



Embargoed to 00.01 Monday 3 September 2007

PRUHEALTH PARTNERS WITH SAINSBURY'S Unique deal to reward healthy eating

PruHealth, the innovative private medical insurer, announced today it has partnered with leading supermarket Sainsbury's in a move that could see PruHealth PMI customers rewarded for buying fresh fruit and vegetables at Sainsbury's.

The deal, which is the first of its kind for any health insurer in the UK will provide PruHealth policyholders with the opportunity to earn PruHealth Vitality Points when buying fresh fruit and vegetables at any of the 779 Sainsbury stores in Great Britain.

Customers will simply have to give PruHealth their Nectar card number and opt in to receive the benefits. Then when they go into a Sainsbury's store or online and purchase fresh fruit and vegetables from the fresh fruit and vegetable aisles they could earn Vitality points. Points will be earned according to monetary spends so for every £2 spent on fresh fruit and vegetables, policyholders will get 1 Vitality point. It will be capped at 10 points per week. Families will be limited to 20 points per week per family policy. All members over 18 on a policy can register a Nectar card and the total spend each week will be used to calculate the points earned by the policy.

PruHealth Vitality Points are collected over the course of a year and are then offset against the policyholder's health insurance premiums upon renewal the following year assuming no claims have been made.

Sainsbury's joins PruHealth's existing Vitality partners which include Boots (group customers will have access to health screens from 31 October 2007), Virgin Active, Cannons, LA Fitness, Nuffield Proactive Health and Allen Carr's Easyway. Vitality gives people the opportunity to be rewarded with lower premiums, depending on the claims they have made, for making positive lifestyle changes or simply maintaining a healthy lifestyle, in conjunction with PruHealth's Vitality Programme.

PruHealth now covers 117,000 lives. Since its launch in 2004 it has strived to make private medical insurance (PMI) affordable and desirable for everyone. Its philosophy is to encourage and make it easier for people to lead healthier, fitter lives - because there is a direct link between exercise and state of health - and to reward them for doing so.

Both Sainsbury's and PruHealth are champions of the Department of Health's '*Small change, big difference*' campaign. Aimed at adults the message of the campaign is that even small changes in diet and physical activity can make a difference.

Shaun Matisonn, PruHealth Chief Executive, said: "We are delighted to have teamed up with Sainsbury's, which has such a large national footprint. This is the first time in the UK that a health insurer has provided a retail benefit on your everyday grocery shopping. We are adding another element to our Vitality concept by allowing policyholders to collect Vitality points by buying fruit and vegetables at Sainsbury's, essentially rewarding them for what they are already doing. This partnership demonstrates both companies' commitment to improving health in the UK."

Leigh Rengger, Head of Loyalty at Sainsbury's, said: "We are always looking at opportunities to encourage our customers to lead healthier lifestyles. This scheme rewards customers for eating healthily which could potentially reduce their PruHealth insurance premiums and is an innovative tie-up that enhances our pledge to get people to eat their five a day."

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About PruHealth

PruHealth was launched in October 2004 as a joint venture between Prudential and Discovery Holdings from South Africa. Since launch, PruHealth has grown quickly. It now covers over 117,000 lives and in a sample of its individual customers, one third said they had changed their behaviour for the better because of its Vitality reward scheme which encourages policyholders to look after their health. In April 2007, PruHealth partnered with Boots to provide affordable health insurance to Boots Health Club customers.

About Sainsbury's

Sainsbury's is the UK's longest standing major food retailer and is built upon a heritage of providing customers with healthy, safe, fresh and tasty food. In November 2006 Sainsbury's was voted top for health by the National Consumer Council (NCC). Sainsbury's serves 16 million customers each week and has 788 stores in the UK.

small change
big difference

PruHealth was chosen, among other stakeholders, to champion the Department of Health's *small change, big difference* campaign.

The campaign is aimed at adults with the message that even small changes in diet and physical activity can make a difference. Launched by Tony Blair and Patricia Hewitt in April 2006, PruHealth was the only private medical insurer to be selected at launch.