



MY HEALTH INSURER HELPS ME LIVE WELL EVERY DAY

- ✓ CASH BACK FOR NON-SMOKERS
- ✓ 50% OFF GYM MEMBERSHIP
- ✓ 75% OFF STAYS AT CHAMPNEYS
- ✓ FREE CINEMA TICKETS

PRUHEALTH
it pays to be healthy

DOES YOURS? 50% off monthly gym membership fees with Virgin Active. A free cinema ticket every week with Vue or Cineworld.

DISRUPTIVE OFFER & HEALTHY LIVING

WHY

Prudential is supporting customers to lead healthier lifestyles through its PruHealth Vitality service.

HOW

- In 2004, insurance company Prudential launched PruHealth Vitality, a service that enables and rewards customers for healthy behaviors.
- Customers create their own bespoke health plan tailored to their own lifestyle.
- Through industry partnerships, customers earn points that can be used for discounts on gym membership, health checks and treatments.

CONSUMER VALUE



FUNCTIONAL

Customers are changing their behavior, incentivized by discounts and rewards to live healthier lifestyles.



EMOTIONAL

Consumers feel good that they are taking control over their health and well-being and are rewarded in the process.

BUSINESS VALUE

 RISK	Short term cost – By improving consumers' quality and length of life, Prudential is reducing the frequency of claims, lowering short term costs.
 MARKET	Market creation – PruHealth Vitality created a new healthcare/insurance service market, and is the largest program of its kind globally.
 SALES	Growth – Commercially, the program has been very successful.
 INNOVATION	Relationships – Prudential developed new partnerships to provide services for customers. Business model – PruHealth Vitality shifts the insurance business model from a product orientated to a service based approach.

RESULTS

- PruHealth achieved ROI after one year, a year ahead of schedule. [Source](#)
- With five million customers it is the largest incentive-led integrated wellness programme in the world. [Source](#)
- A 3 year study of over 300,000 PruHealth Vitality members found they were more likely to change their behavior, and were less likely to be admitted to hospital. [Source](#)