



Enhancing Health and Wellbeing

Amanda Moore 2025

Learning Objectives – by the end of the session



Explain the obstacles to maintaining good health and how changing our perspective on the advantages of exercise can be beneficial.

Outline the roles of insurers and highlight the advantages for customers who adopt healthy habits.

Illustrate how your customers engaging in the Vitality Programme can help them to live 5 years longer and the advantages that brings for advisers.

Barriers to Wellness



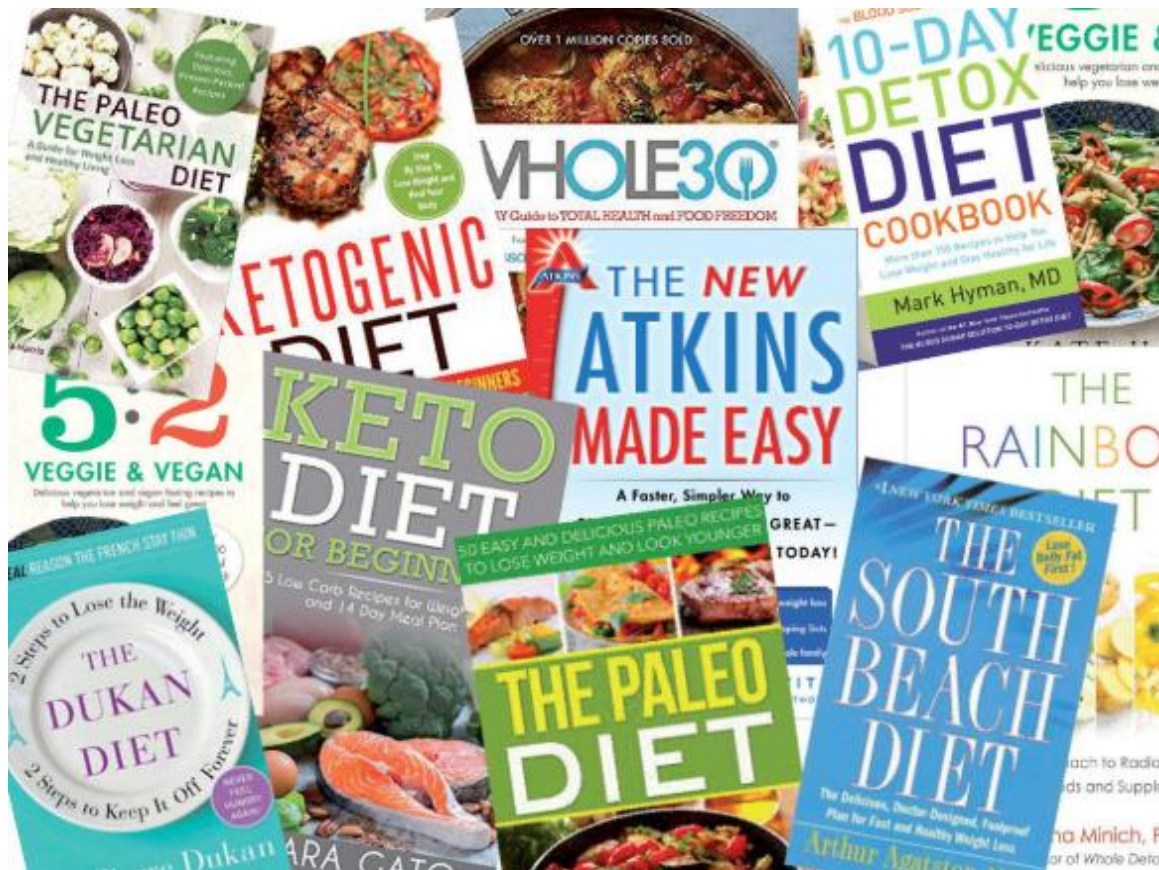
Fad diets

Fitness influencers

Changing Science

Unrealistic expectations

Changing Diet Trends

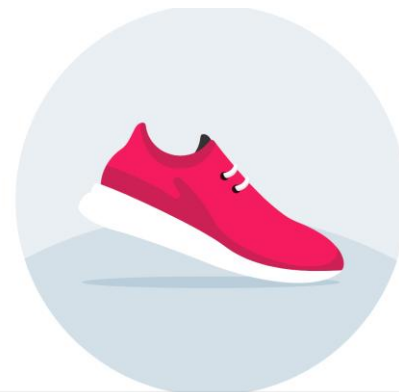




5 A Day



150 Mins Moderate
exercise a week



75 Mins Vigorous
exercise a week





Barriers to Exercise



Time



Resource



Motivation



Knowledge



Safety

Physical activity and exercise need a rebrand



Reduce
Symptoms of
Depression and
Anxiety⁴

People who are
physically active
have a 30% lower
risk of death¹

Participating
exercise can
reduce feeling of
loneliness.³

Less Likely to
Develop
Dementia by 20%
²



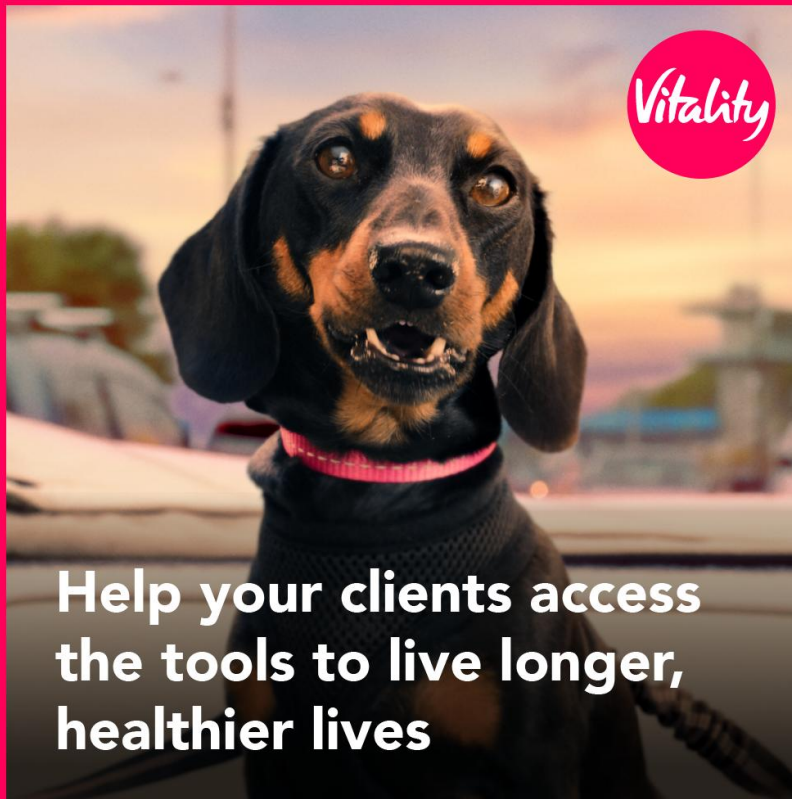
1. <https://www.who.int/news-room/fact-sheets/detail/physical-activity> Dec 2024

2. [Physical activity and the risk of dementia | Alzheimer's Society](#)

3. [How Exercise is Helping to Beat Loneliness: Report | GLL](#)

4. [Exercise for depression - NHS](#)

What role do Insurers play?



**Help your clients access
the tools to live longer,
healthier lives**

Reducing Risk



10,000
steps



3x
a week

41%
reduction

People who sustained a habit of **10,000 steps 3 times a week** for 3 years saw a **41% reduction** in type 2 diabetes risk

10% of
NHS
annual
budget³



10,000
steps



5x
a week

57%
reduction

People who sustained a habit of **10,000 steps 5 times a week** for 2 years saw a **57% reduction** in type 2 diabetes risk

Reducing Risk



10,000
steps



3x
a week

19%
reduction

People who sustained a habit of **10,000 steps 3 times a week** for **3 years** saw a **19% reduction in risk of stage 3 cancer**



10,000
steps

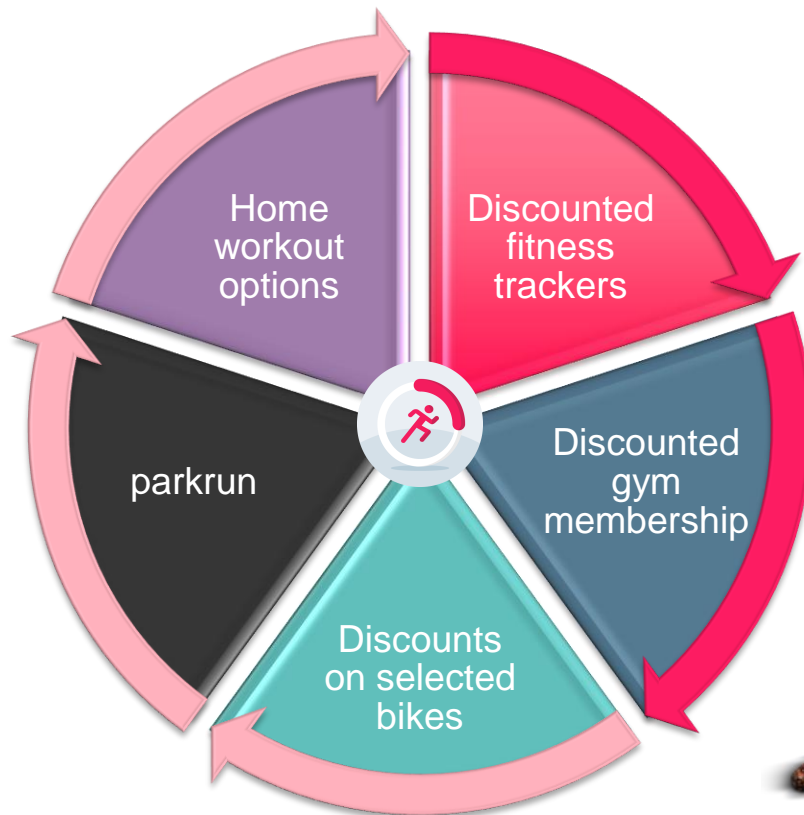


3x
a week

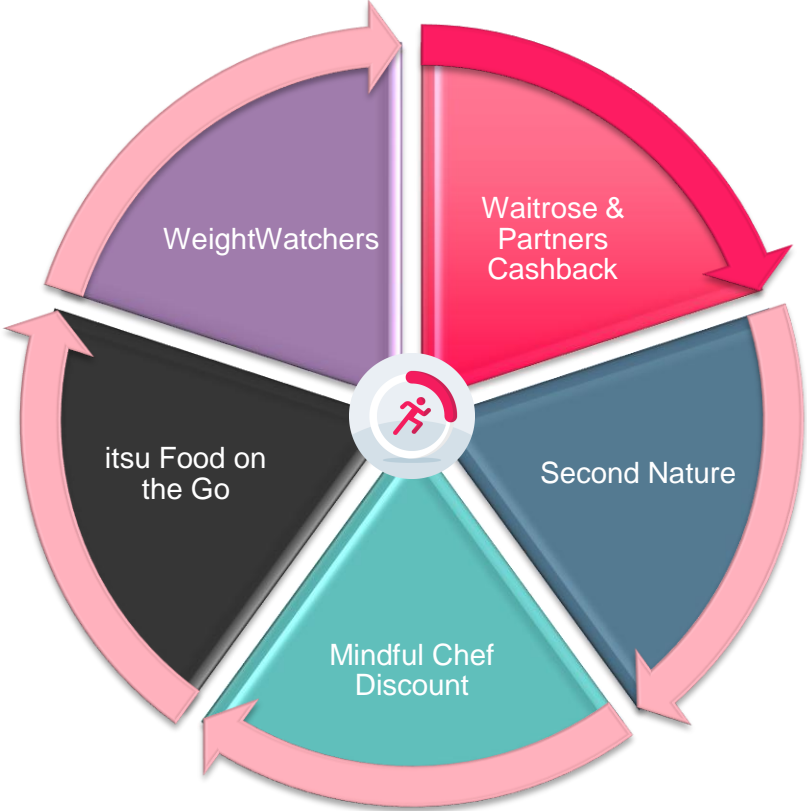
36%
reduction

People who sustained a habit of **10,000 steps 3 times a week** for **3 years** saw a **36% reduction in risk of stage 4 cancer**

How does Vitality Support with Movement?



How does Vitality Support with Nutrition?



Making weight management support even better.



**BMI of 30 or over
OR
a BMI of 25 or over and type 2 diabetes**

The lifestyle pathway

- Access to a digital 12-week programme including:
 - 1:1 coaching via a nutritionist
 - wireless weighing scales
 - recommended recipes
- Access to the Second Nature app for 12 months
- Regular tailored communications, to help keep motivated.



**BMI of 35 or over
AND
a weight-related health condition.**

The medication-supported pathway

- Access to the Second Nature app for 12 months
- 1:1 health coaching with a nutritionist or dietician while taking the medication
- Ongoing help and support from Second Nature's pharmacists, to answer questions and manage any potential side effects
- Discounts on weight-loss medications, through Second Nature's dispensing partner Pharmalogic

Knowledge is power



Customer Story



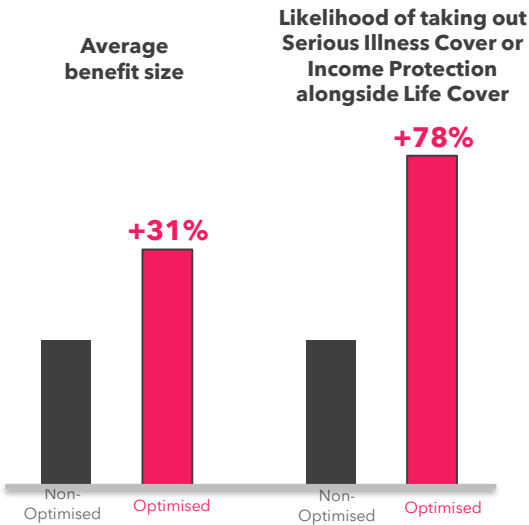
Link: [Vitality Member Stories: Chris Schutrups | Vitality UK](#)

What is in it for you!



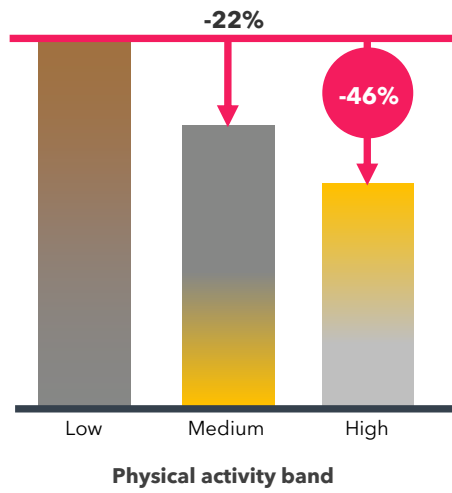
Optimiser can be used to enhance your business dynamics.

Optimiser's Platinum Rate encourages higher benefit take-up



Optimised business experiences lower lapses when members engage

Relative lapse rate by status for members with Optimiser vs. non-engaged¹



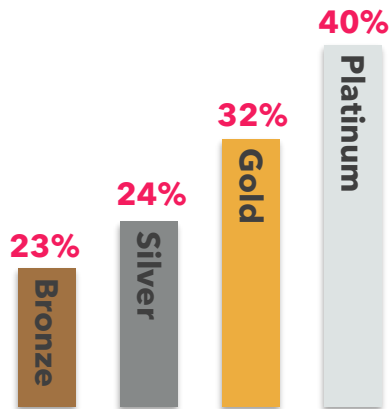
Incentives provide immense value to members whilst they improve their health.

Life's better with



Members across all statuses generate value from the programme each year

Average Vitality savings as a percentage of annual insurance premium



Vitality Plus members over 2023 who've utilised at least one reward.

Source: Vitality analysis, 2024

All ages earn value through our wide range of partners



Build a personalised claims and benefits report for your clients

Average annual savings
Under 30s 60+ year olds



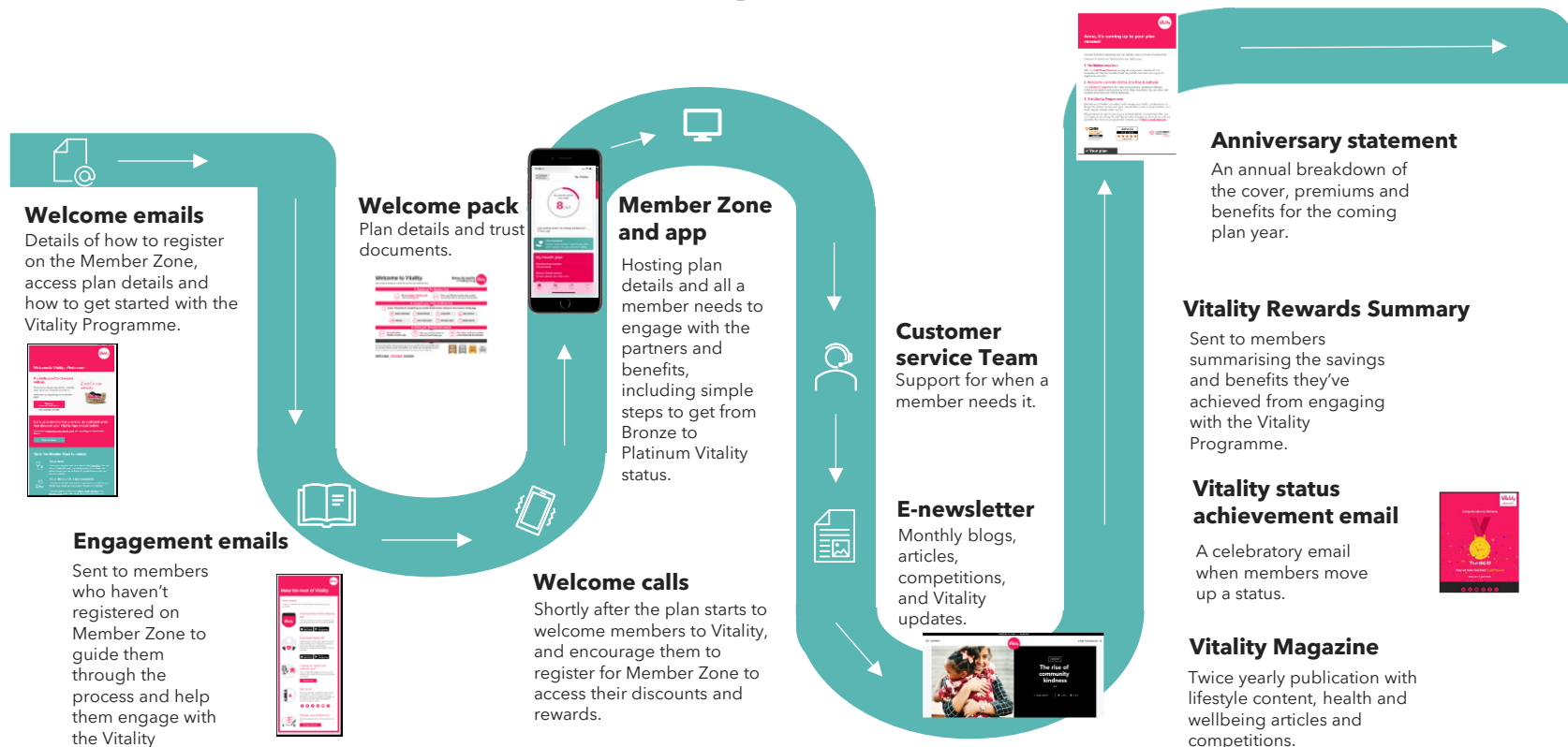
Most popular rewards:

- | | |
|------------------------------|------------------------------|
| 1. Discounted gym membership | 1. Discounted gym membership |
| 2. Caffè Nero | 2. Caffè Nero |
| 3. Discounted sports shoes | 3. Champneys |

Most popular rewards shown for men under 30 and over 60 based in London

Frequent member touchpoints make it easier for advisers to build and maintain client relationships.

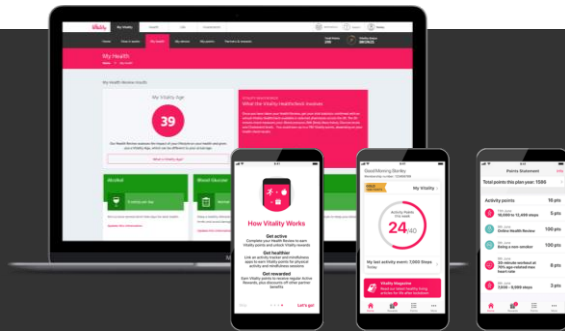
Life's better with



• Engagement in the Vitality Programme

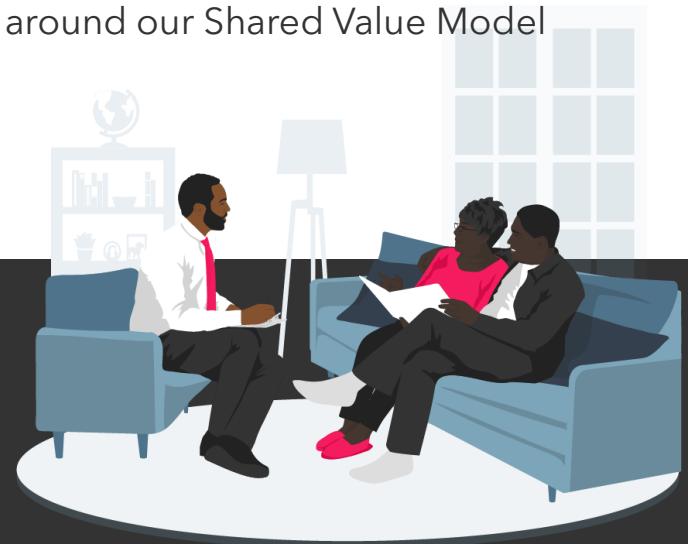
What does Vitality do?

1. Welcome calls
2. A seamless customer journey with the app
3. Has relevant and appealing partners to encourage healthy behaviour
4. Creates a brand that people resonate with and are proud to associate with



What can the adviser do?

1. Correct customer details
2. Tee up the welcome call from Vitality
3. Be confident with their recommendation around our Shared Value Model



We're helping members live longer and healthier lives.

Helping members live
longer and healthier
lives

£83,000,000

Driving positive behaviour change

In 2023 our members:



Took **600,000 health reviews**
Equivalent to the population of
Leeds

Did **992bn steps**
Enough steps to walk to the
Sun



Ran **274,000 parkruns**
Running the length of the UK
1,370 times

Through rewards and incentives

In 2023 our members earned:



972,000 cinema tickets
Enough to fill every cinema seat
in the UK

**2.4m handcrafted
beverages**
Enough coffee to fill a
swimming pool



**1.3m healthy food
baskets**
Enough shopping to fill the
great pyramid of Giza

Learning Outcomes – you should be able to:

Explain the obstacles to maintaining good health and how changing our perspective on the advantages of exercise can be beneficial.

Outline the roles of insurers and highlight the advantages for customers who adopt healthy habits.

Illustrate how your customers engaging in the Vitality Programme can help them to live 5 years longer and the advantages that brings for advisers.

Thank you!

