

The logo for WPA, consisting of the letters 'WPA' in a bold, blue, sans-serif font, enclosed within a white square.

# NHS Top-Up Corporate

Supplementing your employees' everyday healthcare costs

Company paid Cash Plan



Cash Plan Summary  
Effective from 1 September 2025

# A Cash Plan built on solid foundations

## How it all began

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.

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

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



# Our members are at the centre of all that we do

## 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: 01.04.25 to 30.06.25

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

## 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**

## 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 01.07.25



# About our NHS Top-Up Cash Plan



## Children are free of charge

Include up to five children under the age of 18 at no extra charge.

## Why consider a Cash Plan?

An affordable alternative to health insurance, It's a great way to encourage your staff to focus on their wellbeing. It also helps 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.

## How does a Cash Plan work?

Our NHS Top-Up Cash Plan offers **three levels of cover**. The benefits across each level are the same, however the benefit amounts increase with each level.

Once you have decided which level is best for your business, you can choose to enhance the benefits with a range of Extras. For example, structured counselling, dental injuries and cover whilst abroad.

➔ See page 6 for details

## Health and wellbeing benefits included with all three levels

### Remote GP Services benefit

Access to a GP either by phone or by video. Simply book online at [My WPA](#) or via our WPA Health app to set up a GP consultation including the issuing of digital prescriptions to a local pharmacy.

### Employee Assistance Programme (EAP) 24/7 telephone support

Telephone emotional support covering a variety of different areas, many of which are provided by experts in their particular field. Includes healthy lifestyle, legal matters and financial wellbeing.

➔ See page 5 for details



## Terminology

The company purchasing the Cash Plan is referred to as the 'Cash Plan Holder', and the employee the 'Cash Plan member'.

Where we refer to 'member' we mean anyone insured under the Cash Plan (employees and their family members).

## Using the Cash Plan couldn't be easier for your employees



Receive and pay for treatment



Submit a claim to us safely and securely through the WPA Health app or online through [My WPA](#)



We'll reimburse the eligible costs quickly into the eligible bank account

# Important information

## Key information

Family member(s) added to a Cash Plan will be charged the monthly premium per adult shown on page 5, with the exception of up to five children under 18 who can be included free of charge. Children under 18 will have the same benefit limits as the Cash Plan member.

Qualifying periods apply to some benefits, which means that members will not be able to claim straight away (see below). Some of the Extras require pre-authorisation, which means members must contact us before any treatment takes place.

## The benefits

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

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

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



### What is a qualifying period?

This is a period during which the Cash Plan is in force but no benefit is payable. Following the expiry of a qualifying period members 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.

# Core benefits



## Benefit limits

Benefits are per person per Cash Plan year, unless stated otherwise.

### Choose a level of cover and reimbursement amount

	Level 1	Level 2	Level 3
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### Cash Benefits – 75% or 100% reimbursement available

	Level 1	Level 2	Level 3
<b>Dental Treatment</b> Routine treatment (check-ups, scale & polish, x-rays, fillings and hygienist)	£65	£100	£150
<b>Optical Treatment</b> Eye tests and prescription glasses, contact lenses and prescription sunglasses	£65	£100	£150
<b>Therapies</b> Physiotherapy and other therapies (includes four sessions on self-referral)	£200	£300	£400
<b>Specialist Consultations</b> Specialist consultation or a second opinion	£150	£200	£250
<b>GP Services</b> Private GP consultation(s), diagnostic tests, vaccinations and prescription charges	£50	£100	£150

### Additional Benefits – 100% reimbursement

	Level 1	Level 2	Level 3
<b>New Baby Benefit</b> On the birth or adoption of a new child (a 10 month qualifying period applies)	£50	£100	£200
<b>NHS Hospital Stay</b> Per day/night in an NHS hospital (maximum of 20 nights)	£400 £20 per day/night	£700 £35 per day/night	£1,000 £50 per day/night
<b>A&amp;E Attendance</b> Per visit to an A&E department	£20 One visit	£40 Two visits	£60 Three visits

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

Reimbursement level	75%	100%	75%	100%	75%	100%
3-9 Cash Plan members	£5.47	£7.32	£10.12	£13.92	£16.76	£23.06
10+ Cash Plan members	£5.04	£5.43	£7.66	£10.89	£12.40	£21.44

## Health and wellbeing benefits

### Included on all three levels of cover and available 24/7

#### ✓ Remote GP Services

- Remote GP helpline
- Video consultations
- Issuing of private prescriptions (prescription charges may be covered under the GP Services benefit)
- Specialist referral

#### ✓ Employee Assistance Programme (EAP)

*(only available for family members if they are 16 and over)*

- 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



## Choose any Extras to enhance the core benefits

### Scans and Screens

A health screen (e.g. well man/well woman check) <b>or</b> benefit towards an MRI/CT scan/ ultrasound if arranged by a specialist	£200
<b>Monthly premium</b>	£1.10

We will only cover the cost of one health screen every two consecutive Cash Plan years.

### Allergy Testing

Tests for allergic reactions or food intolerances	£80
<b>Monthly premium</b>	£0.65

Tests must be performed by an Allergist who holds appropriate medical qualifications.

### Dental Injuries

Restorative dental treatment needed as a result of an external blow to the face, teeth or jaw	£10,000
<b>Monthly premium</b>	£2.60

Members must visit an A&E department or dentist (and call WPA) within 72 hours of an injury. 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)

### Essential European Cover

Supplementary EHIC/GHIC cover when in the European Economic Area (EEA) and Switzerland	£100,000
<b>Monthly premium</b>	£1.10

Includes air ambulance (where medically necessary), hospital costs, x-rays, GP fees and 24/7 international telephone support.

### Cosmetic Surgery

Reconstructive plastic surgery to the upper body (arms, face, neck and breasts) following an accident or injury	£20,000
<b>Monthly premium</b>	£3.10

A 30 day qualifying period applies.

### Personal Accident

A cash sum if a 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	£15,000
<b>Monthly premium</b>	£0.65

Can be claimed once per person per accident.

### Structured Counselling

Where clinically appropriate, following referral from the EAP, up to six sessions of structured counselling	6 sessions
<b>Monthly premium</b>	£1.10

If chosen, this Extra will apply to all Cash Plan members. Please note that it is only available for family members if they are 16 and over.



## Benefit limits

Benefits are per person per Cash Plan year, unless stated otherwise.

# Supporting our members

## WPA Health and My WPA

Members can 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.**
- ✓ **Explore our health and wellbeing resource library.**

➤ The WPA Health app is available on:



## Making the most of your membership

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 Cash Plan benefits.

### Offers include

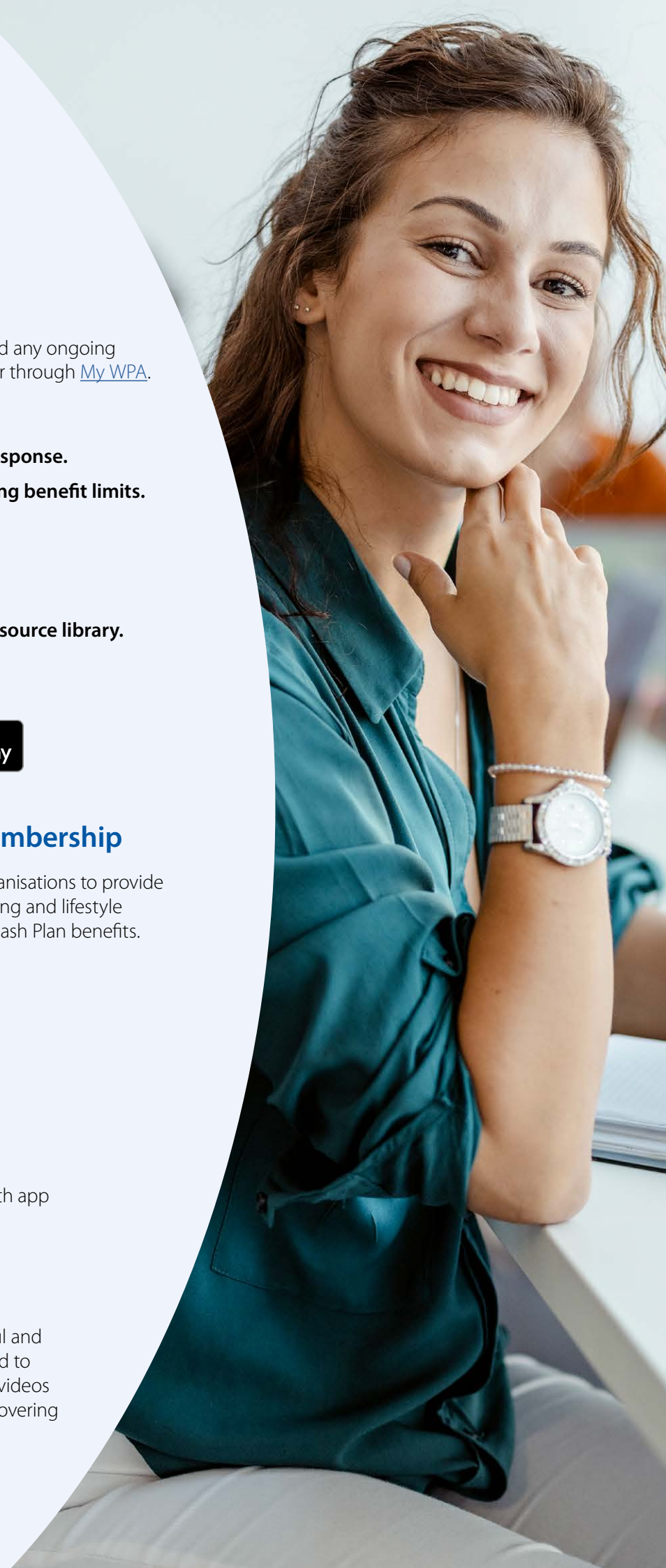
- ✓ **Gym memberships.**
- ✓ **Optical and hearing aids.**
- ✓ **Health screening and assessments.**
- ✓ **Fitness devices.**
- ✓ **Meal subscription boxes.**

Offers can be accessed within the WPA Health app or through [My WPA](#).

## Health 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](https://wpa.org.uk/health-wellbeing)



# Terms and Conditions

## Joining Terms

### Where can I find the full terms & conditions?

In 'A Guide to Your Corporate Cash Plan Membership' which is available on request.

### 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.

### 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's not covered

### 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).
- ⊗ Pregnancy, fertility problems, assisted conception, contraception, miscarriage, sterilisation and childbirth (except the cash benefit provided under the New Baby benefit).
- ⊗ Neonatal treatment.
- ⊗ Treatment for unborn babies/foetuses/embryos.



## Cash Plan Holder Terms

The Cash Plan will be governed by the terms and conditions outlined in 'WPA Cash Plan Holder Terms' and 'A Guide to your Cash Plan Membership'. A summary of some of the key terms and conditions is outlined on pages 8-10.

- 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 below for exclusions specific to this Extra).
- ⊗ Mental health conditions (except under the EAP and the Structured Counselling Extra (if included)).
- ⊗ HIV/AIDS.
- ⊗ 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.
- ⊗ 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.

### 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.

## 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.
- ⊗ Conditions (and any related conditions/symptoms) that require current treatment in the UK or for which you have undergone treatment in the six months prior to travel.

## Your rights

### How long does my Cash Plan last?

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 Invoice (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)

### 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 NHS Top-Up Corporate 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/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 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, visit [My WPA](#), 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.

## How to make a complaint

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 you are not totally satisfied, we encourage you to appeal to the Financial Ombudsman Service (FOS).

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)

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

Talk to our experts and find out more

01823 625247

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

To find out more about WPA visit: [wpa.org.uk/about](https://wpa.org.uk/about)



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