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XS health[®]

Health Insurance Policy Summary

Effective from 1 November 2009

If you're rarely ill, you may feel that paying for health insurance just isn't cost effective. But then, what if you do get seriously ill? This comprehensive policy is designed with a choice of higher excesses and therefore **significantly lower premiums**.

What's covered – the benefits

Below is a summary of the benefits available. This policy has no overall financial limit to the amount you can claim. Benefits apply per person per policy year unless otherwise stated.

In-patient & Day-patient Treatment

Hospital Treatment	✓	You can choose from over 600 hospitals nationwide
Specialists' Fees	✓	In line with customary & reasonable fees ¹ whilst in hospital
Diagnostic Tests	✓	Such as blood tests, ultrasound & x-rays
Diagnostic Scans	✓	MRI, CT & PET scans only
NHS Hospital Cash Benefit	✓	£100 for each day/night up to a maximum of £3,000 per year
Psychiatric Treatment	✗	See 'What is not covered' in A Guide to Your Policy

Out-patient Treatment

Consultations with a Specialist	✓	In line with customary & reasonable fees ¹
Diagnostic Tests	✓	Such as blood tests, ultrasound & x-rays at the request of your Specialist
Diagnostic Scans	✓	MRI, CT & PET scans only at the request of a Specialist
Physiotherapy (and other therapies) ²	✓	
Psychiatric Treatment	✗	See 'What is not covered' in A Guide to Your Policy
Out-patient Procedures	✓	In line with customary & reasonable fees ¹
Pre-admission Tests	✓	In the 2 weeks prior to your admission to hospital

Cancer Treatment³

Consultations with a Specialist	✓	
Radiotherapy/Chemotherapy	✓	
Advanced Therapeutics ⁴	✓	Advanced anti-cancer (targeted therapies) treatment
NHS Hospital Cash Benefit (Cancer)	✓	£200 for each day/night up to a maximum of £6,000 per year

Other Benefits

Nursing at Home	✓	Up to 4 weeks per policy year
Private Ambulance Transport	✓	
Parent and Child	✓	Hospital accommodation charges
Prostheses	✓	In-patient and day-patient only
Hospice Donation	✓	£70 per day/night up to a maximum of £700 per policy year

✓ Covered once your excess limit has been reached.
✗ Not covered.

- For a guideline of customary and reasonable fees contact WPA or visit wpa.org.uk/guideline
- These include: Acupuncture, Chiropody/Podiatry, Chiropractic Care, Dietary Services, Homeopathy, Osteopathy, Physiotherapy and Speech & Language Therapy.
- Cancers will not be covered which are diagnosed or for which symptoms develop within the first 90 days of the policy commencing (new policyholders of WPA).
- WPA will fund the use of advanced anti-cancer (targeted) treatments which are not readily available in the NHS with prior approval and when given with curative intent.

An **in-patient** is a patient who is admitted to hospital and who occupies a bed overnight or longer, for medical reasons.

A **day-patient** is a patient who is admitted to a hospital or day-patient unit because they need a period of medically supervised recovery but does not occupy a bed overnight.

An **out-patient** is a patient who attends a hospital, consulting room or out-patient clinic and is not admitted as a day-patient or an in-patient.

Choose the excess level that suits you

There are 3 excess levels that you can choose – the higher the excess the lower the premium. All excesses are per person and work on a 'rolling' basis. This means that once your treatment costs exceed your excess limit within a 12 month period, WPA will cover the cost in full for all eligible treatment for a further 12 months. So in effect, you get a full year's 'excess holiday'.

£1,500	Available for people aged 0-29
£1,500, £3,000 or £5,000	Available for people aged 30-59
£3,000 or £5,000	Available for people aged 30-74

Premiums (per person)

The maximum joining age is 74 years with renewal available thereafter.

Age	Monthly (£)			Annual (£)			Age	Monthly (£)			Annual (£)		
	£1,500	£3,000	£5,000	£1,500	£3,000	£5,000		£1,500	£3,000	£5,000	£1,500	£3,000	£5,000
0-21	6.85	N/A	N/A	78.29	N/A	N/A	48	32.60	20.01	12.32	372.62	228.68	140.81
22	8.09	N/A	N/A	92.36	N/A	N/A	49	33.98	20.85	12.84	388.29	238.30	146.73
23	9.31	N/A	N/A	106.43	N/A	N/A	50	36.13	22.18	13.65	412.93	253.42	156.04
24	10.42	N/A	N/A	118.99	N/A	N/A	51	38.34	23.53	14.49	438.12	268.87	165.55
25	10.83	N/A	N/A	123.70	N/A	N/A	52	40.25	24.70	15.20	459.94	282.27	173.80
26	11.37	N/A	N/A	129.94	N/A	N/A	53	41.97	25.76	15.86	479.59	294.33	181.22
27	11.78	N/A	N/A	134.65	N/A	N/A	54	43.68	26.81	16.51	499.23	306.38	188.64
28	12.46	N/A	N/A	142.50	N/A	N/A	55	45.80	28.11	17.30	523.39	321.21	197.78
29	13.01	N/A	N/A	148.73	N/A	N/A	56	48.50	30.78	18.95	554.28	351.70	216.55
30	13.58	8.33	5.13	155.14	95.21	58.62	57	50.41	32.51	20.01	576.07	371.51	228.75
31	14.26	8.75	5.39	162.91	99.97	61.56	58	53.81	35.83	22.06	615.03	409.43	252.09
32	14.93	9.17	5.64	170.67	104.76	64.49	59	56.96	37.93	23.35	651.04	433.40	266.86
33	15.75	9.66	5.95	179.95	110.43	68.00	60	N/A	48.54	29.89	N/A	554.80	341.61
34	16.57	10.16	6.26	189.33	116.16	71.55	61	N/A	53.28	32.80	N/A	608.92	374.92
35	17.38	10.66	6.56	198.57	121.85	75.03	62	N/A	55.29	35.31	N/A	631.92	403.50
36	18.32	11.25	6.92	209.42	128.53	79.13	63	N/A	58.37	37.57	N/A	667.05	429.40
37	19.28	11.83	7.29	220.27	135.18	83.23	64	N/A	61.52	38.89	N/A	703.04	444.48
38	20.23	12.41	7.64	231.20	141.89	87.38	65	N/A	65.31	40.22	N/A	746.37	459.56
39	21.32	13.08	8.05	243.57	149.48	92.05	66	N/A	67.45	41.53	N/A	770.87	474.64
40	22.26	13.66	8.41	254.43	156.17	96.14	67	N/A	69.74	42.93	N/A	796.99	490.73
41	23.49	14.42	8.87	268.44	164.75	101.44	68	N/A	72.17	44.44	N/A	824.74	507.82
42	24.57	15.08	9.28	280.80	172.33	106.12	69	N/A	74.46	45.84	N/A	850.87	523.91
43	26.03	15.97	9.84	297.45	182.55	112.40	70	N/A	86.10	53.01	N/A	984.05	605.91
44	27.27	16.74	10.30	311.61	191.24	117.75	71	N/A	88.83	54.69	N/A	1015.19	625.08
45	28.50	17.49	10.77	325.68	199.87	123.06	72	N/A	91.55	56.36	N/A	1046.27	644.22
46	29.87	18.33	11.29	341.36	209.49	128.99	73	N/A	94.44	58.15	N/A	1079.22	664.51
47	31.10	19.09	11.75	355.43	218.13	134.31	74	N/A	97.31	59.91	N/A	1112.13	684.77

All prices shown include Insurance Premium Tax (IPT) at the current rate of 5% which is subject to change, if tax levels change. Credit card payments attract a surcharge of 1.5%.

What's not covered

As with all health insurance policies, there are certain things that are not covered. XS health specifically excludes the following list which is a summary only. For a full list of exclusions please see 'What is not covered' in A Guide to Your Policy. A copy is available from wpa.org.uk/xsguide or upon request.

- Cancers diagnosed or for which symptoms develop within the first 90 days of the policy commencing (new policyholders of WPA) unless agreed in advance by WPA
- Any medical conditions you had when you took out the policy (pre-existing conditions) unless declared to and accepted by WPA
- Advanced Therapeutics not given with curative intent
- Any long-term illnesses that lead to long-term monitoring or management (chronic conditions)
- Dental problems
- Fertility problems, pregnancy & childbirth
- Neonatal treatment
- Psychiatric conditions
- HIV/AIDS
- Cosmetic surgery
- Care and/or treatment arising from or related to taking part in winter sports (e.g. skiing, snowboarding) scuba diving and motor sports or engaging in professional sport
- Any claim that has not been pre-authorised

Your rights

Duration of cover.

The policy is an annual contract of insurance and we will automatically offer to renew it and will send you the relevant information including any changes to the policy for the forthcoming year, at least 21 days before the contract expires.

Changing your mind.

When you join XS health, you will receive full details of the policy's Benefits and Rules. Of course, we are sure you'll be completely happy with your choice but if, for whatever reason, you are not entirely satisfied you have the right to cancel your policy provided you notify us within 14 days (28 days if purchased online) of receiving your policy documents. If you do not exercise this right within this notice period then you are committed to the cover and premium for the rest of the cover period. If you wish to cancel during the notice period please write to us or e-mail pcd@wpa.org.uk

Easy to claim.

When you have joined XS health, any claims you make will be handled by our Private Clients Department who can be contacted on 0845 122 3100 or e-mail pcd@wpa.org.uk

Making yourself heard.

If you have a complaint at any time, you should write to The Director of Best Practice, WPA, Rivergate House, Blackbrook Park, Taunton, Somerset, TA1 2PE. Alternatively, you can e-mail compliance@wpa.org.uk If you are still not totally satisfied, we encourage you to appeal to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR (telephone 0845 080 1800).

Compensation scheme.

WPA customers are covered by the Financial Services Compensation Scheme (FSCS) which can entitle customers to compensation should an insurer become insolvent. Further information can be found at www.fscs.org.uk

Join our community

It's easy to join XS health – simply visit our website where you will find full policy information. You can get a quote, and if you buy online we will give you a 10% discount on your first year's premium. Alternatively phone WPA Direct free, Monday to Friday, 8am – 6pm; or contact your Adviser/Broker directly. Please note that the maximum age to join XS health is 74 but you can renew your policy each year thereafter. To join, you must be a resident of the UK for at least 6 months of the year.



wpa.org.uk/xshealth



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