect member who did not take advantage of the Vitality programme, and remained at a Bronze status throughout the lifetime of their policy will see their premiums increase year on year.

After 20 years on any Vitality status there are no more premium increases, just the opportunity to decrease your premium.

Vitality status	Percentage change in monthly premiums
Bronze	+2.25%
Silver	0%
Gold	-1%
Platinum	-2.25%

Vitality changes are in addition to any other premium changes you have requested, such as Indexation.

How your monthly premiums might change



For more information: www.pruprotect.co.uk

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