



# WPA LifeStage Health

Support for your entire workforce and their families at each of life's natural stages



Effective from 1 November 2025





This brochure outlines the LifeStage Health benefits and illustrates why they might be needed. LifeStage Health provides a limited cash benefit towards the cost of the treatment, most of which is not usually available as part of a health insurance scheme.

# Facilitating access for everyone

## Support for everyone, at each of life's natural stages

As our bodies change through the key stages of adolescence, adulthood and later years, our healthcare needs change too. For some, this can lead to physical and mental challenges that impact their wellbeing, their families and their careers. LifeStage Health has been designed for employers to facilitate access to essential checks, tests and experts in their respective fields. Raising awareness and knowledge increases wellbeing and helps prevent conditions that are avoidable with healthy life choices.

Supporting and promoting wellbeing in the workplace is important in order to create better working lives which can deliver mutual benefits to employees, organisations and communities in which they operate. Creating an environment that enables people to reach their full potential.

The physical and mental health and wellbeing of employees is increasingly important. At WPA, we recognise and embrace the differences in both age and gender and offer options to support your entire workforce and their families.

## Preventative pathway benefits

WPA's LifeStage Health offers a package for all genders.

The benefits provide a range of support for your teams, including access to support services, diagnostic tests, screening and expert consultations and advice.

Complementing the NHS, as well as traditional corporate healthcare arrangements, while affordable enough to be offered to entire workforces as well as their families, LifeStage Health gives individuals personalised insights to enable them to make healthy, informed decisions about what is best for them. In turn, this supports employer diversity and inclusion goals.

LifeStage Health facilitates treatment pathways for a range of conditions for everyone, regardless of their gender identity.

... designed for employers to facilitate access to essential checks, tests and experts in their respective fields...

...recognising and embracing the differences in both age and gender.



**Periods**



**Pregnancy**



**Fertility**



**Menopause**



**Prevention**



**Men's Health**

# Support – distinct at each of life’s natural stages

Where something is out of the ordinary, early diagnosis is vital



## Periods

Investigations or treatment for problems with periods.



## Pregnancy

A benefit to provide reassurance during pregnancy and up to 12 months after birth.



## Fertility

Benefit to help investigate fertility.



## Menopause

Benefit to provide support to those who experience peri- and post-menopausal symptoms or andropause (male menopause) from diagnosis to symptom management.



## Prevention

Benefit to aid early diagnosis through screening and health tests which are carried out by a medically qualified practitioner – in a hospital, clinic, pharmacy, mobile centre or online supplier approved by us.



## Men's Health

Benefit to aid diagnostic tests and treatment for sexual health, dysfunction or delayed puberty.

[please see page 4 for more benefit detail...](#)



# For your entire workforce and their insured family members

## Revolutionary benefits that are truly meaningful

LifeStage Health is available for schemes with **30 or more people on cover**. You will have each of the six LifeStage Health benefits included as standard. Simply choose your overall combined benefit limit from the options available.

## Four maximum annual benefit limits



## How the benefits could be used

Service	Typical cost
Consultation with a Specialist	£250
Menopause Nurse Consultation	£200
Hormone Blood Test	£100
Ultrasound Scan	£400
Smear Test	£90
Urodynamic Test	£400
Mammogram	£220
PSA Test	£100
Semen analysis testing	£75-£250
Bone Density Scan	£230
Cholesterol Test	£40
Blood Pressure Monitoring	£30
Sexual Health Test	£115

WPA data March 2025

[please see page 5 for more detail...](#)

Gynaecology emergency admissions in England increased by a third (33%) between 2021 and 2024

[RCOG Nov 2024](#)

50% of females surveyed have seen a healthcare professional/sought medical help for heavy bleeding or period pain

[Wellbeing of Women Nov 24](#)

More than 50,000 men are diagnosed with prostate cancer every year in the UK

[Prostate Cancer UK Jan 2025](#)

# LifeStage Health benefits overview



## Periods

For many people, living with periods can feel like a burden – heavy or irregular bleeding, menstrual cramps and mood swings can all cause interruption to daily life. This benefit is designed to help reach a diagnosis and understand treatment options.

### Benefit includes:

- ✓ Consultations and diagnostic tests.
- ✓ Scans and procedures.
- ✓ Prescription medication.



## Fertility

Fertility treatment can be costly. This benefit is designed to help early diagnosis and understand options to educate and support couples. Seeking advice is key in determining any underlying cause.

### Benefit includes:

- ✓ Consultations and diagnostic tests.
- ✓ Scans and procedures.
- ✓ Semen analysis.
- ✓ Mental health treatment.
- ✓ Egg/sperm freezing.



## Prevention

This preventative benefit promotes screening and intervening, to enhance awareness and allow everyone to be proactive in their healthcare needs.

### Benefit includes:

- ✓ Mammograms.
- ✓ PSA level blood tests.
- ✓ Cholesterol tests.
- ✓ Smear tests.
- ✓ Blood pressure monitoring.
- ✓ Heart rhythm testing.



## Pregnancy

Pregnancy can be a steep learning curve, especially if it's a first experience. This benefit is designed to offer support and reassurance.

### Benefit includes:

- ✓ Consultations and diagnostic tests.
- ✓ Scans and procedures.
- ✓ Breastfeeding advice.
- ✓ Private midwife.
- ✓ Therapy.



## Menopause

It is important to support people through the menopause or andropause (including peri- and post-) to reduce the risk of mental health and long-term conditions such as osteoporosis.

### Benefit includes:

- ✓ Consultations and diagnostic tests.
- ✓ Menopause nurse appointments.
- ✓ Bone density scans.
- ✓ HRT and Testosterone.
- ✓ Coil/implant management.
- ✓ Therapy.



## Men's Health

Bladder and prostate problems in men are widely documented. However, erectile dysfunction and undescended testes for example are not widely discussed. This benefit helps men to get early diagnosis and understand their options.

### Benefit includes:

- ✓ Consultations and diagnostic tests.
- ✓ Scans and procedures.
- ✓ Erectile Dysfunction and undescended testicles treatment.
- ✓ Vasectomy.
- ✓ Mental health treatment.
- ✓ Heart rhythm testing.

# Example treatment pathways across the life stages



## Periods

### Irregular bleeding and/or menstrual cramps

#### Seek support and advice

Contact a GP who can make a Gynaecologist referral. Visit WPA's Health & Wellbeing Hub for signposting and support.

#### Consultation with a Gynaecologist

Discuss menstrual symptoms and share any cycle tracking recorded.

#### Diagnosis

Tests may be recommended to diagnose conditions such as endometriosis or PCOS.

#### Possible outcome

A follow-up appointment with the Gynaecologist may be necessary to discuss treatment pathways or ways to manage symptoms.



## Pregnancy

### Foetal health monitoring

#### Seek support and advice

Contact a GP who can make a Gynaecologist/Obstetrician referral.

#### Consultation with a Gynaecologist

Discuss any concerns.

#### Diagnosis

Non-invasive tests may be recommended, for example for Down syndrome, Edwards syndrome and Patau syndrome.

#### Possible outcome

Mental health support may be beneficial.



## Fertility

### Fertility

#### Seek support and advice

For difficulties in conceiving, seek advice as early as possible. Contact a GP who can make a Gynaecologist/Obstetrician referral, where basic fertility tests will be performed.

#### Consultation with a Gynaecologist

Discuss medical history, symptoms, lifestyle and undergo an initial physical examination.

#### Diagnosis

To determine any underlying cause it may be necessary to have blood tests, sexual health tests, an ultrasound scan or x-ray. Or for men, a semen test.

#### Possible outcome

A follow-up appointment may be necessary to discuss the next steps.



## Menopause

### Peri-menopause

#### Seek specialist menopause support

Contact a GP who can make a Gynaecologist referral or contact a local menopause nurse. Visit WPA's Health & Wellbeing Hub for signposting and support.

#### Consultation with a Gynaecologist or Menopause Nurse

A recognised menopause nurse can refer for scans and blood tests where necessary and provide a prescription for HRT treatment.

#### Alternative Therapies

Can help to support mental health and the side effects of the menopause.

#### Possible outcome

A menopause nurse can help to manage and understand symptoms. Physiotherapy or mental health support may also be beneficial.



## Prevention

### Unusual symptoms

#### Seek support and advice

Contact a GP if there is anything out of the ordinary such as a lump or change in a mole. The GP can make a Specialist referral.

#### Consultation with a Specialist

Discuss medical history, symptoms, lifestyle and undergo an initial physical examination.

#### Diagnosis

To determine any underlying cause it may be necessary to have blood tests, scans or screens.

#### Possible outcome

A follow-up appointment may be necessary to discuss the next steps.



## Men's Health

### Delayed puberty, raised PSA level blood test result or erectile dysfunction

#### Seek support and advice

Contact a GP who can refer for blood tests to check hormone levels. Visit WPA's Health & Wellbeing hub for signposting and support.

#### Consultation with an Endocrinologist

Discuss symptoms and any hormone blood test results.

#### Diagnosis

Tests may be recommended to diagnose conditions such as hypogonadism.

#### Possible outcome

A follow-up appointment with an Endocrinologist who may discuss next steps may be necessary.

# Optional benefits that complement LifeStage Health

Depending on your WPA product, there are support benefits that can be added to complement LifeStage Health

## Employee Assistance Programme – available 24/7



### Telephone Counselling Support for emotional concerns

You can call the counselling team, at any time, whenever you require support or would like to talk with someone about issues you may be experiencing. This form of counselling is immediate support and does not form part of a structured programme of counselling therapy.

The counselling team are very experienced and can support with a huge array of different issues. All counselling is confidential and it doesn't matter if the issue is personal or work-related.



### Wellbeing and Health Information

Telephone access to qualified nurses for advice and support on a range of healthcare needs. This is a non-diagnostic service and does not replace your GP. The support may include active signposting to local and national services for further assistance, for example:

- Exercise;
- Diet and nutrition;
- Child/elder health;
- Medical conditions.



### Online computerised Cognitive Behaviour Therapy (cCBT)

CBT is an evidence-based and structured form of psychotherapy that aims to alter unhelpful thinking and behaviour that commonly occur during times of distress.

Living Life to the Full (LLTFF™) is one of the world's most used CBT-based life skills systems. It aims to help people understand why they feel as they do, teaching key life skills that can make a big difference in their lives. It provides you with practical tools, either by working through an online course, watching a video or reading about the content.



### Debt and Money worries

Telephone access to a team of Debt Specialists who are specifically trained in supporting people with all types of issues around debt, for example:

- Mortgage arrears;
- Credit card debt;
- Pay Day Loan lenders;
- Budgeting.



### Legal

Telephone access to a team of fully qualified legal advisors, for any legal questions or queries. The expertise available covers many aspects of the law, for example:

- Wills and probate;
- Property law;
- Relationship/matrimonial law;
- Consumer law;
- Housing and tenancies;
- Family law.



### Wellbeing Hub & Manager Support

Available 24 hours a day. With expert-created fact sheets, self-help guides and links to other useful resources, support is just a click away. Also includes support and guidance if you're a manager of people and you need help to manage a challenge within your team.

## Structured Counselling



### Brief Therapy

Brief therapy is a short-term (up to six sessions) counselling model which is also known as solution focused counselling. The initial assessment will help you to identify a specific goal that you want to work on, that is safe and achievable, within a brief therapy referral for structured counselling.



### Extended Therapy

Extended Therapy is a referral to structured counselling that provides up to 20 sessions for people struggling with mild to moderate mental health issues. This model may be clinically appropriate for slightly more complex issues and bereavement where you need more time to achieve your counselling goals, but do not need a more specialist intervention.

## Remote GP Services

Access to a virtual GP, by phone or video, depending on which is preferred and is most appropriate. Book via the WPA Health app, or alternatively phone the advice line any time of day or night to speak to a trained operator who will take some information and arrange for a GP to call back at a convenient time. There is no limit to the number of consultations and benefit includes the issuing of private prescriptions (prescription charge isn't included) and onward specialist referral.



#### Please note:

The benefits on pages 6-7 are available through a third party provider, and are subject to that provider's terms and conditions which may be amended at any time. WPA is not responsible for the services or treatment provided by any third party provider.

The EAP and the Structured Counselling options are only available for people over the age of 16. For standalone LifeStage Health schemes, it is not possible to add the Structured Counselling options.

# Additional member support



## 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 a claim and get an instant response.**
- ✓ **Track submitted claims and remaining benefit limits.**
- ✓ **Send and receive secure messages.**
- ✓ **View WPA membership documents.**
- ✓ **Book a remote GP appointment (if this benefit is included).**
- ✓ **Explore WPA's health and wellbeing resource library.**

➤ The WPA Health app is available on:



➤ To view the app in action please visit: [wpa.org.uk/help/wpa-health-app](http://wpa.org.uk/help/wpa-health-app)



## 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:

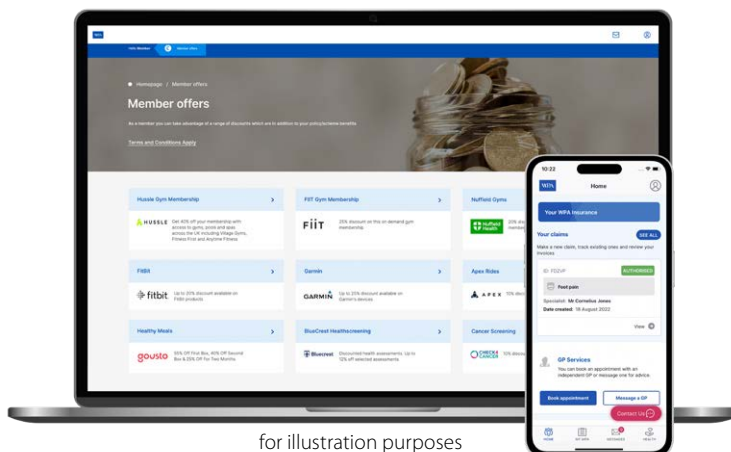
- ✓ **Gym memberships.**
- ✓ **Optical and hearing aids.**
- ✓ **Health screening and assessments.**
- ✓ **Fitness devices.**
- ✓ **Meal subscription boxes.**

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



## Health & 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. To see what's available, visit: [wpa.org.uk/health-wellbeing](http://wpa.org.uk/health-wellbeing)



for illustration purposes

# We put our members at the centre of all that we do

## Consistently ranked highly in insurance market surveys

We've topped both the Fairer Finance PMI index<sup>1</sup> and the Which? Best Private Health Insurance Survey<sup>2</sup>

<sup>1</sup> Fairer Finance Trust in Insurance Index (Spring 2025)

<sup>2</sup> Which? Best Private Health Insurance Survey (July 2025)



## Internationally recognised standards

WPA has achieved four highly regarded and internationally recognised standards across our company.



We are independently audited by BSI and have been certified to:

**Quality Management : ISO 9001**  
**Business Continuity Management : ISO 22301**  
**Environmental Management : ISO 14001**  
**Information Security Management : ISO 27001**

## Customer service excellence

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.

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

\* WPA data: 01.01.25 to 30.09.25

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

## Rated highly by our members

When you buy our health insurance, you buy our promise that we'll deliver. We're currently **rated excellent** on Trustpilot.

★ Trustpilot



Rated 'Excellent' as at 01.11.25

## Best Private Medical Insurance Provider 2025

Winner at the Moneyfacts Investment, Life & Pensions awards.



# We're here to help you

**Large companies  
(150+ employees)**

**01823 625051**

**SMEs  
(30-150 employees)**

**01823 625247**

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



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