

Providential



Health Insurance

A Cash Plan that
supplements your
dental treatment costs



Cash Plan Brochure
Effective from 1 January 2025

Our members are at the centre of all that we do

Award-winning service

We are not hampered by the demands of shareholders motivated to make a profit, meaning we are free to act differently.

We focus on the service we provide to our members – we offer all of our members a personal commitment to customer service excellence.

➔ wpa.org.uk/awards to find out more.

Rated excellent on Trustpilot

When you buy our health insurance, you buy our promise that we'll deliver.

We're currently rated excellent on Trustpilot.

Which? recommended

For the second year running, WPA is the **only** Which? Recommended Provider for Private Medical Insurance.

High levels of customer service

- On average calls are answered in less than two minutes*
- 97% of claims are authorised*



Rated 'Excellent'
as at 01.12.24



* WPA data: 01.01.24-30.11.24

Why buy a dental Cash Plan?

A visit to the dentist can be painful enough. With dental bills becoming ever more expensive, it's easy to see why it pays to have protection for both routine and preventative dental care.

General dental treatment



Keep your teeth in great condition with cover for routine dental treatment

Dental emergencies



Reimbursement for incidents of acute pain, swelling or a dental haemorrhage requiring an emergency dental appointment – in the UK or abroad

Dental injuries



Cashback for restorative dental treatment where the injury to the teeth has been caused by an external blow to the teeth, face or jaw

Restorative dental treatment



Cover for treatment under the care of a recognised specialist for restorative treatment required as a direct result of oral cancer

Hospital stays



A lump sum after receiving eligible treatment in an NHS hospital for a dental injury or restorative treatment as a direct result of oral cancer

Benefits and premiums

	Level 1	Level 2
Cash Benefits	NHS only	NHS or Private
General Dental Treatment <i>A 30 day qualifying period applies</i>	100% of NHS costs NHS or Private	75% of costs up to £250 NHS or Private
Dental Emergencies – £250 per course of treatment in the UK or abroad <i>A 14 day qualifying period applies</i>	75% up to £500 max 2 courses	75% up to £1,000 max 4 courses
Dental Injuries (includes £250 emergency treatment abroad benefit) <i>A 14 day deferment period applies</i>	£10,000	£20,000
Restorative Treatment as a direct result of Oral Cancer <i>A 14 day deferment period applies</i>	£10,000	£10,000
NHS Hospital Cash Benefit (£200 per day/night)	£2,000	£2,000

Please note

Dental Injuries and Restorative Treatment as a direct result of Oral Cancer benefits will only be reimbursed to the maximum amounts listed in our Dental Schedule, available from: wpa.org.uk/dentalfees

Monthly Premiums

Up to 17 years (children of Cash Plan Members)	£1.85	£6.26
18-49 years	£12.15	£17.30
50-65 years	£15.20	£21.54

Please note

If a child up to the age of 17 joins as a Cash Plan Member, the premium charged will be double the amount shown. Premiums include Insurance Premium Tax (IPT) at the prevailing rate. This is subject to change should the level of IPT change.

Key benefit information

What is a qualifying period?

This 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.

What is a deferment period?

This is a period during which your Cash Plan is in force but no benefit is payable. Following the expiry of a deferment period, you are covered for the eligible treatment of any symptom or condition, but not if the symptom or condition arose, whether diagnosed or not, within the deferment period.

Dental injuries which occur, or restorative treatment relating to any oral cancer diagnosed, or for which symptoms or signs develop, within the first 14 days of your Cash Plan starting will not be covered (14 day deferment period).

How do I make a claim?

Making a claim for General Dental Treatment or a Dental Emergency is quick and easy to do via WPA Health (or online through My WPA).

- ✔ **Receive and pay for your treatment.**
- ✔ **Submit your claim to us safely and securely through the WPA Health app or online through My WPA.**
- ✔ **We'll reimburse the eligible costs quickly into your bank account.**

Claiming for a Dental Injury or Restorative Treatment as a direct result of Oral Cancer requires pre-authorisation, this means you must contact us before any treatment takes place.

Level 1 General Dental Treatment

Please refer to www.nhs.uk for up-to-date NHS treatment charges. We will only reimburse eligible treatment costs within the NHS charge bands (1, 2 and 3) for England, even if you live in Wales, Scotland or Northern Ireland.

Full details of all the benefits and how to claim can be found in 'A Guide to Your Dental Cash Plan' and the accompanying Benefit Schedule.

Supporting our members

Making it easy to manage your membership

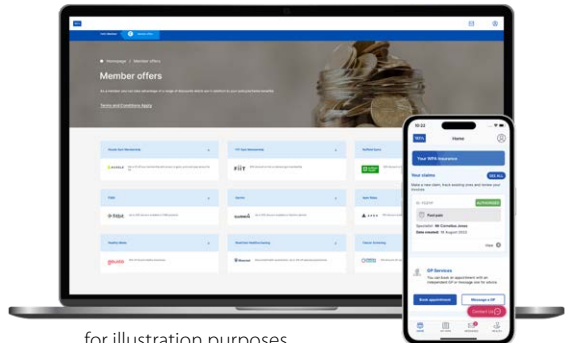


WPA Health and My WPA

Members can easily manage their membership and any ongoing claims on the go with the **WPA Health** app or through **My WPA**. Features include:

- ✓ **Submit your claim and get an instant response.**
- ✓ **Track your submitted claims and remaining benefit limits.**
- ✓ **Send and receive secure messages.**
- ✓ **View your WPA membership documents.**
- ✓ **Book a remote GP appointment.**
- ✓ **Explore our health and wellbeing resource library.**

➤ The WPA Health app is available on:



for illustration purposes



Health and Wellbeing Hub

The hub provides access to a variety of useful and valuable health related information. Designed to offer support and guidance, there are many videos and a range of supporting documentation covering a wealth of different topics.

Visit: wpa.org.uk/health-wellbeing



Member offers

We've teamed-up with a select range of organisations to provide our members with enhanced health, wellbeing and lifestyle special offers which are in addition to their Scheme benefits. Offers include:

- ✓ **Gym memberships.**
- ✓ **Optical and hearing aids.**
- ✓ **Health screening and assessments.**
- ✓ **Fitness devices.**
- ✓ **Meal subscription boxes.**
- ✓ **Massage guns.**
- ➔ Offers can be accessed within the WPA Health app or through My WPA.



Terms and Conditions

Joining Terms

Where can I find the full terms and conditions?

There is some important information we need to draw to your attention so that you can make an informed decision that best matches your needs.

Full terms and conditions are contained in 'A Guide to Your Dental Cash Plan' which is available on request.

Is there a maximum joining age?

The maximum joining age is 65 however renewal terms are available for members over the age of 65 years.

What is a pre-existing condition?

Pre-existing conditions are defined as any condition, disease, illness or injury whether symptomatic or not. This includes:

- Anything for which you have received medication, advice or treatment; or
- Where you have experienced symptoms, whether the condition has been diagnosed or not, before the start of your cover.

What's not covered

Key Exclusions

Providental specifically excludes the following which is a summary only:

- ⊗ Any claims submitted more than six months after the treatment took place.
- ⊗ Any treatment undertaken or completed prior to joining the Cash Plan, or within a qualifying or deferment period.
- ⊗ Any condition(s)/injury you had when you took out the Cash Plan (pre-existing conditions). This does not apply to General Dental Treatment.
- ⊗ Dental consumables and appliances such as mouth guards.
- ⊗ Cosmetic and aesthetic treatment, implants, veneers or treatment intended to improve the patient's appearance, unless pre-authorized under the Dental Injuries or Restorative Treatment as a direct result of Oral Cancer benefits.
- ⊗ Any condition contracted, injury sustained, or treatment required:
 - 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.
 - When overseas on a winter sports holiday or whilst staying in a winter sports resort; or
 - When you return home having sustained an injury on a winter sports holiday/at a winter sports resort.
- ⊗ Any treatment for wisdom teeth unless performed in general dental surgery (not hospital).
- ⊗ Treatment outside the UK (except for limited benefit available under the Dental Emergencies or Dental Injuries benefits).

- ⊗ General dental treatment fees over the NHS banding charges or above the amounts listed in our Dental Fee Schedule for dental injuries or restorative treatment required as a direct result of oral cancer.

Dental Injuries and Restorative Treatment as a direct result of Oral Cancer

- ⊗ Restorative treatment associated with material dental neglect.
- ⊗ Chronic periodontal disease.

Important note: Dental Injuries

For dental injuries sustained whilst taking part in any contact sport, we reserve the right to ask for evidence of a mouth protector being worn at the time the dental injury was sustained. Please refer to the Guide for full details.

Your rights

How long does my Cash Plan last?

The Cash Plan is an annual contract of insurance. We will send the Cash Plan member 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 you cancel 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.

Cancelling your Cash Plan

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).

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 you wish to cancel your Cash Plan, you can do so by notifying our Customer Service department in writing at: WPA, Private Client Division, Rivergate House, Blackbrook Park, Taunton, Somerset, TA1 2PE.

You can also call us on: 01823 625230 or email: pcd@wpa.org.uk

Cancelling 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 Providential Cash Plan provides for, that it has the benefits you require and that the Cash Plan meets your needs.

Why WPA may cancel your 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.

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:

- 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 as a WPA customer, and if so on what terms, including but not limited as to 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 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 & no claims will be paid if:

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

It's easy to claim

To make a claim please use the WPA Health app, visit [My WPA](#), contact us on 01823 625230 or you can email pcd@wpa.org.uk.

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

How to make a complaint

If you are unhappy and want to make a complaint you should contact us on 01823 625230. Alternatively, you can email: pcd@wpa.org.uk and detail 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

Email:

complaint.info@financial-ombudsman.org.uk

Consumer helpline open 8am-8pm
Monday to Friday, 9am-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)

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

We're here to help

Talk to our experts and find out more

01823 625050

wpa.org.uk/dental

To find out more about WPA visit:

wpa.org.uk/about



Western Provident Association Limited

Rivergate House | Blackbrook Park | Taunton | Somerset | TA1 2PE
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