



WPA

Precision Corporate Healthcare

Transparent | Flexible | Simple

A fresh approach to healthcare for companies
with 10 or more employees

Cash Benefits



This leaflet focuses on the Cash Plan element of Precision Corporate Healthcare. A comprehensive range of health insurance benefits are also available. We would be happy to work with you to build a Scheme to fit the requirements of your business.

This document illustrates the benefits available under the Scheme. It does not contain specific detail about what is and is not covered. Once you have designed your Scheme, you will receive a Benefit Schedule as part of your joining package. You should read this carefully, together with 'A Guide to Your Scheme Membership' (your Guide) and your Scheme Invoice.

WPA will pay 100% of cash benefit claims within the applicable benefit limits. All benefit limits are up to the maximum amounts shown, per person per Scheme year (unless otherwise stated).

What is a Cash Plan?

Unlike health insurance which covers treatment of unforeseen medical conditions, a Cash Plan contributes towards the cost of routine healthcare. So you don't have to be ill to benefit.

It's an affordable way to recover the costs of essential, foreseeable healthcare – such as optical and dental treatment.

Using our Cash Plan



The Cash Plan is paid for (either monthly or as a single annual payment). Cash Plan Member(s) receive and pay for treatment.



Claims are submitted directly to us safely and securely through the WPA Health app or online through [My WPA](#)



We'll reimburse the eligible costs quickly into the Cash Plan Member's bank account.

The Precision Corporate Healthcare range of cash benefits

The Cash Plan element of Precision Corporate Healthcare remains as non-prescriptive as the health insurance benefits. The broad range of cash benefits and choice of monetary limits allow you to build a Cash Plan to suit the needs of your business.

Why provide your employees with a Cash Plan?

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 pastoral duty of care responsibilities to your employees.

Improve staff retention



Attract and retain staff by including our Cash Plan in your wider reward strategy

Stress management



24/7 access to professional support

Improve wellbeing



Improve staff wellbeing for a healthier workforce

Reduce absenteeism



Help reduce staff absenteeism due to mental and physical ill-health

Improve productivity



Improve staff productivity and motivation, with employees getting quicker access to medical treatments

Cash Plan



The only requirement when building your Precision Corporate Healthcare Scheme is to include the core benefits (c). After that, the choice is entirely yours. The core benefits do not apply if taking LifeStage Health or Dental Care as a standalone Cash Plan.

Cash Benefits

General Dental Treatment (c)	£40 • £65 • £100 • £150 • £200 • £250 • £300 • £350 • £400 • £500 • £750 • £1,000
Routine dental treatment (check-ups, scale and polish, x-rays, fillings and hygienist)	
Optical Treatment (c)	£40 • £65 • £100 • £150 • £200 • £300 • £400 • £500
Eye tests and prescription glasses, contact lenses and prescription sunglasses	
Therapy (c)	£100 • £200 • £300 • £400 • £500 • £1,000
Physiotherapy, osteopathy, acupuncture, chiropractic care, homeopathy and other therapies	
Specialist Consultations including Diagnostic Tests (c)	£100 • £150 • £200 • £250 • £300 • £400 • £500 • £750
Out-patient private consultation(s) with a specialist, x-rays, blood tests and ultrasound scans	
Audiology	£100 • £250 • £500
Consultations • Hearing tests • Purchase of external hearing aids and follow-up consultations • Ear syringing	
GP Charges	£50 • £100 • £150 • £200 • £400
Private GP consultation(s), diagnostic tests, vaccinations and prescription charges	
Health Screening	£200 • £500 • £750
Full body health screens, well man, well woman, bone density screening, breast screening, heart disease screening and home test kits	
Complex Scans – MRI, CT and PET Scans	£200 • £250 • £300 • £350 • £400 • £500 • £750 • £1,000
Allergy Testing – Tests for allergic reactions or food intolerances when performed by an Allergist	£80
Hospital Stay – per day/night, up to the maximum amount in brackets	£20 (£400) • £35 (£700) • £50 (£1,000) • £65 (£1,300)
For admissions to an NHS hospital as an NHS in-patient or day-patient	
New Baby – Upon the birth or adoption of a baby	£50 • £100 • £150 • £200
NHS Car Parking	£50 (non cancer) • £300 (cancer)
As a patient or for visitors' parking when you make a claim for an eligible condition	
Personal Accident – can be claimed once per person per accident (overall maximum annual benefit applies)	£15,000
An accident or injury leading to the loss of sight, loss of a limb or the loss of the use of a limb	

LifeStage Health



LifeStage Health is available as a standalone Cash Plan or it can be added as an Option to Health Insurance or Cash Plan benefits.

LifeStage Health

Periods • Pregnancy • Fertility • Menopause • Prevention • Men's health	£500 • £750 • £1,000 • £1,500
Supports conditions traditionally excluded from health insurance, facilitating treatment pathways for a range of conditions for everyone regardless of their gender identity	

Dental Care



Dental Care is available as a standalone Cash Plan – all four benefits will be included. If you are adding these benefits as an Option on a Health Insurance Scheme or Cash Plan, you may add these benefits in any combination.

Dental Care

General Dental Treatment	£40 • £65 • £100 • £150 • £200 • £250 • £300 • £350 • £400 • £500 • £750 • £1,000
Routine dental treatment (check-ups, scale and polish, x-rays, fillings and hygienist)	
Dental Emergencies – £250 per course of treatment in the UK or abroad, up to a maximum of four courses	£1,000
For the following two benefits we will only reimburse to the maximum amounts listed in our Dental Schedule which can be found online at: wpa.org.uk/dentalfees	
Dental Injuries	£10,000 • £20,000
Restorative Treatment as a direct result of Oral Cancer	£10,000
If the £50,000 Cancer Care Option is chosen, this benefit will be capped at £50,000	
If the Comprehensive Cancer Care Option is chosen, this benefit will be unlimited	
	(standalone Dental Care)

Health and Wellbeing Options

The following Health and Wellbeing Options are available to add to your chosen Scheme benefits. Please pay attention to the requirements applicable to these benefits, as noted below. In the Guide, these benefits are referred to as Additional Benefits.

⊕ Employee Assistance Programme (EAP) – only available for family member(s) over 16

Specialist 24/7 telephone support (will apply to all members on the Scheme if chosen)

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

⊕ Structured Counselling Options – only available for family member(s) over 16

⊕ Structured Counselling (can be chosen if you have the EAP)

6 sessions

Where clinically appropriate, following referral from the Employee Assistance Programme

⊕ Structured Counselling – Extended Therapy (can only be chosen if you have the EAP and the Structured Counselling Option)

Where clinically appropriate, following referral from the Employee Assistance Programme

20 sessions

⊕ Remote GP Services

24/7 access

Remote GP helpline • Video consultations • Issuing of private prescriptions (prescription charge not included)
Specialist referral

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.**
- Health screening and assessments.**
- Meal subscription boxes.**
- Optical and hearing aids.**
- Fitness devices.**

Offers can be accessed within the WPA Health app or through the My WPA secure online portal.

Building your Cash Plan

The illustration below gives an example Cash Plan design and is simply a starting point for discussion. You can choose to include more or fewer benefits than those shown, depending on the requirements of your business.

Chosen Cash Benefits	Level 1	Level 2	Level 3
General Dental Treatment (c)	£40	£100	£200
Optical Treatment (c)	£40	£100	£200
Therapy (c)	£100	£300	£500
Specialist Consultations including Diagnostic Tests (c)	£100	£200	£300
GP Charges	£50	£100	£200
Health Screening	⊗	£200	£200
Complex Scans	£200	£300	£400
Allergy Testing	⊗	⊗	£80
New Baby	£50	£100	£200
NHS Car Parking – Non-cancer £50 • Cancer £300	Overall maximum annual benefit of £300		
Personal Accident	⊗	⊗	£15,000
Health and Wellbeing Benefits			
Employee Assistance Programme	✓	✓	✓
Remote GP Services	✓	✓	✓

Group Deductible



Reduce your premium with a Group Deductible (for Schemes with over 30 employees on cover)

WPA's Group Deductible is an intelligent way to fund your company's health insurance Scheme. It will reduce your costs but not your benefits and there's no additional risk. Deductibles are widely used in many types of insurance and we are proud to pioneer our Group Deductible in the company paid health insurance market.

It can be likened to a corporate Scheme excess with the upside that if your Scheme Members don't claim the full amount of your Deductible, the remainder is reimbursed.

How our Group Deductible works

By choosing the Group Deductible option, your payment is split into two parts:

- ✓ **30% covers the first 30% of claims received** ("the deductible"). For most Schemes, these claims costs are likely to arise, so why pay a premium on this part.
- ✓ **70% pays for the insurance premium.** This covers the less certain element of claims and by taking out insurance you know exactly what you will pay.

The premium element (70%) has Insurance Premium Tax (IPT) added at the prevailing rate. IPT does not apply to the Group Deductible element (30%).

By choosing to pay your premium in this way, you reduce the overall cost to your company. This guaranteed saving enables you to use your money more efficiently. What's more, in the event that claims are less than the 30% deductible, you get this back as a rebate.

Example

'A typical traditional health insurance scheme' versus a comparable Precision Corporate Healthcare Scheme.

	Typical	Precision
No. of Scheme Members	60	60
Group Deductible @ 30%	0	£9,000
Net Premium	£30,000	£21,000
IPT @ 12%	£3,600	£2,520
Total Amount Payable	£33,600	£32,520
Saving	0	£1,080

How the Group Deductible is set up

Add a Group Deductible at the initial purchase or at a subsequent renewal. The 'WPA Commercial Schemes: Scheme Holder Terms – Precision Corporate Healthcare' document contains the terms that will apply to your Group Deductible. The underlying figures remain the same, with or without the Group Deductible, only the total amount payable varies.

There are no hidden costs and no set-up costs with a Group Deductible, and you get the same benefits alongside WPA's award-winning customer service excellence.

Does it affect an employee's P11D?

P11D rates for an employee are based on the total cost to the company – that includes the insurance premium, Group Deductible and IPT. Where a Group Deductible is selected, there is a marginally lower P11D cost, due to the overall lower cost to the company.

For more information contact:

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