



## Why recommend Serious Illness Cover:

Whilst critical illness cover has largely remained the same, our Serious Illness Cover has responded to modern trends in illnesses to meet the needs of today's clients.

By paying out more often and staying in place for longer, Serious Illness Cover is better aligned to the trends shaping our world and the evolving needs of today's consumer. This means Serious Illness Cover can help to deliver better outcomes and more relevant cover for your clients.



### 1. Your clients are more likely to receive a payout



Our payments match an illness' lifestyle impact. This means that we include a range of conditions which are not traditionally covered, giving your clients access to cover that pays out when they need it most.

Throughout 2022:

- 1 in 6 Serious Illness Cover claims wouldn't have been covered by a typical core critical illness plan<sup>1</sup>

### 2. Your clients can claim more than once on the same plan

With advancements in modern medicine, people are much more likely to survive a serious illness than they were 40 years ago, when critical illness cover was launched. However, as a result, they're more likely to suffer a recurrence or secondary illness. Serious Illness Cover is designed to stay in place for as long as possible - giving your clients the ability to claim more than once on the same plan, until their cover amount ends.

- In 2022, 1 in 12 of Serious Illness Cover claims made were for Vitality members who had claimed previously.<sup>1</sup>

### 3. Your clients can extend their cover into later life

All of our plans include Dementia and FrailCare Cover (DFCC) conversion as standard. When your clients Serious Illness Cover ends, they can continue to pay their premiums to access DFCC - to protect themselves against later life conditions, and to help cover any rising care costs.

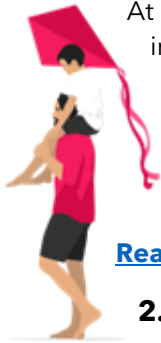


Since its launch in 2018, DFCC has protected over 70,000 members against later life conditions<sup>1</sup>.

To find out more about Vitality's Serious Illness Cover, and to facilitate your client conversations, [access your toolkit here](#).

<sup>1</sup> Vitality Life Claims and Benefits Report, Sep 2023

## The next generation of health insurance



At our recent Health Business Update, we unveiled a series of enhancements to our health insurance proposition, as well as launching our latest Health Claims Insights Report.

### 1. Explore the Health Claims Insights Report

We're excited to share the second edition of our Claims Insights Report, outlining the latest healthcare trends that are impacting the market in the UK.

[Read report](#)

### 2. Our latest enhancements

As a next generation insurer, we're focused on providing your clients with market-leading value. Our latest enhancements prioritise prevention and early detection and improve your clients' claims experience through technology. Your clients will now be able to:

- Access online cancer risk assessments and a wider range of cancer screenings<sup>2</sup>: **Available now**
- Benefit from our end-to-end digital claims experience through Care Hub: **Available now**
- Manage their musculoskeletal health with 24/7 access to digital physiotherapy support: **Available now**
- Self-refer for Skin Analytics via Care Hub: **Available from December 2023**

[Explore latest enhancements](#)

### 3. New claims toolkit

We've created a new claims toolkit, designed to simplify the claims process for both you and your clients - further elevating their experience with Vitality.

[Take a look](#)



### 4. Forward thinking with Vitality

#### Meeting the needs of PMI clients in a volatile market

**Thursday 25 Jan 2024 | 10AM**

As part of our new webinar series 'Forward Thinking with Vitality', we'll be joined by a panel of industry experts to debate what's next for the health insurance market as we enter an inflection point and how this will impact the important role both providers and intermediaries have to play.

[Register now](#)



<sup>2</sup>Our cancer screenings are only available to certain age groups. Find out more on full eligibility [here](#)