

# Personal Health Cash Plan

WPA

## Insurance Product Information Document

### Product: NHS Top-Up Personal

Company: Western Provident Association Limited

Head Office & Registered Office: Rivergate House, Blackbrook Park, Taunton, Somerset, TA1 2PE.

Registered in England and Wales No. 00475557. VAT No. 567 6817 88. WPA is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registration No. 202608.

**The Insurance Product Information Document only provides a summary of the main insurance cover and exclusions. It is not personalised to you.**

To assist your choice full terms and conditions for the NHS Top-Up Personal Cash Plan can be found in 'A Guide to Your Personal Cash Plan' and Benefit Schedule which provides information on the cash reimbursement and the level of cover available. WPA's Cash Plan documents explain your and our respective rights and obligations, the benefit options chosen and any applicable exclusions.

#### What is this type of insurance?

This is a Cash Plan which provides cash benefits towards everyday healthcare costs including time spent in an NHS hospital. Cash benefits are provided in accordance with your prevailing benefits and reimbursement amount at the time of your eligible treatment.



#### What is insured?

| Benefits  | Level 1   | Level 2                 | Level 3                   |
|---|---|-------------------------|---------------------------|
| ✓ Dental  | £65   | £100                    | £150                      |
| ✓ Optical   | £65   | £100                    | £150                      |
| ✓ Therapy   | £200  | £300                    | £400                      |
| ✓ Specialist Consultations  | £150  | £200                    | £250                      |
| ✓ GP Services   | £50   | £100                    | £150                      |
| ✓ New Baby  | £50   | £100                    | £200                      |
| ✓ Hospital Stay   | £400<br>(£20 per night)                         | £700<br>(£35 per night) | £1,000<br>(£50 per night) |
| ✓ A&E Attendance<br>– £20 per visit   | Max one visit                                   | Max two visits          | Max three visits          |
| ✓ NHS Car Parking<br>(£300 overall)   | Up to £300 for cancer, £50 for other treatments |                         |                           |
| ✓ Remote Benefits – 24/7 access to Remote GP Services and a Health and Wellbeing Helpline |   |                         |                           |

#### Extras (to enhance the Cash Plan)

- + **Scans and Screens** – £200
- + **Dental Injuries** – £10,000
- + **Cosmetic Surgery** – £20,000 for reconstructive plastic surgery to upper body following an accident or injury
- + **Essential European Cover** – 21 days per trip, maximum 90 days and up to £100,000
- + **Personal Accident** – Overall limit £15,000



#### What is not insured?

- ✗ Any claims submitted more than six months after the treatment took place.
- ✗ Any conditions/injuries (excluding optical or dental) you had when you took out the plan (pre-existing conditions).
- ✗ Long-term (chronic) conditions.
- ✗ Fertility problems, pregnancy and childbirth, through New Baby benefit available.
- ✗ Cosmetic surgery unless included under the Cosmetic Surgery Extra but in no event do we insure: (1) hands (2) deliberately self-inflicted injuries, disfigurement through illness or treatment received (3) treatment resulting from an accident or injury sustained which has, or may be, the subject of a criminal proceeding or conviction.



#### What is not insured? continued

- ✗ Mental health conditions, except where the Health and Wellbeing Helpline and Remote GP Services benefits apply.
- ✗ HIV/AIDS
- ✗ 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.
- ✗ Treatment undertaken or completed prior to joining the Cash Plan or within any appropriate qualifying or deferment period.
- ✗ Treatment outside the UK except where the Essential European Cover benefit applies but in no event do we insure: (1) treatment outside the EEA and Switzerland (2) conditions that require treatment in the UK when you travel abroad or for which you have undergone treatment for in the six months prior to travel.



#### Are there any restrictions on cover?

- ! A 30 day qualifying period applies to all benefits with the exception of: Dental Injuries (a 14 day deferment period applies) New Baby (a 10 month qualifying period applies) and A&E Attendance (which can be claimed straight away).
- ! You may include up to five children under the age of 18 on the Cash Plan at no additional charge and all children will have the same benefit limits as the cash plan member.
- ! WPA only reimburses medical treatment costs to a level it considers to be customary and reasonable.
- ! The value of claims we pay may be restricted or limited including a maximum amount per person per Cash Plan Year.
- ! WPA may decline to insure anyone over 65.
- ! Cancers diagnosed or for which symptoms or signs develop within the first 14 days of joining the cash plan. Depending on what information you provide before the Cash Plan commences or during its first 14 days, we may agree to insure treatment for such cancer(s).



## Where am I covered?

- ✓ United Kingdom.
- ✓ Outside the UK within the European Economic Area (EEA) including Switzerland, if the Essential European Cover Extra has been included.



## What are my obligations?

- You must have been a resident of the UK and registered with an NHS GP for at least six months prior to joining.
- If you need to make a claim you must pay for your treatment in full and access the WPA Health app or login to your secure area at [wpa.org.uk/secure](https://wpa.org.uk/secure) and follow the prompts under 'Make a claim'. Alternatively, please call us.
- If you need to make a claim for any of the Extra benefits that require pre-authorisation you must seek pre-authorisation from WPA before incurring any costs.
- You must give honest, accurate and complete answers to any questions we ask.
- If anything changes between the time you apply to join and the start date you must inform us.
- You must tell us if any of your personal details change.
- You must ensure that your premium is paid to us when it is due.



## When and how do I pay?

You may choose to pay your premium monthly or annually by direct debit, debit card or credit card.



## When does the cover start and end?

The Cash Plan is an annual contract and cover will start from when we accept you as a customer and will end on the anniversary date 12 months later. The Cash Plan renews automatically and payment will be taken unless you contact us to cancel.



## How do I cancel the contract?

At any time by telephone or e-mail direct to WPA or through your intermediary.

If you choose to cancel your Cash Plan after 30 days (or alternatively if we decide to cancel your Cash Plan) then you may be entitled to a refund.

No premium is refundable if you have made a claim.

Where the premium is paid in full in advance then you will be entitled to a pro-rata refund of the premium paid calculated from the date you or we cancelled the Cash Plan to the end of the Cash Plan Year. Where the premium is paid by monthly instalments you are not be entitled to a refund.

Additionally, if you have ever made a claim, all remaining monthly premium instalments for the Cash Plan Year become immediately due and payable at the point that your Cash Plan is cancelled. WPA reserve the right to collect any unpaid premium.