NHS Top-Up Personal

Supplementing your everyday healthcare costs

Personal Cash Plan

JULY 2026
Which? Recommended Provider
PRIVATE MEDICAL INSURANCE

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.

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 you don't have to be ill to benefit.

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

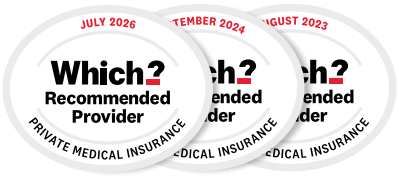
Depending on the benefits you choose, your premium will allow you to claim cashback towards a range of everyday healthcare benefits.

WPA is a specialist UK not-for-profit health insurer, with a heritage of over 125 years, offering award-winning health insurance solutions for individuals, families and companies of all sizes.

trusted
for more than 125 years

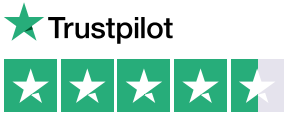
We're proud of our long-held reputation for customer service excellence. We work hard to earn, and retain, the trust of our members, and we're thrilled to be consistently ranked top in independent surveys of customers.

We are the **only** Which? Recommended Provider for Private Medical Insurance for 2026, and have topped the Which? private health insurance customer satisfaction table for four consecutive years.[1]



We've topped the Fairer Finance PMI index twice.

Our customers continue to rate us 'Excellent' on Trustpilot.



Rated 'Excellent' as at 01.09.26

The service we provide to our members is widely recognised as exceptional – on average we answer customer calls in less than three minutes[2] and 97% of claims are authorised.[2]

1. Which? Best Private Health Insurance Survey (July 2026)
2. WPA data: 04 April to 30 June 2026

About our NHS Top-Up Cash Plan

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 you, you can choose to enhance your benefits with a range of Extras. For example, dental injuries and cover whilst abroad.

See pages 3-4 for details

Please refer to 'A Guide to Your Personal Cash Plan' and the accompanying Benefit Schedule for full details of the benefits and terms & conditions. In these documents, the main adult purchasing the Cash Plan is referred to as the Cash Plan member.

Health and wellbeing benefits are included with all three levels of cover

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.

Health and Wellbeing Helpline (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 3 for details

Children are free of charge

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

Key information

Family member(s)

Except where stated above, family member(s) added to your Cash Plan will be charged the monthly premium of an adult. Children under the age of 18 will have the same benefit limits as the Cash Plan member.

Qualifying and deferment periods

Qualifying and deferment periods apply to some benefits, which means that you will not be able to claim straight away.

Reimbursement amount

For the main cash benefits, you choose either 75% or 100% reimbursement, up to the benefit limits shown.

Benefit limits

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

Premiums

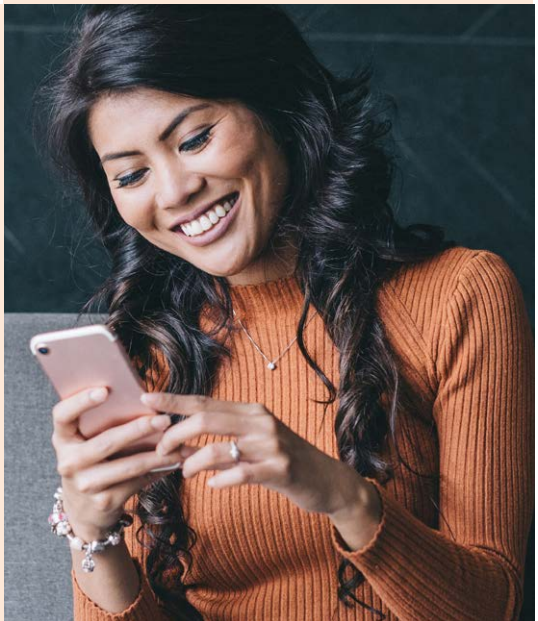
Premiums include Insurance Premium Tax (IPT) at 12%. This is subject to change should the level of IPT change.

Using the Cash Plan couldn't be easier

Receive and pay for your treatment

Submit a claim safely and securely through the WPA Health app or online at My WPA

We'll reimburse eligible costs quickly into your bank account



Core benefits

Choose a level of cover and reimbursement amount

Benefit limits

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

	Level 1	Level 2	Level 3
Cash Benefits – 75% or 100% reimbursement available			
A 30 day qualifying period applies to all cash benefits unless otherwise advised			
Dental Treatment	£65	£100	£150
Optical Treatment	£65	£100	£150
Therapies (including four sessions on self-referral)	£200	£300	£400
Specialist Consultations	£150	£200	£250
GP Services	£50	£100	£150
Additional Benefits – 100% reimbursement available			
New Baby Benefit (a 10 month qualifying period applies)	£50	£100	£200
NHS Hospital Stay (maximum 20 nights)	£400 £20 per day/night	£700 £35 per day/night	£1,000 £50 per day/night
A&E Attendance	£20 One visit	£40 Two visits	£60 Three visits
NHS Car Parking (£300 for cancer treatment, £50 for other hospital stays, when a patient, or for visitor parking when you are a patient)	£300	£300	£300

Health and wellbeing benefits

The following two benefits are available on all three levels of cover

Remote GP Services

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

Health and Wellbeing Helpline – available 24/7
(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

Extras

Choose any Extras to enhance the core benefits

Scans and Screens

A 30 day qualifying period applies

Benefit amount (one health screen every two consecutive Cash Plan years)	£200

Dental Injuries

A 14 day deferment period applies

Benefit amount (we will only reimburse to the maximum amounts listed in our Dental Schedule, available at: wpa.org.uk/dentalfees)	£10,000

Cosmetic Surgery

A 30 day qualifying period applies

Benefit amount (reconstructive plastic surgery to the upper body – arms, face, neck and breasts, following an accident or injury)	£20,000

Essential European Cover

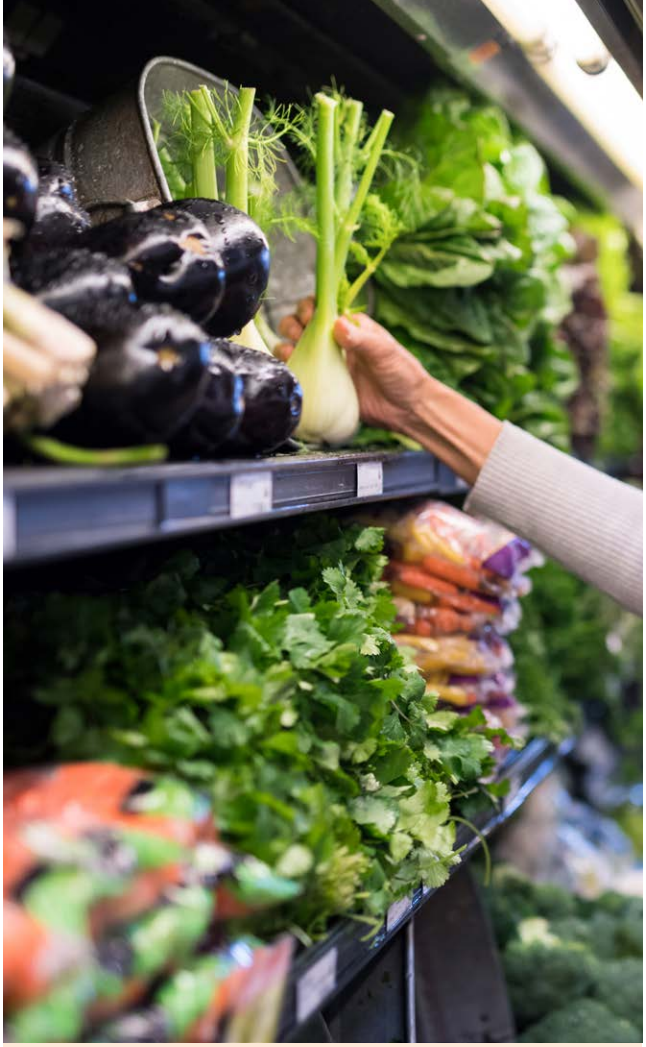
Benefit amount	£100,000

The Essential European Cover benefit provides supplementary EHIC/GHIC cover when in the European Economic Area (EEA) and Switzerland.

Personal Accident

Benefit amount	£15,000

The Personal Accident benefit provides a cash sum if a Cash Plan 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. Can be claimed once per person per accident.



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.

A 14 day deferment period applies to dental injuries which occur within the first 14 days of your Cash Plan commencing.

Supporting our members

WPA Health and My WPA

Manage your 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.**
- **Search for a healthcare provider in your area.**
- **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:

Download on the App Store

GET IT ON Google Play

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

Making the most of your membership

We've teamed-up with a select range of organisations to provide enhanced health, wellbeing and lifestyle special offers which are in addition to your 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.

…genuinely think they are one of the best companies I have ever interacted with.
D – Customer | Trustpilot review Sept 2026
5 star rating

I have made a number of claims over the years and have never had any issues and all claims have been dealt with efficiently and professionally.
EW – Customer | Trustpilot review Sept 2026
5 star rating

Very straight-forward to file a claim online. Excellent communications. Very swift pay-out. Great peace of mind.
NB – Customer | Trustpilot review Sept 2026
5 star rating

…brilliant experience with WPA. Getting my first pair of glasses was nerve-wracking, but the process was quick and comfortable, and I was reimbursed within days.
NM – Customer | Trustpilot review Sept 2026
5 star rating

Terms and Conditions

Joining Terms

Where can I find the full terms & 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 Personal Cash Plan' which is available on request.

Maximum Joining Age

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

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 specifically excludes the following which is a summary only:

- Any claims submitted more than six months after the treatment took place.
- Benefit associated with any medical conditions (excluding the Optical and Core Dental benefits) you had when you took out the plan (pre-existing conditions).
- 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 or embryos. 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 the 'Cosmetic Surgery' section on this page for exclusions specific to this Extra).
- Mental health conditions (except where the Member Support Services benefits apply).
- 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 or deferment period.
- Treatment undertaken outside the UK unless it falls within the Essential European Cover Extra if chosen.

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) that require current treatment in the UK or for which you have undergone treatment in the six months prior to travel.

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.

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.

Cash Plan Member: 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 Certificate of Insurance (the notice period).

Cancellation of the Cash Plan 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, 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 NHS Top-Up Cash Plan provides for, that it has the benefits you require and that the NHS Top-Up 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 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 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 or by emailing pcd@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

Email:
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

We're here to help

Talk to our experts and find out more

01823 625050
wpa.org.uk/cashplan

To find out more about WPA visit: wpa.org.uk/about

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