



Precision Corporate Healthcare

Transparent | Flexible | Simple

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

Scheme Benefits



Precision Corporate Healthcare's extensive range of benefits enable you to create a Scheme tailored to your company's budget and the needs of your business. Whether designing a Scheme from scratch, or transferring from another insurer, we aim to match your objectives and requirements as closely as possible so you have precisely what you want and need.

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 the Scheme Holder Terms, 'A Guide to Your Scheme Membership' (your Guide) and your Scheme Invoice.

Core requirements

As a minimum, all Scheme Members must have the core benefits (marked with a **(c)** overleaf) – **either** Health Insurance, Cash Plan, LifeStage Health or Dental Care. Dental Care and LifeStage Health benefits are all core benefits, if chosen as a standalone Scheme.

Fast Track Pathways



The Fast Track Pathways are designed to help you gain access to help and support for any symptoms you may be experiencing – musculoskeletal, skin problems or cancer concerns.

Included on health insurance and cash plan schemes

✔ **Fast Track Skin Support** – a virtual dermatology service for any skin concerns

Available with options on health insurance schemes

Available with the therapy option

⊕ **Fast Track Physiotherapy** – up to 5 sessions of physiotherapy treatment

Available with the out-patient option(s)

⊕ **Fast Track Cancer Diagnosis** – for any symptoms of breast, prostate or skin cancer)

To use Fast Track Cancer Diagnosis the following age restrictions apply:

Breast cancer diagnosis: 18 or over. Prostate cancer diagnosis: 40 or over. Skin cancer diagnosis: 18 or over.

Please note: All Pathways are provided through third party providers and are subject to each provider's terms and conditions which may be amended at any time. WPA is not responsible for the services or treatment provided by the third party providers.

Also available – a Group Deductible Option (Health Insurance and Cash Plans)

A Group Deductible is available as a way to reduce your costs but not your benefits. Please contact us for further information.

Health Insurance



Core health insurance benefits

If you are choosing health insurance as your base cover, you have the ultimate flexibility when it comes to your options. The core benefits (c) must be included for all health insurance schemes.

Fast Track Pathway (c)

- ✓ Fast Track Skin Support – virtual dermatology service for skin concerns

In-patient and Day-patient Treatment (c)

- | | |
|--|---|
| ✓ Hospital Treatment | ✓ Post-operative Consultation and Tests
One follow-up consultation and tests within 90 days of surgery |
| ✓ Critical Care Levels 2 and 3 – 28 days | |
| ✓ Drugs and dressings | ✓ Pre-admission Tests |
| ✓ Specialists' Fees | ✓ Prostheses: Passive and Active |
| ✓ Diagnostic Tests | ✓ Nursing at Home – Four weeks |
| ✓ Complex Scans – MRI, CT and PET Scans | ✓ Private Ambulance Transport |
| ✓ In-patient and Day-patient Therapy | ✓ Parent and Child – 10 nights |

NHS Hospital Cash Benefit (c)

- | | |
|---|------------------|
| NHS non-cancer treatment: | £4,500 • £10,000 |
| ✓ NHS In-patient and NHS Day-patient – £100 per night/day | |
| ✓ NHS Out-patient Complex Scans and NHS Out-patient Procedures – £100 per day | |
| NHS cancer treatment: | Unlimited |
| ✓ NHS In-patient and NHS Day-patient – £100 per night/day | |
| ✓ NHS Out-patient Treatments – £100 per day | |

Options to enhance your health insurance cover

+ Out-patient Consultations with a Specialist and Diagnostic Tests

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|--|--|
| ✓ Consultations with a Specialist and Diagnostic Tests | } £250 • £500 • £750 • £1,000
£1,200 • £1,500 • £2,000
Unlimited |
| ✓ GP Referred Diagnostic Tests | |
| ✓ Fast Track Cancer Diagnosis – rapid access for consultations with a specialist, including second opinions and diagnostic tests | |

+ Out-patient Complex Scans and Procedures

- | | |
|---|-------------|
| ✓ Complex Scans | } Unlimited |
| ✓ GP Referred Complex Scans – MRI or CT Scans | |
| ✓ Out-patient Procedures | |
| ✓ Fast Track Cancer Diagnosis – rapid access for complex scans and biopsies | |

+ Mental Health Treatment

- | | |
|--|--|
| ✓ In-patient & Day-patient Mental Health Treatment (days/nights) | 28/year (or five years) • 45/year • 90/year |
| ✓ Out-patient Mental Health Treatment | £750 • £1,000 • £1,500 • £2,000 • £5,000 • £10,000 • Unlimited |
| Out-patient Consultations with a Psychiatrist/Psychotherapist/Psychologist/Art Therapist
When recommended following an assessment: Eye Movement Desensitisation and Reprocessing (EMDR) and Cognitive Behavioural Therapy (CBT) | |

+ Therapy

- ✓ Therapy (session limits apply as shown below) £250 • £500 • £750 • £1,000 • £1,500 • £2,000 • Unlimited
Specialist referral: 15 sessions • Self-referral: 10 sessions (three for nutritional therapy) • GP referral: 10 sessions
- ✓ Fast Track Physiotherapy – up to five sessions for physiotherapy through the Fast Track Physiotherapy Pathway Provider (family member(s) must be over 16 to use this service and the cost isn't deducted from the chosen therapy limit)

+ Cancer Care – Please refer to the Cancer Care Section of the Guide for full details

- ✓ Tests and treatment, from diagnosis to palliative treatment £50,000 • Comprehensive

+ Long-Term Conditions

- ✓ Towards treatment for a claim classified as a long-term (chronic) condition £200 • £500 • £1,000

+ Supplementary Benefit

- ✓ Cash benefit for consultations/tests, scans and therapies – to use towards excluded conditions e.g. pre-existing conditions, allergies or long-term conditions £200 • £500

+ Oral Surgery

- ✓ Paid from existing benefits – plus additional £350 towards treatment carried out in a dentist's chair

+ Specialist Fees in Full

- ✓ Benefit for any resultant shortfall which may arise as a result of our reimbursing established treatment to a level we consider to be a customary and reasonable cost

+ Premium Hospitals – Visit: wpa.org.uk/premiumhospitals to check the most up-to-date list

- ✓ An extensive choice of hospitals is available as standard, including large private hospital groups, independent private hospitals and clinics, and private wings of NHS hospitals. Extend the choice of over 1,000 hospitals, clinics and scanning centres across the UK by including this option. The following hospitals are only available, if this option is included.

BUPA Cromwell Hospital
30 Devonshire Street
Harley Street at Queen's (Romford, Essex)
Harley Street at UCH
Harley Street Clinic
Kingston Hospital (Surrey)
Lister Hospital
LOC at Chelsea (Sydney Street)

LOC – Leaders in Oncology Care
London Bridge Hospital
London Bridge Hospital at Guy's and St. Thomas'
London Clinic
Portland Hospital
Princess Grace Hospital

Royal Marsden Hospital (London and Surrey)
The National Hospital for Neurology and Neurosurgery
University College London
Wellington Hospital

These hospitals are primarily located in and around London. As specialist centres (e.g. for cancer treatment) many patients are referred to these sites for treatment regardless of where they live. In addition, certain specialists only work out of these hospitals. Please note that any treatment (including scans, tests, procedures etc.) recommended by a specialist at a Premium Hospital, will not be covered unless this option is selected.

+ Overseas Emergency Treatment

- ✓ Emergency/Overseas Treatment – 70 days per trip (35 in the USA) and an overall maximum of 180 days (trips outside the EEA are only available for Scheme Members travelling for business purposes) £100,000 • £500,000

Shared Responsibility® and Excess

If you are choosing health insurance as your base cover, you can choose to include a level of Shared Responsibility or Excess. This is payable per person, per scheme year.

Levels available

Shared Responsibility

£0 • £150 • £250 • £500 • £750 • £1,000

A co-payment option of 25%, capped at one of these agreed levels

Excess

£0 • £100 • £150 • £200 • £250 • £500

Levels available

Shared Responsibility/Excess applies to all benefits except cash benefits. WPA will pay 100% of cash benefit claims within the applicable benefit limits.

Cash Plan



Core standalone cash plan benefits or health insurance options

If you are choosing a cash plan as your base cover, the core benefits (c) must be included. Simply choose the level of benefit that suits your needs.

If you are choosing health insurance as your base cover, consider adding any of the cash benefits on this page.

Fast Track Pathway (c)

- ✓ Fast Track Skin Support – virtual dermatology service for skin concerns
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Cash Benefits (c)

- ✓ 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)
 - ✓ Optical Treatment £40 • £65 • £100 • £150 • £200 • £300 • £400 • £500
Eye tests and prescription glasses, contact lenses and prescription sunglasses
 - ✓ Therapy £100 • £200 • £300 • £400 • £500 • £1,000
Physiotherapy, osteopathy, acupuncture, chiropractic care, homeopathy and other therapies
 - ✓ Specialist Consultations including Diagnostic Tests £100 • £150 • £200 • £250 • £300 • £400 • £500 • £750
Out-patient private consultation(s) with a specialist, x-rays, blood tests and ultrasound scans
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Options to enhance your standalone cash plan or health insurance cover

- + Audiology £100 • £250 • £500
Consultations • Hearing tests • Purchase of external hearing aids and follow-up consultations • Ear wax removal
 - + 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 £200 • £250 • £300 • £350 • £400 • £500 • £750 • £1,000
MRI, CT and PET Scans
 - + Allergy Testing £80
Tests for allergic reactions or food intolerances when performed by an Allergist
 - + Hospital Stay – per day/night, up to the maximum 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 £50 • £100 • £150 • £200
Upon the birth or adoption of a baby
 - + 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
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Preventative cash benefits that complement existing health insurance schemes or standalone cover

LifeStage Health offers a **package for all genders** that includes access to a range of support services, diagnostic tests, screening and expert consultations and advice. It complements the NHS, as well as traditional corporate healthcare arrangements.

Ideal for companies who may already have health insurance in place elsewhere, it's 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

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



Core standalone dental benefits or health insurance and cash plan options

If you are choosing dental care as your base cover, all four core benefits (c) are automatically included. Simply choose the level of benefit that suits your needs.

If you are choosing health insurance or a cash plan as your base cover, consider adding any of the following dental care benefits as options to enhance your cover.

Core dental care benefits

+ Dental Care (c)

✓ General Dental Treatment Routine dental treatment (check-ups, scale and polish, x-rays, fillings and hygienist)	£40 • £65 • £100 • £150 • £200 • £250 • £300 • £350 • £400 • £500 • £750 • £1,000
✓ 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 If you have health insurance as your base cover: 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	£10,000 (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) – To use this benefit, family member(s) must be over 16

- ✔ Specialist 24/7 telephone support (will apply to all members on the scheme if chosen)
Single-session Telephone Counselling • Manager Support • Legal Information • Debt and Money • Online computerised Cognitive Behaviour Therapy (cCBT) Life Skills Course • General Health and Wellbeing information

+ Remote GP Services

- ✔ Virtual GP helpline • Video consultations • Issuing of private prescriptions (prescription charge can be claimed from the GP Charges Option, if included) Specialist referral

To add the following two Structured Counselling Options, the EAP Option must also be chosen

The Structured Counselling Options cannot be added to a standalone LifeStage Health Scheme. To add the Extended Therapy Option, you must also add the Structured Counselling Option.

+ Structured Counselling – To use this benefit, family member(s) must be over 16

- ✔ Structured counselling (brief therapy) – where clinically appropriate, following referral from the EAP 6 sessions

+ Structured Counselling (Extended Therapy) – To use this benefit, family member(s) must be over 16

- ✔ Extended Therapy – for more complex issues, where clinically appropriate, following referral from the EAP 20 sessions

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

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

For more information contact:

01823 625247
wpa.org.uk/pch

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