



WPA

# NHS Top-Up Corporate

Supplementing your  
employees' everyday  
healthcare costs

Cash Plan Brochure  
Effective from 1 April 2022



# Why choose WPA?

## A Cash Plan built on solid foundations

### A heritage of over 120 years

Nearly half a century before the creation of the NHS, workers would contribute a portion of their wages into a contributory fund. The contributory fund allowed members to access it at times of ill health and was a precursor to what we now know as a health Cash Plan – designed to supplement the valuable care provided by the NHS.

Our heritage dates back to 1901. That's over 120 years and we are very proud of our solid foundations.

### What is a Cash Plan?

Unlike private medical insurance, which covers the treatment of unforeseen medical conditions, our NHS Top-Up Cash Plan contributes towards the cost of routine healthcare. Which means you don't have to be ill to benefit.

It's an affordable way to recover some of the costs of essential, foreseeable healthcare.

### Invest in your business and employees

By investing in your workforce, you'll encourage your staff to focus on their wellbeing. This underpins your wider business reward strategy, to drive sustainable improvements in business performance and help support aspects of your duty of care responsibilities to your employees.

- ✓ Attract and retain staff by including our Cash Plan in your wider reward strategy.
- ✓ Improve staff wellbeing for a healthier workforce.
- ✓ Reduce staff stress with access to an Employee Assistance Programme (EAP).
- ✓ Improve staff productivity and motivation, with employees getting quicker access to medical treatments.
- ✓ Help reduce staff absenteeism due to mental and physical ill-health.

### We take feedback seriously

Everybody likes to know when they've done something well – both individuals and companies. So it's especially great for us to see that our Trustpilot reviews remain healthy. We're currently the highest-rated UK health insurer on Trustpilot.

★ Trustpilot



Rated 'Excellent'

# A multi award-winning UK health insurer

Our awards add validity to everything that we do

## Service excellence with a heritage of over 120 years

We're not hampered by the demands of shareholders motivated to make a profit, meaning we're free to act differently from the rest. We focus on the service we provide to our members – we offer all of our members a personal commitment to customer service excellence from staff who are trained first and foremost to listen – and most of all, to care.

We take pride in the awards we've won – the recognition adds validity to everything we strive to achieve for our members. Here are some of our most recent awards. Whilst we continually strive to outshine the competition, our ultimate aim is to deliver products our members trust and be there for them when they need us the most.

Visit [wpa.org.uk/about/awards](http://wpa.org.uk/about/awards) to find out more.

## Best Health Cash Plan Provider

For three years in a row WPA has been voted the Moneyfacts Life & Pensions Award for 'Best Health Cash Plan Provider'.



## Internationally recognised standards – independently audited and certified

WPA is unique amongst UK insurers in achieving four highly regarded and internationally recognised standards across our company. These standards reflect our service excellence provided to our customers, whether big global employers, medium sized businesses or the many thousands of UK individuals and families. We are independently audited by BSI and have been certified to:

Quality Management : ISO 9001:2015

Business Continuity Management : ISO 22301:2012

Environmental Management : ISO 14001:2015

Information Security Management : ISO 27001:2013



FS 28452



BCMS 538164



EMS 505226



IS 553152

# Accessibility through technology

## Manage your membership on the go

### With WPA Health

Our WPA Health app is available on iOS and Android and has been designed for the convenience of our members. It's believed to be the first of its kind within the health insurance market, providing the ability to pre-authorise a new claim with an instant decision.

#### Features of the app include:

- ✓ Make a claim 24/7
- ✓ Track your claims and remaining benefit limits
- ✓ Claim money back within minutes for cash benefit claims (simply photograph and upload your receipts)
- ✓ Send and receive secure messages and upload attachments such as treatment invoices or medical reports
- ✓ View your membership literature
- ✓ Access the Remote GP Services benefit and more



### With My WPA

My WPA is the area of WPA's website created especially for members. Login to My WPA at: [wpa.org.uk/secure](https://wpa.org.uk/secure) where you will find live chat as well as all the features of the WPA Health app.

Live chat gives our members the opportunity to chat with one of our expert team in real time, at their convenience while not having to make time for a phone call or wait for an email. It's never been easier for members to manage their membership and any ongoing claims.

### We are continually evolving and improving our member experience

We have plans in place to continually improve WPA Health and My WPA and so the above is really just a snapshot at a point in time. We welcome feedback from our members and actively encourage this.

# Your health and wellbeing matters

We offer support in a variety of ways

## A health and wellbeing hub

Our website has a health and wellbeing hub that provides access to a variety of useful and valuable information. Designed to offer support and guidance it's accessible to anybody who visits our site. There are many videos and a range of supporting documentation covering a wealth of different topics. We regularly run webinars hosted by experts in their particular field and the recordings are made available within the hub.

## Member support services benefits

### Remote GP Services – available 24/7

Your employees will have remote access to a private GP without waiting days for an appointment. They can use the service as often as they want, and speak to a GP for as long as they need. Even better, this service extends to immediate family members who live with them.

### Employee Assistance Programme (EAP)

It is well recognised that when we have good physical, mental and emotional wellbeing, we are generally more resilient and feel better able to cope with the pressures of day-to-day life be they mental, medical, legal or financial. This 24/7 telephone support has many benefits for your organisation, its employees and their family members. It can help to keep your employees engaged and productive and also help them to overcome any issues that may be limiting their ability to perform. In addition, there is access to training and advice for line managers to support the mental health of their team.

#### Please note:

Benefits are provided by third parties and are subject to each provider's terms and conditions which may be amended from time to time. For more information please see our separate Member Support Services brochure.

## Value added discounts for our members

You don't have to be ill to benefit from your WPA membership. As part of the WPA community, you will also benefit from value added discounts throughout the term of your membership. Discounts are available for items such as gym memberships, optical discounts and food discounts.

The discounts are all accessible through My WPA and the WPA Health app. Full details, together with any applicable terms and conditions, are provided upon joining.

#### Please note:

WPA reserve the right to withdraw or amend our list of membership discounts at any time.



# Core benefits

## Choose from three levels of cover

### Important information

All benefit limits are up to the amount shown and are per person per Cash Plan year, unless otherwise indicated.

Qualifying periods apply to some benefits, which means that you will not be able to claim straight away. 75% or 100% reimbursement is available for each invoice received.

Family member(s) may be added at the same premiums shown. Up to five children under the age of 18 can be included at no extra charge and will have the same benefit limits as the Corporate Cash Plan member.

Please refer to 'A Guide to Your Corporate Cash Plan' and the accompanying Benefit Schedule for full details of the benefits and terms and conditions.



### The benefits

#### Cash Benefits – 75% or 100% reimbursement available

	Level 1	Level 2	Level 3
<b>Dental</b> – Routine dental treatment (check-ups, scale and polish, x-rays, fillings and hygienist)	£65	£100	£150
<b>Optical</b> – Eye tests and prescription glasses, contact lenses and prescription sunglasses	£65	£100	£150
<b>Therapies</b> – Physiotherapy, osteopathy, acupuncture, chiropractic care, homeopathy, chiropody or podiatry. Up to four sessions of self-referred therapy	£200	£300	£400
<b>Specialist Consultations</b> – A specialist consultation or second opinion, giving peace of mind that a proposed treatment is right for you	£150	£200	£250
<b>GP Services</b> – Private GP consultation(s), diagnostic tests, vaccinations and prescription charges	£50	£100	£150

#### Additional Benefits – 100% reimbursement available

	Level 1	Level 2	Level 3
<b>New Baby</b> – On the birth or adoption of a new child (a 10 month qualifying period applies)	£50	£100	£200
<b>Hospital Stay</b> – For each day/night spent in an NHS hospital (maximum 20 nights)	£400 (£20 per day/night)	£700 (£35 per day/night)	£1,000 (£50 per day/night)
<b>A&amp;E Attendance</b> – £20 for each visit to an A&E department, up to a maximum number of visits	£20 (one visit)	£40 (two visits)	£60 (three visits)
<b>NHS Car Parking</b> – £300 for cancer treatment or £50 for other hospital treatment (as a patient or for visitors' parking when you are a patient)	Overall maximum of £300 (when receiving cancer treatment)		

#### Member Support Services – available 24/7 and included on all Levels of Cover

##### Remote GP Services

Private GP Helpline • Video Consultations • Private Prescriptions • Specialist Referral

##### Employee Assistance Programme (EAP) – Specialist telephone support (not available for family member(s) under 16 years of age)

Wellbeing and Health Information • Single-session Telephone Counselling • Online computerised Cognitive Behaviour Therapy (cCBT) • Life Skills Course • Debt and Money Information and Support • Legal Information • Manager Support

#### Monthly Premiums per adult (new business only)

	Reimbursement level:		75%	100%	75%	100%	75%	100%
3-9 Cash Plan members	£5.54	£7.27	£10.61	£14.32	£17.56	£22.90		
10+ Cash Plan members	£5.12	£5.51	£7.85	£10.52	£13.00	£19.62		

Premiums shown on pages 5-6 include Insurance Premium Tax (IPT) at 12%. This is subject to change should the level of IPT change.

# Extras

## Designed to enhance the core benefits

### Monthly premium and Annual Benefit

#### ⊕ Scans and Screens

+ £1.10

A choice of a health screen (e.g. well man or well woman check) or benefit towards an MRI/CT scan or ultrasound if arranged by a specialist. We will only cover the cost of one health screen every two consecutive Cash Plan years

£200

#### ⊕ Allergy Testing

+ £0.65

Tests for allergic reactions or food intolerances when performed by an Allergist who holds appropriate medical qualifications

£80

#### ⊕ Dental Injuries

+ £2.60

Restorative dental treatment needed as a result of an external blow to the face, teeth or jaw. To claim, Cash Plan members must visit an A&E department or dentist (and call WPA) within 72 hours of the injury. Please note that for Dental Injuries we will only reimburse to the maximum amounts listed in our Dental Schedule, which can be found online at: [wpa.org.uk/dentalfees](http://wpa.org.uk/dentalfees)

£10,000

#### ⊕ mycancerdrugs

+ £4.50 (£10.55 for smokers)

£50,000 per person per lifetime for Targeted Cancer Therapies not available on the NHS; this benefit includes the drugs and the cost of administering these. Benefit will be removed at the renewal following a Cash Plan member's 66th birthday.

£50,000 (lifetime benefit)

#### ⊕ Cosmetic Surgery

+ £3.10

Reconstructive plastic surgery to upper body (arms, face, neck and breasts) following an accident or injury (a 30 day qualifying period applies).

£20,000

#### ⊕ Essential European Cover

+ £1.10

Supplementary EHIC/GHIC cover when in the European Economic Area (EEA) and Switzerland. Cover includes air ambulance (where medically necessary), hospital costs, x-rays, GP fees and 24/7 international telephone support.

£100,000

#### ⊕ Personal Accident

+ £0.65

A cash sum if a Cash Plan member has an accident or injury leading to the loss of sight, loss of a limb or the loss of the use of a limb. Can be claimed once per person per accident.

£15,000

#### ⊕ Structured Counselling

+ £1.10

Where clinically appropriate, following referral from the Employee Assistance Programme, up to six sessions of structured counselling. **If chosen, this Extra will apply to all Corporate Cash Plan members. Please note that it is not available for family member(s) under 16 years of age.**

Six sessions

# Important Information

## Key things to know before you apply to join



### Joining Terms

#### Minimum requirement

A minimum of three Cash Plan members who are actively involved with the business/company (not including family members) – at least two of which must reside at different UK addresses. If you wish to insure more than 49 Cash Plan members, please contact us to discuss your options.

If two employees are both eligible to join the Cash Plan they must do so as separate Cash Plan members regardless of the status of their relationship.

#### Qualifying Periods

A qualifying period is a period during which your Cash Plan is in force but no benefit is payable. Following the expiry of a qualifying period you are covered for the eligible treatment but not if that treatment has taken place during the qualifying period.

The 10 month qualifying period, applied to the New Baby benefit, will be waived where a company is switching to WPA without a break in cover and can demonstrate comparable cover on their current scheme.

#### Pricing

NHS Top-Up Corporate is risk pool priced at renewal and each Scheme's risk pool will be determined according to the risks they present.

The premium is calculated on this and a number of other factors including level of cover, reimbursement percentage, payment frequency and claims experience.

#### Eligible Treatment

Cash Plan Members are only covered for eligible treatment as it occurs and whilst Cash Plan membership remains in force.

### What is not covered

As with all Cash Plans, there are certain things that are not covered. It's really important that we highlight these to you before you join us. Below are the key exclusions. For a full list, please refer to 'A Guide to Your Corporate Cash Plan' – available from: [nhstopup.org.uk/corporate](http://nhstopup.org.uk/corporate) or on request.

#### Key Exclusions

NHS Top-Up Corporate specifically excludes the following which is a summary only:

- ⊗ Any claims submitted more than six months after the treatment took place.

- ⊗ Any long-term monitoring, management or treatment of incurable, prolonged or lifelong condition(s) (chronic conditions).
- ⊗ Fertility problems, pregnancy and childbirth (except the cash benefit provided under the New Baby benefit).
- ⊗ Neonatal treatment.
- ⊗ Treatment for unborn babies/foetuses/embryos. Any birth defect or congenital abnormality whether identified at /or within 90 days of birth or prior to joining the Cash Plan.
- ⊗ Cosmetic surgery (unless the Cosmetic Surgery Extra has been chosen, however please see page 8 for exclusions specific to this Extra).
- ⊗ Mental health conditions (except the Employee Assistance Programme and the Structured Counselling Extra, if chosen).
- ⊗ HIV/AIDS.
- ⊗ Care and/or treatment arising from or related to taking part in winter sports (e.g. skiing, snowboarding) or any accident or injury that occurs whilst on a winter sports holiday and whilst staying in a winter sports resort.
- ⊗ Care and/or treatment arising from or related to scuba diving and motor sports or engaging in any professional sport.
- ⊗ Treatment undertaken or completed prior to joining the Cash Plan, or within the appropriate qualifying period.
- ⊗ Treatment undertaken outside the UK unless it falls within the Essential European Cover Extra if chosen.

#### mycancerdrugs

If you have chosen the mycancerdrugs Extra, you will not be eligible for cover if:

- ⊗ You have had, or at the time of application have, cancer or symptoms of cancer or you are on (or have been advised by a healthcare professional to take part in) a medically supervised health screening or review programme because you are considered to be at higher risk of developing cancer.
- ⊗ Either your parents, brothers or sisters have developed cancer under the age of 60.
- ⊗ You have health insurance either with WPA or an alternative provider.
- ⊗ Cancer is diagnosed, or symptoms develop, before joining the Cash Plan or before adding the mycancerdrugs Extra.
- ⊗ You are over the age of 66 – benefit will cease at the renewal following your 66th birthday.

**Additionally, if the mycancerdrugs Extra has been chosen, the following exclusion applies:**

- ⊗ Targeted Cancer Therapies if available on the NHS.



# Important Information

## Key things to know before you apply to join

### Essential European Cover

This Extra is not a substitute for a comprehensive travel insurance policy. Travel insurance typically provides wider benefits.

- ⊗ Any treatment required, whilst overseas, for or related to an infectious disease, condition or virus which has been deemed an epidemic or pandemic by the World Health Organisation e.g. COVID-19; SARS or Zika virus.
- ⊗ Any condition contracted, injury sustained, or treatment required:
  - Either overseas or on your return to the UK:
    - Whilst on a winter sports holiday or whilst staying in a winter sports resort.
  - As a direct or indirect result of taking part or participating in a dangerous activity which includes:
    - Winter sports of any kind; or
    - Scuba diving; or
    - Motor sports.

### Cosmetic Surgery

- ⊗ Hands are excluded from cover.
- ⊗ Deliberately self-inflicted injuries, disfigurement through illness or treatment received is not covered.
- ⊗ Treatment resulting from an accident or injury sustained which has, or may be, the subject of a criminal proceeding or conviction, including road traffic offences, including the non-use of seat belts and/or the use of mobile phones other than 'hands-free'.
- ⊗ Injuries that occurred before the start of your Cash Plan membership, before this Extra was included or within the qualifying period.

## Your rights

### Duration of insurance

The Cash Plan is an annual contract of insurance. We will send the Cash Plan Holder renewal terms, including any changes to the Cash Plan for the forthcoming year, before the contract expires.

The Cash Plan will renew on the annual renewal date unless the Cash Plan Holder cancels it. Any changes to the Cash Plan can only be made at renewal.

### Applicable Law, Jurisdiction and Language

The Cash Plan is governed by the laws of England and Wales. The language used in the terms and conditions and any communications relating to them will be in English.

In the event of any dispute, the Cash Plan is the subject of the exclusive jurisdiction of the Courts of England and Wales.

### Cash Plan Holder:

#### Cancellation Rights/Changing Your Mind

We are sure that you will be happy with the Cash Plan and the benefits that it provides. However, if you change your mind and wish to cancel you may do so provided no claims have been made and you contact us within 30 days of the issue date on your Certificate of Insurance (the notice period).

Cancellation of the Cash Plan or any Cash Plan member(s) cannot be backdated.

If you do not exercise the right to cancel within the notice period you may cancel at a later date but will not be entitled to a full refund of premium. You may, however, be entitled to a partial refund of premium.

If a Cash Plan member cancels their Cash Plan membership and wishes to rejoin, they will be required to rejoin as a new customer.

If you wish to cancel the Cash Plan or any Cash Plan member(s), you can do so by notifying our customer service department in writing at: WPA, Enterprise Business Division, Rivergate House, Blackbrook Park, Taunton, Somerset, TA1 2PE. You can also call us on 01823 625270 or email: [ebd@wpa.org.uk](mailto:ebd@wpa.org.uk)

#### labelling existing insurance

Please thoroughly check all WPA documentation before cancelling any other health insurance product or policy you may already have.

It is important that you understand what the NHS Top-Up Corporate Cash Plan provides for, that it has the benefits you require and that the NHS Top-Up Corporate Cash Plan meets your needs.

#### Terminating or Cancelling the Cash Plan

We reserve the right to terminate or cancel all or part of the Cash Plan, or to void the Cash Plan, and may not pay claims made.

#### Terminating or Voiding the Cash Plan

We may at any time terminate (and/or void) or change the terms and conditions of the Cash Plan or stop providing benefits under the Cash Plan if at any time you/Cash Plan member(s):

- Act dishonestly or fraudulently in relation to the Cash Plan and us (including without limitation as to the deployment and/or existence of any fraudulent devices or means whatsoever); or
- Recklessly or negligently mislead us, either intentionally or carelessly including giving us incorrect information or not disclosing information that might influence whether we accept you/Cash Plan member(s) as a WPA customer, and if so on what terms, including but not limited as to

# Important Information

## Key things to know before you apply to join

- premium, or agree to pay a claim or any part of it; or
- Make or try to make a fraudulent claim under the Cash Plan; or
- Are abusive or threatening towards our staff; or
- Do not comply with the terms and conditions of the Cash Plan.

In any of these circumstances you/Cash Plan member(s) must return any benefit we have paid and we will not refund any part of the premium.

### **The Cash Plan will automatically be void or terminated and no claims will be paid if:**

- You fail to pay any part of the premium when due; or
- Cash Plan member(s) leave the UK to live elsewhere for over six months or live outside the UK for more than six months in any year.

### **Easy to claim**

To make a claim please use the WPA Health app, contact us on 01823 625270 or you can email [ebd@wpa.org.uk](mailto:ebd@wpa.org.uk).

You need to make your claim within six months of the treatment date.

### **Making yourself heard**

If you are unhappy and want to make a complaint you should contact us on 01823 625270 or by emailing [ebd@wpa.org.uk](mailto:ebd@wpa.org.uk) and detailing your complaint. Your complaint will then be escalated to an appropriate line manager to deal with. The appropriate line manager will investigate the complaint and following the conclusion of the investigation issue you with a response.

This process is overseen by our Head of Complaints.

### **If not totally satisfied, we encourage appeal to:**

Financial Ombudsman Service (FOS)  
Exchange Tower  
London  
E14 9SR

#### **Website:**

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### **Email:**

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### **FOS Consumer helpline open 8am to 8pm Monday to Friday, 9am to 1pm Saturday:**

0800 023 4567 (calls to this number are free on mobile phones and landlines)

0300 123 9 123 (calls to this number cost no more than calls to 01 or 02 numbers)

### **Financial Services Compensation Scheme (FSCS)**

WPA is a member of FSCS. FSCS is the UK's compensation fund of last resort for customers of authorised financial services firms including insurers. FSCS may pay compensation if an insurer is unable, or is not likely to be able, to pay claims. For more information please visit: [www.fscs.org.uk](http://www.fscs.org.uk)



# We're here to help you choose

Talk to our experts  
and find out more

01823 625050

[wpa.org.uk/corptopup](https://wpa.org.uk/corptopup)



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