



The Vitality Programme

Live healthy and feel great with your
Personal Protection plan



With our Personal Protection plans you get access to the Vitality Programme, the world's largest health promotion programme linked to insurance. This means as well as protecting you and your loved ones, we also help you understand your health and incentivise you to take steps towards a healthier future, with savings and rewards.

How it works



Understand your health

Download the Vitality UK app to create your Health Profile, this helps you see how healthy you are. You'll be able to set health goals and receive tips on how to achieve them. It only takes a few minutes to get set up.



Get healthier

Explore a range of tools that help you look after your health. Plus, great savings on things like fitness devices and fitness gear to inspire you to move more.



Get rewarded

Walk, run, swim, dance. It's up to you how you move. Just track your everyday steps and workouts to earn rewards from top brands. You can then choose what rewards work best for you.

Your premium amount will determine the savings and rewards you get access to. There are two levels to the Vitality Programme.



Vitality Select – included as standard with your personal protection plan, to access a selection of savings and rewards.



Vitality Plus* – when you add Optimiser onto your plan, you can unlock access to our full range of discounts and rewards.

*You'll need a minimum premium of £45 per month for single life plans, and £60 per month for joint life plans. You'll be charged an additional fee for Vitality Plus, which is £5.50 per adult per month.

Our Vitality Programme brings you multiple benefits



Better health

Live up to 5 years longer

When you get more active with the Vitality Programme¹



Better value

£2,000

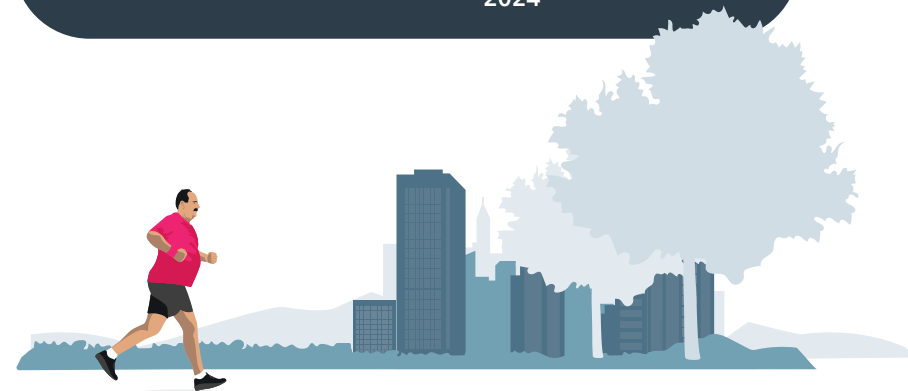
in additional value through the Vitality Programme every year²



Better premiums

£40m

saved in lower premiums through Optimiser in 2024³



¹Based on members who move from 0 to 21+ activity points a week throughout their lifetime, applied to standard UK mortality rates. Vitality study 2024.

²Annual saving based on a Vitality Plus member on Platinum status, and regular use of the weekly and monthly Active Rewards and a range of other partner benefits.

³VitalityLife Claims and Benefits report, 2025.

Key available on:

● Vitality
Select

● Vitality
Plus

● Unavailable in
Northern Ireland

Get healthier

Immediate value from the word go

Check your health



Vitality Healthcheck From £0

If you include Vitality Plus on your plan, you're eligible for a health check through Bluecrest for £0 in your first plan year. For only £12.50 you can get a 30 minute Vitality Healthcheck to measure your blood pressure; Body Mass Index; glucose; and cholesterol levels.⁴

Health Assessments 50% or 100% off

Get 50% off Bluecrest health assessments. Or, if you're aged 40 and over with a Vitality Age Gap of 5 years or more, you'll get 100% off the Advanced assessment.⁵



Move more



parkrun Earn points

Earn a maximum of 8 points each time you run or walk, and 5 points each time you volunteer.

Fiit 12-month membership on us

You can get a 12-month Fiit membership on us when you sign up through the Vitality UK app. Look forward to over 1,000 on-demand classes and 35 world-class trainers.

Fitness Devices Discounted devices

Choose from a variety of fitness devices from Polar, Garmin, Fitbit, Samsung and Withings to suit your sport and activity levels.⁶

Peloton Earn Cashback

Earn up to £1,026 cashback on a Peloton Cross Training Tread, or up to £630 cashback on a Peloton Cross Training Bike or Cross Training Bike+.⁷

Monthly gym membership Up to 50% off

You can get up to 50% off a monthly membership from a choice of Virgin Active, Nuffield Health Gyms or PureGym. A joining fee will apply, 5 Vitality points can be earned per workout.⁸

Specialized Up to 25% off

25% off a selected bike or 15% off a selected Turbo e-Bike from Specialized and 25% off selected accessories when bought at the same time.⁹

SportsShoes.com Up to 50% off

You can get up to 50% off a pair of running shoes. Plus, you can get 15% off other full priced, in-season items like clothing and accessories.¹⁰

Gymshark 25% off

You can get 25% off all Gymshark products online, from super-soft leggings to sweat-wicking shorts.¹¹

Our partners



Key available on:

Vitality
Select

Vitality
Plus

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Northern Ireland

Get healthier

Stress less

Champneys Health Spa **Get 75% off**

One, two and three night Spa Stays and Spa Days.¹²

Headspace **12-month subscription**

Vitality members can get a 12-month Headspace subscription on us each plan year.¹³

Make a change

Allen Carr's Easyway to Stop Smoking

Save up to £379

To help you quit smoking, you can save up to £379 on the standard retail price of one programme.¹⁴

Eat well

Mindful Chef **£5 or £10 off**

When you get active you can get £5 or £10 off anything from Mindful Chef each week, depending on your plan.¹⁵

WeightWatchers **6-month membership**

Get WeightWatchers Premium membership for just £30 for six months.

Get rewarded

Earn monthly rewards

Apple Watch **Savings on Series 11 and SE 3**

Save on a new Apple Watch. The more you move, the less you pay each month. A credit agreement will apply.¹⁶

Vitality American Express® **Up to 2% cashback**

Earn cashback on your credit card spend when you keep moving. American Express terms and conditions, and Vitality terms and conditions apply.¹⁷

Waitrose & Partners **Up to 25% cashback**

Earn monthly cashback on healthy food. A monthly spend cap applies.¹⁸

Boost your status

Status rewards

Earn more Vitality points by engaging in healthy activities to increase your Vitality status: **Bronze, Silver, Gold, or Platinum**. Higher statuses unlock bigger discounts.

Expedia **Up to 20% off**

Get away from it all with up to 20% off hotels with Expedia up to four bookings each plan year.¹⁹

Mr & Mrs Smith **Up to 25% off**

You can get up to 25% off exclusive luxury hotel stays with Mr & Mrs Smith hotels.²⁰

Our partners

CHAMPNEYS
HEALTH SPA

headspace

Mindful Chef

W WeightWatchers

Allen Carr's
EASYWAY
To Stop Smoking

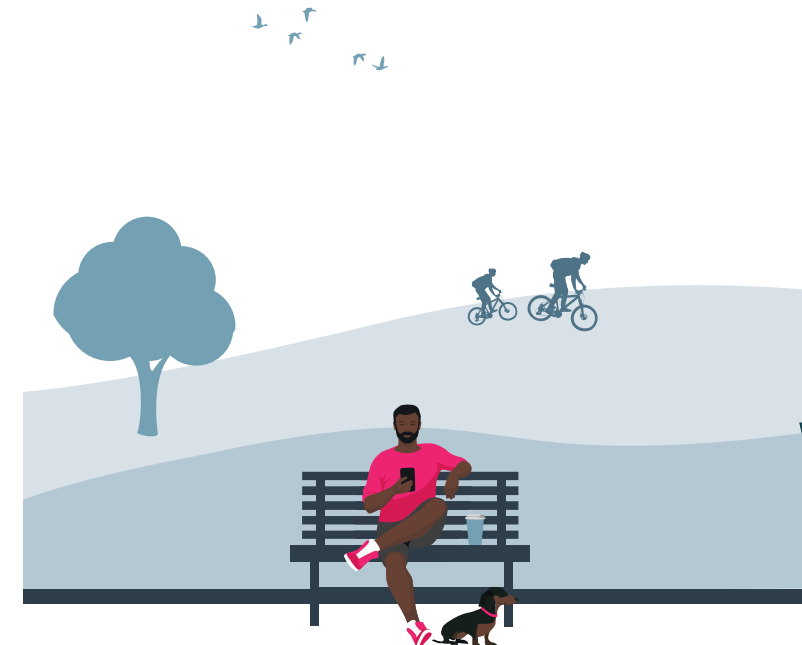


APPLE WATCH

Expedia

WAITROSE
& PARTNERS

MR & MRS SMITH



Active Rewards: When you get moving each week and track your activity with the Vitality Programme, you can earn Active Rewards. These are rewards you can unlock every week when you get moving. For plans with Vitality Plus, you can also unlock rewards every four weeks if you keep it up and play each week for a chance to get more monthly rewards.

Get rewarded

Weekly Pick rewards



Get moving to earn at least 12 activity points a week. You can then pick which two rewards work best for you from Monday, every week.



Caffè Nero

Get moving each week to pick a weekly drink reward.²¹



itsu

Get moving each week to pick 25% off a freshly-made meal.²²



Vue or ODEON

Get moving each week to pick 50% off a cinema ticket.²³



Streak Rewards



When Vitality Plus is included on your plan, you'll get access to Streak Rewards. Streak Rewards reward you for consistently getting active. These are on top of your Weekly Pick rewards. To earn them, you need to earn 12 activity points a week for four weeks in a row.



itsu

Choose any freshly-made main meal when you keep moving.²²



Carluccio's

Choose a meal from a range of Italian classics when you keep moving.²⁴



Merlin Attractions

Choose 30% off on up to four Online Advance tickets for a UK attraction when you keep moving.²⁵



Rakuten TV

Choose an on-demand movie rental from Rakuten TV when you keep moving.²⁶



Cinema

Choose a cinema ticket at Vue or ODEON when you get moving.²³



Deliveroo Plus Gold

Choose a 30-day Plus Gold membership when you keep moving.²⁷



Play for more



On top of your Weekly Pick and 4-week Streak Rewards, you also have the chance to play for extra rewards each month, when you earn at least 12 activity points a week.



Amazon

Play for a chance to choose a £5 or £10 Amazon.co.uk Gift Card each month.²⁸



itsu

Play for a chance to choose 25% off a freshly-made meal.²¹



Vue or ODEON:

Play for a chance to choose 50% off a cinema ticket.²²



Key available on:

Vitality Select

Vitality Plus

Unavailable in Northern Ireland

All partner details correct as at December 2025. Terms and conditions apply to all Vitality partners. For more information visit [vitality.co.uk](https://www.vitality.co.uk)

Important information

4. **Vitality Healthcheck:** For members with a Vitality Plus plan, the principal member is eligible for a Vitality Healthcheck through Bluecrest for £0 in their first plan year. Any further health checks on the plan will be charged at £12.50 per adult.
5. **Health assessment:** Each adult member is allowed one discounted assessment each plan year. Members aged 40 and over, with a Vitality Age Gap of five or more years are eligible for an Advanced health assessment at no cost to them. All other adult members on a plan can choose any of three Bluecrest health assessments at a discount of 50%.
6. **Devices:** Up to 40% off one selected Polar or Garmin activity tracker per member aged 16 and over each plan year. This is in addition to up to 36% off a Fitbit device every plan year and 20% off one Withings device and up to 35% off Samsung products once every 12 months. P&P charges may apply.
7. **Peloton:** An All-Access Peloton Membership, which is £45 per month is required. Members can earn up to £630 cashback on the Bike or Bike+ or up to £1026 cashback on the Tread over 36 months, based on the number of Peloton Active Days completed each month. A Peloton Active Day is achieved once you have completed a workout. Members must purchase Peloton hardware via Member Zone. One Peloton benefit available per family per lifetime of the plan. Vitality members are only eligible for either the Peloton cashback benefit or the gym benefit, but not both.
8. **Gyms:** A joining fee of up to £80 will apply. A 50% discount is available for plans with Vitality Plus. A 40% discount is available for plans with Vitality Select. Each adult member on a plan can have one discounted gym membership at either Nuffield Health, PureGym or Virgin Active if in UK. Each adult member on a plan can have one discounted gym membership at PureGym if in Northern Ireland. Excludes Virgin Active Chiswick Riverside gym. Available on certain gym membership packages only.
9. **Specialized:** A member can use their discount on one new bike or Turbo e-Bike every 12 months even if they have more than one Vitality plan. Applies to full priced items and online only. Excludes S-Works, Tarmac, Roubaix, Shiv, Status, Stumpjumper EVO, Turbo Levo or Turbo Tero bikes. Delivery is currently to mainland Great Britain, Northern Ireland and the Isle of Wight only. Pick up in store is not available. 25% off accessories applies when bought with the new bike, otherwise a 15% discount will apply. The e-Bike range extender battery and any CO₂-based product are not included.
10. **SportsShoes.com:** Members with Vitality Select can get 25% off one pair of in-season running shoes each plan year. Members with Vitality Plus can get 50% off one pair of in-season running shoes each plan year. Alternatively members can choose to get 15% off a pair of running shoes from the Outlet Store. The 15% discount on any full priced, in-season clothing and accessories doesn't include electronics or items from the Outlet Store. You can only use one discount in each transaction. Discounts cannot be used in conjunction with any other offer. A delivery charge will apply.
11. **Gymshark:** Applies to online transactions with a value between £50 and £500 (inclusive of VAT). One transaction can be made every 90 days. UK delivery only. A delivery charge may apply.
12. **Champneys:** Maximum of three bookings per plan year. This offer does not apply to Eastwell Manor. 75% off at Mottram Hall applies to one night stays only. Subject to room availability.
13. **Headspace:** One Headspace subscription on us per adult member each plan year. Vitality points earned for mindful activities will contribute towards a member's Vitality status, but they won't count towards their weekly target for Active Rewards. Sleepcasts and soundscapes are excluded from earning Vitality points.
14. **Allen Carr's Easyway:** Each adult member can attend one Allen Carr programme. This benefit can only be used once for each adult, whether under this plan or any other plan with Vitality.
15. **Mindful Chef:** A discount of £10 is available for plans with Vitality Plus. A discount of £5 is available for plans with Vitality Select. A £45 minimum spend is needed for the discount to apply. A delivery charge will apply. Mindful Chef deliver to mainland Great Britain, Jersey, Guernsey and Northern Ireland. There are currently no deliveries to other UK islands. The discount is only available for one member on each plan.
16. **Apple Watch:** Applies to selected Apple Watch Series 11 and Apple Watch SE 3 models only. Initial upfront payment will vary depending on the model. Apple Watch Series 11 RRP from £369. Apple Watch SE 3 RRP from £219. Apple Watch is offered on a 40-month, 0% APR consumer credit agreement with 36 monthly Direct Debits through Novuna Personal Finance, a trading style of Mitsubishi HC Capital UK PLC. Subject to a satisfactory credit check. Checking your eligibility will place a soft search on your credit file which is not visible to other lenders. 18 years or over only. Monthly payments are based on your activity and could be between £0 and £10 for Apple Watch Series 11 and between £0 and £6 for Apple Watch SE 3. Only one member on each qualifying plan can have an active Apple Watch benefit at any point in time. Upfront and monthly payments will differ for further watch purchases. Excludes Channel Islands. Vitality Corporate Services Limited acts as a credit broker. Apple Watch terms and conditions apply. Apple Watch Series 11 requires iPhone 11 or later with iOS 26 or later. Apple Watch Series 11 is shipped with, and requires, Watch OS26. It is not compatible with older versions. Apple Watch SE 3 requires iPhone 11 or later with iOS 26 or later. Apple Watch SE 3 is shipped with, and requires, Watch OS26. Downgrading to an earlier OS version is not recommended. Watch OS26 requires the iPhone to be compatible with iOS26 (iPhone 11 and later, or iPhone SE 2nd generation or later). Many of the new features are only available on Watch OS26.
17. **Vitality American Express® Credit Card:** Subject to eligibility criteria and approval. Visit [vitality.co.uk/rewards/partners/](https://www.vitality.co.uk/rewards/partners/) for terms and conditions. Representative 42.5% APR is correct as at 15 October 2025. Interest rates link to the Bank of England base rate. See [amex.co.uk](https://www.amex.co.uk) for details. Vitality Corporate Services Limited acts as a credit broker. Exclusive lender is American Express Services Europe Limited. American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and is authorised and regulated by the Financial Conduct Authority.
18. **Waitrose & Partners:** Cashback is available on Waitrose Good Health products online and in-store, excluding drinks, and is based on the Vitality activity points earned in the previous month. Online purchases have a minimum spend of £40 and a delivery charge will apply. A monthly spend cap applies of £100 for individual plans, or £200 for plans with two or more adult members. To use the benefit, the member will need to register for a myWaitrose card and link it to their Vitality membership. Not available in Northern Ireland.
19. **Expedia:** With Vitality Plus you can get up to a 20% discount on four bookings each plan year. With Vitality Select you can get a 10% discount on up to four bookings each plan year. Available on prepaid bookings on the net price only and excludes taxes and other charges. The discount applies to the first £750 of each booking. Hotels must be booked via the Vitality Member Zone.
20. **Mr & Mrs Smith:** Up to a maximum discount of £125 depending on Vitality status. Maximum of two discounted bookings each plan year.
21. **Caffè Nero:** If you have a Vitality Select plan, and you earn 12 activity points in a week, you could pick 50% off a handcrafted Caffè Nero drink or a delicious innocent smoothie. If you have a Vitality Plus plan, and you earn 12 activity points a week, you could pick a handcrafted Caffè Nero drink or a delicious innocent smoothie, 25% off food each week and unlimited 50% off the Healthy Food menu on us. Vitality Plus members can also get Coffee at Home products in store or online. If ordered online, there will be a £3.50 delivery charge. Discounted products from this range exclude Gift Cards, Keep Cups or any other Reusable Cups.
22. **itsu:** Includes any main meal from Sushi & salads, Rice'bowls & rice'box salads, Noodle'bowls Gyoza & bao and Soups. Valid at any itsu restaurant, excludes delivery orders and products sold outside of itsu restaurants. Not available in Northern Ireland.
23. **Cinema: ODEON:** Codes are valid at all ODEON cinemas in the UK (including ODEON Luxe cinemas), except ODEON Luxe & Dine cinemas. At ODEON Luxe Leicester Square, codes can be used for any seat in screens 2-5, or for Circle Classic seats in screen 1 with an upgrade fee. Codes are not valid on ODEON Event Cinema, premieres, special events or screenings, or non-public events. An upgrade fee is payable for Dolby Cinema, 3D, IMAX, iSense, Gallery and premium priced seats. Cannot be

used for 3D glasses, gift cards, food, drink, or any other ODEON goods or services.

Vue: Codes are not valid for Premieres, Event Cinema, Vue Scene, alternative content and special screenings. Only monthly cinema voucher codes are valid for 'Mighty Mornings' screenings. Weekly 50% off cinema vouchers cannot be used in-cinema, only in the online booking journey. An upgrade fee is payable for all screenings at 3D, IMAX and VIP and Recliner seats. 3D glasses will also incur an additional cost.

Northern Ireland: Codes are valid at the following cinemas - IMC Cinemas, Omniplex, Movie House Cinemas, The Ritz Cinemas and ODEON. Selected screenings at participating cinemas only. These vouchers cannot be used in-cinema, only in the online booking journey. Plans are subject to a maximum of four cinema tickets, per family, per month.

For Vitality Plus members with insured children on their plan, there is a limit of four cinema tickets per family, per month.

24. **Carluccio's:** Applies to main meals under the menu category of Pasta, Risotto, Grills and Mains, excluding all Steak meals, Breakfasts and Specials. Drinks are not included. Valid at UK restaurants only, excludes Caffè Carluccio's, airport restaurants, delivery and click and collect. Not available in Northern Ireland.
25. **Merlin Attractions:** Participating UK Merlin Attractions only, subject to availability. Pre-booking online is essential on the Vitality Merlin page. Tickets must be purchased no later than 23:00 the night before your chosen date of visit. Book early to secure popular dates e.g. weekends/school holidays. Not available in Northern Ireland.
26. **Rakuten TV:** Valid on one movie rental in SD or HD up to £5.49, or as a discount on any rental. 4K, UHD and Early Home Release movies are not included. Code cannot be used against purchases of movies to own.
27. **Deliveroo Plus:** Redeem membership by applying the discount code to your Deliveroo Account. You will be eligible to 30 days of Deliveroo Plus Gold. Your Plus Gold membership will automatically end 30 days after redeeming it. Membership subject to Deliveroo's terms and conditions.
28. **Amazon.co.uk Gift Cards:** Amazon.co.uk Gift Cards terms and conditions apply, see Amazon.co.uk/gc-legal



Find out more

For more information please speak to your financial adviser or visit vitality.co.uk/rewards/partners

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