

# Company Health Insurance

## Enterprise Flexible Benefits



[wpa.org.uk](http://wpa.org.uk)



*ISO 9001  
FS 28452*



*BS 25999  
BCMS 538164*



*ISO 14001  
EMS 505226*



*ISO 27001  
IS 553152*

## **Have confidence in WPA – we treat our customers as we expect to be treated ourselves**

WPA is one of the UK's leading health insurance providers. We are committed to our customers and pride ourselves on the quality of service we offer. Continually investing in leading-edge technology and well trained staff enables us to provide exemplary standards of service.

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- A leading UK health insurer with a heritage of over 100 years
  - Best Insurer for Customer Care (British Insurance Awards 2005 & 2009)
  - Health Insurer of the Year (Insurance Times 2007)
  - Most Innovative Health Insurer (Laing & Buisson 2006, 2007 & 2008)
  - ISO 9001:2008 Quality Standard (British Standards Institution)
  - ISO 14001 Environmental Standard (British Standards Institution)
  - BS 25999 Business Continuity certification (British Standards Institution)
  - ISO 27001 Information Security certification (British Standards Institution)
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# Introducing flexibility

WPA's Enterprise Flexible Benefits is designed to promote maximum flexibility when insuring your company's healthcare needs. There are 3 different healthcare options to choose from and various **Extras** available. When choosing your cover combination you may choose **different cover options** for **each one** of your employees and their dependants in turn.

- Extra cover **can** be chosen with this policy type
- Extra cover **cannot** be chosen with this policy type

Step 1: Choose <b>one</b> of the policy types to begin building your company's cover	Core Cover		Step 2: Choose from the available <b>Extras</b>						
	Essential <sup>1</sup>	Wellness	Out-patient	Therapy	Worldwide	Cosmetic <sup>2</sup>	Cancerdrugs <sup>3</sup>	A&E Abroad <sup>4</sup>	Dental
<b>1. Private Medical Insurance</b>	●	●	●	●	●	●	○	○	●
<b>2. NHS Top-Up</b>	○	●	○	○	○	●	●	●	●
<b>3. Dental Insurance</b>	○	○	○	○	○	○	○	○	●

**1** PMI core cover can be 'Essential' or 'Essential' and 'Wellness'.  
**2** Cosmetic **may only be chosen** if your company buys PMI with Wellness. If Wellness is not chosen, Cosmetic is not available as an Extra.  
**3** Already included in Essential.  
**4** Already included in Worldwide.  
*The above policy options are subject to the detail contained within this brochure and the benefits & rules of the group policy.*

The following pages contain a summary of benefits. Full details can be found in 'A Guide to Your Group Policy' available at [wpa.org.uk/enterprise](http://wpa.org.uk/enterprise) or on request from WPA.

# 1. Private Medical Insurance (PMI)

**Essential:** We've put together the cover that we consider invaluable.

## In-patient & Day-patient Treatment

Hospital Treatment	You can <b>choose from over 600 hospitals nationwide</b> , including London hospitals
Specialists' Fees	In line with customary & reasonable fees whilst in hospital
Diagnostic Tests	Such as <b>blood tests, ultrasound &amp; x-rays</b>
Diagnostic Scans	<b>MRI, CT &amp; PET scans</b> only
NHS Cash Benefit	<b>£100 for each day/night</b> up to a maximum of £3,000 per person per group policy year
Psychiatric Treatment	<b>28 days/nights</b> in 5 group policy years (claims must be pre-authorised)

## Out-patient Treatment (Full cover available on the Out-patient Option)

Consultations with a Specialist	Up to <b>£150 per person</b> per group policy year
Single Post-Hospital Consultation and Tests	One <b>follow-up consultation &amp; associated tests</b> carried out on that day, within 90 days of a surgical procedure
Diagnostic Scans	<b>MRI, CT &amp; PET scans</b> only at the request of a Specialist
Out-patient Procedures	In line with customary & reasonable fees for diagnostic or endoscopic procedures
Pre-admission Tests	In the 2 weeks prior to your operation

## Cancer Treatment

Radiotherapy/Chemotherapy	In line with customary & reasonable fees
Consultations with a Specialist	In line with customary & reasonable fees, post diagnosis
Advanced Therapeutics	<b>Advanced anti-cancer (targeted) treatment</b> currently being introduced into clinical practice
NHS Cancer Cash Benefit	<b>£200 for each day/night</b> up to a maximum of £6,000 per person per group policy year

## Other Benefits

Nursing at Home	Up to <b>4 weeks per person</b> per group policy year
Private Ambulance Transport	<b>Full cover</b> when medically necessary
Parent and Child	Hospital accommodation charges
Prostheses	In-patient and day-patient only
Out of Pocket Expenses	Up to <b>£5 per day</b>
Hospice Donation	<b>£70 per day/night</b> up to £700 per person per group policy year
Employee Assistance Programme	Available <b>24 hours</b> a day, <b>365 days</b> a year and includes full stress counselling

# PMI Extras

Core Cover		Extras							
Essential	Wellness	Out-patient	Therapy	Worldwide	Cosmetic	Cancerdrugs	A&E Abroad	Dental	
●	●	●	●	●	●	○	○	●	

- **Out-patient:** Increase the out-patient consultation benefit and receive cover for diagnostic tests.

<p>Consultations with a Specialist</p> <p>Diagnostic Tests</p> <p>Psychiatric Treatment</p>	<p><b>No annual limit</b> provided fees are customary and reasonable. Includes benefit for a 'Second Opinion' if required</p> <p>In addition to diagnostic scans (MRI, CT &amp; PET) further diagnostics such as <b>x-rays, pathology</b> and <b>ultrasound</b></p> <p><b>Fully covered</b> for 6 months for specialist treatment</p>
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- **Therapy:** This Extra is all about recovery, enabling employees to get better as quickly as possible.

<p>Acupuncture</p> <p>Chiropractic</p> <p>Homeopathy</p> <p>Physiotherapy</p> <p>Psychology</p> <p>GP referral for Scans/X-rays <sup>1</sup></p>	<p>Chiroprody/Podiatry</p> <p>Dietary Services</p> <p>Osteopathy</p> <p>Speech &amp; Language Therapy</p> <p>Psychotherapy</p>	<p>Up to a total of <b>£1,000 per person</b> per group policy year</p>
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<sup>1</sup> 75% of the cost

- **Worldwide:** Provide cover for emergency treatment when employees are abroad.

<p><b>Worldwide 35</b></p> <p><b>35 days cover</b> for Medical Emergencies &amp; Evacuation/Repatriation</p>	<p>Covers <b>trips abroad</b> for up to <b>35 days per trip</b>, with an annual maximum benefit of <b>£250,000</b></p>
<p><b>Worldwide 70</b></p> <p><b>70 days cover</b> for Medical Emergencies &amp; Evacuation/Repatriation</p>	<p>Covers <b>trips abroad</b> for up to <b>70 days per trip</b> (35 days for the USA) with an annual maximum benefit of <b>£500,000</b></p>

The Worldwide Extra includes USA but does not include destinations that are considered 'at risk' by the Foreign & Commonwealth Office (FCO) website

- **NHS Top-Up & Dental:** Both can be added to your PMI cover – see overleaf for details of the benefits available.

Please refer to 'A Guide to Your Group Policy' (including Key Facts) for full details of the policy's benefits & rules, available at [wpa.org.uk/enterprise](http://wpa.org.uk/enterprise) or on request from WPA.

## 2. NHS Top-Up – cash benefits for everyday health costs

**Wellness:** Helps with the everyday healthcare costs and the extra costs when members are admitted to hospital.

Prescription Charges	100% cash back up to £40
Specialist/Second Opinion	100% cash back up to £250
Eye Test	100% cash back up to £40
Optical Treatment	75% cash back up to £150
Routine Dental Treatment	75% cash back up to £150
Physiotherapy and other therapies	75% cash back up to £300
GP Services	75% cash back up to £150
Health Screening	75% of the cost of a health screen up to £200
NHS Hospital In/Day-patient Admission	£65 per day/night for up to 20 days
Post-Hospital Recovery Bonus	£400 after 7 consecutive nights in hospital
A&E Attendance *	£40 for each emergency attendance up to £80
Maternity/Paternity	£200 each time you have a child
Health & Medical Information *	We provide 24/7 telephone support
Confidential Stress Counselling Service *	We provide 24/7 telephone support

**Important:** Please note there is a 10 month qualifying period for maternity/paternity benefit, 6 months for health screening and 1 month for all other benefits unless marked \*

\* No qualifying period applies.

**Children under 18 are FREE** under Wellness and enjoy 50% of the benefits above if the adult under whom they are enrolled also holds this cover.

**Medical Legal Helpline:** Your employees will automatically receive access to a medical legal helpline with this NHS top-up cover.

# NHS Top-Up Extras

Core Cover		Extras						
Essential	Wellness	Out-patient	Therapy	Worldwide	Cosmetic	Cancerdrugs	A&E Abroad	Dental
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

- **A&E Abroad:** It's like annual travel insurance – but without the baggage.

Treatment abroad including x-rays, tests, prescription medication, dental <sup>1</sup>

Hospital treatment for medical emergencies overseas (including evacuation/repatriation)

Worldwide multilingual network of medical professionals

<sup>1</sup> Your £150 dental benefit under Wellness can also be claimed abroad.

**Important:** Please note benefits apply for trips of no more than 21 days and a maximum total of 90 days abroad in each group policy year. Excludes any trips to the USA or where the FCO advises against travel.

Up to **£150**

Up to **£100,000**

**24/7** telephone support

- **mycancerdrugs:** Pays for the expensive drugs the NHS denies.

Cover for licensed<sup>1</sup> cancer drugs that are not available on the NHS

Up to **£50,000 lifetime** benefit

<sup>1</sup> For further details please refer to 'A Guide to Your Group Policy'.

There is a 90 day deferment period for this option. This option is not available if you already have private medical insurance with WPA or another provider.

- **Cosmetic Surgery:** Plastic surgery to repair looks after an accident or injury.

**Option 1:** Upper Body. Includes arms, face, neck and breasts

**Option 2:** Lower Body. Includes stomach and legs

**Option 3:** Total Body.

Treatment costs up to **£20,000**

Treatment costs up to **£20,000**

Treatment costs up to **£20,000**

**Important:** Please note hands and feet are excluded from cover. There is a 1 month qualifying period for Cosmetic Surgery.

- **Dental:** Can be added to your NHS Top-Up cover – see overleaf for details of the benefits available.

Please refer to 'A Guide to Your Group Policy' (including Key Facts) for full details of the policy's benefits & rules, available at [wpa.org.uk/enterprise](http://wpa.org.uk/enterprise) or on request from WPA.

### 3. Dental – add to your PMI or Top-Up cover, or buy as stand alone

**Dental:** This affordable option offers valuable dental cover each year.

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General Dental Treatment	75% of costs up to £250 per group policy year
Dental Emergencies	£1,000 (up to £250 per episode, maximum of 4 per year)
Dental Injuries	Up to £20,000 per group policy year
Defined Serious Oral Problems	Up to £10,000 per group policy year
<b>Other Benefits</b>	
Hospital Charges	Full cover
Specialist/Consultant Fees	In line with customary and reasonable fees, whilst in hospital
Hospital Cash Benefit	£200 for each night you spend in an NHS hospital
Parent and Child	Up to a maximum of 10 nights

**Important:** There is a 3 month qualifying period for General Dental Treatment and a 14 day qualifying period for Dental Emergencies. Benefits apply per group policy year.

**Dental Insurance:** We don't ask for dental history or an examination but customers must have visited a UK registered dentist for a check-up or treatment within the 18 months prior to joining the policy.

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# Flexibility on your premium

## Shared Responsibility

An added feature available on **Private Medical Insurance** is Shared Responsibility. This is an innovative cost-sharing option which reduces your premium without reducing your cover.

### How it works

<b>Step 1</b>	Choose a <b>personal annual limit</b> for each employee
<b>Step 2</b>	WPA <b>pay 75%</b> of all eligible claims up to the personal annual limit
<b>Step 3</b>	Your employee pays the <b>remaining 25%</b>
<b>Step 4</b>	Once your employee's <b>25% contributions</b> reach their <b>personal annual limit</b> , WPA will pay <b>100% of all eligible claims</b> until the next annual renewal date

At renewal you can increase the Shared Responsibility limit, however you can only reduce it by one level at a time (e.g. from £3,000 to £1,000 or £1,000 to £500). Further information about this is available from [wpa.org.uk/shared](http://wpa.org.uk/shared) or on request.

### The levels and discounts available

<b>Level</b>	None	£250	£500	£1,000	£3,000	£5,000
<b>Discount</b>	–	10%	20%	30%	40%	50%

## Additional Group Discounts

We offer discounts depending on the number of employees covered when you take out and renew your group policy. Please see the table below for details.

<b>Employees</b>	15-29	30-49	50-99	100-249	250-499	500+
<b>Discount</b>	5%	10%	15%	20%	25%	30%

# Important Information

## What's not covered

As with all health insurance policies, there are certain things that are not covered. These policies specifically exclude the following list which is a summary only. For a full list of exclusions please see 'A Guide to Your Group Policy'. A copy is available from [wpa.org.uk](http://wpa.org.uk) or upon request.

- Any medical conditions your employee had when you took out the policy (pre-existing conditions) unless declared to and accepted by WPA
- Chronic conditions (which are any long-term illnesses that lead to long-term monitoring or management)
- Dangerous sports/activities
- Dental problems (unless you choose the Dental Option)
- Fertility problems, pregnancy & childbirth
- Fees charged above "customary & reasonable" rates
- Neonatal treatment
- HIV/AIDS
- Cosmetic surgery (unless you buy NHS Top-Up with the Cosmetic option)
- Care and/or treatment arising from or related to taking part in winter sports (e.g. skiing, snowboarding) scuba diving and motor sports
- Injuries resulting from taking part in professional sports
- mycancerdrugs is not an option you are able to purchase if you have bought Enterprise Flexible Benefits Essential
- NHS Top-Up & Dental Plan: please note you cannot hold any existing cashplan or dental plan with another insurer after the qualifying period
- NHS cash benefit can only be claimed under either Essential or Wellness in respect of one hospital stay

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## The small print – a summary

### Minimum requirement.

A minimum of 3 employees actively involved with the business (not including family members) must be insured under Essential or NHS Top-Up at all times on your company's policy.

### Pricing.

Our charges are based on our experience of medical claims trends throughout the UK. Premiums therefore vary according to your company's postcode. If your company has a head office in one location and branches or sub-offices elsewhere, the premium for employees may be calculated on the postcode of the office where they are employed.

### Joining.

Full medical underwriting allows us to assess the medical information provided on application forms. As a result we may exclude from cover any current condition or one that is likely to reoccur. Therefore, if your company is taking out PMI for the first time, we will ask that all applicants are medically underwritten. If employees already have private medical insurance with another company it may be possible to transfer the current medical underwriting arrangements to WPA.

## **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 these policies, you will receive full details of the Benefits & 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 of receiving your policy documents. If you do not exercise this right within the 14 day 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 [ebd@wpa.org.uk](mailto:ebd@wpa.org.uk)

### **Easy to claim.**

When you have joined these policies, any claims your employees make will be handled by our Enterprise Division who can be contacted directly on 01823 625270 or e-mail [ebd@wpa.org.uk](mailto:ebd@wpa.org.uk)

### **If you're not happy.**

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 [compliancemonitoring@wpa.org.uk](mailto:compliancemonitoring@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 [fscs.org.uk](http://fscs.org.uk)

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## **Join our community**

### **It's easy to join**

Simply visit our website where you will find full policy information. Alternatively phone WPA Direct free, Monday-Friday 8am-6pm or contact your Adviser/Broker directly.

[wpa.org.uk](http://wpa.org.uk)

WPA Direct: 0800 783 3 783



**wpa.org.uk**

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