



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

## **XS Health**

Health Insurance Policy Summary  
*Effective from 1<sup>st</sup> June 2010*

## Introducing XS Health

XS Health offers valuable private health insurance with **very low premiums for younger people**.

You can claim up to £150,000 per person per year, for hospital and out-patient treatment, scans, tests, physiotherapy and cancer cover.

You have the confidence of being treated by a specialist of your choice, at a hospital of your choice, anywhere in the UK.

### A unique 'rolling excess'

XS Health has a unique £1,500 per person excess, which works on a rolling basis per year and not per claim. This means that once your treatment costs exceed your excess limit within a 12 month period, WPA will cover the cost of all eligible treatment for a further 12 months. So in effect, you get a full year's 'excess holiday'.

*The purpose of the policy is to cover elective, short-term, specialist care that is provided with curative intent in the reasonable expectation that it will restore you to the same or possibly better health than you enjoyed before treatment. It is not to cover long-term management or maintenance of incurable conditions.*

## keyfacts®

As with all insurance policies, there are some Key Facts we need to draw to your attention so that you can make an informed decision that best matches your needs. The following pages contain a summary of the policy terms and conditions. The full terms can be found in 'A Guide to Your Policy' which you can view online at [wpa.org.uk/xshealth](http://wpa.org.uk/xshealth) or is available on request.

Your policy provides a benefit of up to £150,000 for each person per policy year

### In-patient & Day-patient Treatment

		Notes
Hospital Treatment	✓	Choose from over 600 hospitals nationwide
Specialists' Fees	✓	In line with customary & reasonable fees <sup>1</sup> whilst in hospital
Diagnostic Tests	✓	Such as blood tests, ultrasound and x-rays
Diagnostic Scans	✓	MRI, CT and PET scans only
NHS Hospital Cash Benefit	✓	£100 per day/night, maximum £3,000
Prostheses	✓	In-patient and day-patient only
Psychiatric Treatment	X	

### Out-patient Treatment

Consultations with a Specialist	✓	In line with customary & reasonable fees <sup>1</sup>
Diagnostic Tests	✓	Such as blood tests, ultrasound and x-rays at the request of a specialist
Diagnostic Scans	✓	MRI, CT & PET scans only at the request of a specialist
Physiotherapy (and other therapies) <sup>2</sup>	✓	
Out-patient Procedures	✓	In line with customary & reasonable fees <sup>1</sup>
Pre-admission Tests	✓	In the 2 weeks prior to your operation
Psychiatric Treatment	X	

### Cancer Care<sup>3</sup>

Consultations with a Specialist	✓	In line with customary & reasonable fees <sup>1</sup>
Radiotherapy/Chemotherapy	✓	
Advanced therapeutics (targeted therapies) <sup>4</sup>	✓	Advanced anti-cancer (targeted therapies) treatment
NHS Hospital Cash Benefit (Cancer)	✓	£200 for each day/night, maximum of £6,000

### Other Benefits

Nursing at Home	✓	Up to 4 weeks
Private Ambulance Transport	✓	
Parent and Child	✓	Hospital accommodation charges
Hospice Donation	✓	£70 per day/night up to £700
Elective Overseas Treatment	✓	Available with our prior approval

✓ = Covered subject to your £1,500 excess. X = Not covered (see 'What is not covered' in 'A Guide to Your Policy').

<sup>1</sup> For a guideline of customary & reasonable fees contact WPA or visit [wpa.org.uk/guideline](http://wpa.org.uk/guideline)

<sup>2</sup> This includes: Acupuncture, Chiropody/Podiatry, Chiropractic Care, Dietary Services, Homeopathy, Osteopathy, Physiotherapy and Speech and Language Therapy.

<sup>3</sup> Cancers will not be covered which are diagnosed or for which symptoms develop within the first 90 days of the start of a new policy.

<sup>4</sup> WPA will fund the use of advanced anti-cancer (targeted) treatments which are not readily available on the NHS with our prior approval and when given with curative intent.

## Add your Extras

### Add Emergency Abroad (excluding USA) Excess does not apply

Trips abroad for up to 70 days per trip (annual maximum of 180 days and £500,000).

- ✓ Treatment for medical emergencies.
- ✓ Evacuation/Repatriation, including family members, by air ambulance when local medical facilities are inadequate.

*Note that WPA only provides medical evacuation to the nearest suitable medical facility where the treatment you need is available. We will repatriate you to the UK where treatment cannot be obtained locally and continued treatment is medically necessary.*

- ✓ Includes the **unique 'fly2u' benefit** for customers up to the age of 25. For hospital stays abroad (of over 5 nights), we provide cover for a parent or immediate family member to travel to you by the most appropriate means and by return economy class. We will also pay £100 per night, for a maximum of 10 nights, for the parent's/family member's accommodation charges.

**Good news:** the **fly2u** benefit is available for trips exceeding the 70 day trip limit (i.e. a gap year).

*Note that this is the only benefit that can exceed the 70 day trip limit. All other benefits are subject to this limit.*

### Add Dental Cover Excess does not apply

- ✓ 75% of General Dental Treatment costs up to £250 per policy year (1 month qualifying period).
- ✓ 75% of Dental Emergency costs up to £250 per emergency, maximum £1,000 per policy year (14 day qualifying period).
- ✓ Dental Injuries up to £20,000 per policy year.
- ✓ Defined Oral Problems up to £10,000 per policy year.

## Premiums

£ XS Health					
Age	Monthly £	Annual £	Age	Monthly £	Annual £
0-25	6.96	79.60	40	21.87	249.99
26	8.75	100.00	41	23.18	265.00
27	10.50	120.00	42	24.50	280.00
28	12.25	140.00	43	26.25	300.00
29	13.13	150.00	44	27.12	310.00
30	13.57	155.00	45	28.43	325.00
31	14.44	165.00	46	29.75	340.00
32	14.88	170.00	47	31.06	354.99
33	15.31	175.00	48	32.81	375.00
34	16.19	185.00	49	34.13	390.00
35	17.50	200.00	50	36.31	415.00
36	18.38	210.00	51	38.50	440.00
37	19.25	220.00	52	40.25	459.99
38	20.13	230.00	53	42.00	480.00
39	21.00	240.00	54	43.75	500.00

The above premiums are 10% higher for smokers.

### Emergency Abroad

Age	Monthly £	Annual £
0-39	1.71	19.60
40-54	2.59	29.66

### Dental Cover

Age	Monthly £	Annual £
0-3	1.02	11.60
4-17	7.61	87.05
18-49	11.42	130.57
50-54	14.55	166.35

All premiums are inclusive of 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%.

Renewal terms are available after the age of 55 years.

**Premiums are based on a non-smoker.**

## Important Information

### 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 please see 'What is not covered' in 'A Guide to Your Policy'. A copy is available from [wpa.org.uk/xshealth](http://wpa.org.uk/xshealth) or upon request.

- Any medical conditions you had when you took out the policy (pre-existing conditions) unless declared to and accepted by WPA
- Cancers diagnosed or for which symptoms or signs develop within the first 90 days of the policy commencing, unless agreed in writing by WPA (applies to new policyholders of WPA)
- Any long-term illnesses that lead to long-term monitoring or management (chronic conditions)
- Dental problems (unless the Dental Cover Extra is chosen)
- 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, extreme sports and motor sports or engaging in professional sport
- Any claim that has not been pre-authorised

14 days of receiving your policy documents (or 28 days if you purchase online). If you do not exercise this right within the 14 or 28 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 [pcd@wpa.org.uk](mailto:pcd@wpa.org.uk)

#### Easy to claim.

When you have joined XS Health, all claims must be pre-authorised before you commence any treatment. For instant authorisation of claims 24 hours a day, 7 days a week, visit [wpa.org.uk/claim](http://wpa.org.uk/claim) Alternatively contact us on 0845 122 3100.

#### 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 [directorofbestpractice@wpa.org.uk](mailto:directorofbestpractice@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](http://www.fscs.org.uk)

### 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

#### Definitions used in the benefit tables

##### In-patient.

A patient who is admitted to hospital and who occupies a bed overnight or longer, for medical reasons.

##### Day-patient.

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.

##### Out-patient.

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

## Our Community

### About WPA

WPA is a not-for-profit provident association focusing on customer value, not shareholder value, with a heritage dating back over 100 years. We are proud of our excellent reputation built on quality, providing an unparalleled level of service to our customers, whether families funding their own health cover or major UK companies.

- Best Insurer for Customer Care (British Insurance Awards 2005 & 2009)
- Most Innovative UK Health Insurer (Laing & Buisson 2006, 2007 & 2008)
- Health Insurer of the Year (Insurance Times 2007)
- With standards of excellence:



### It's easy to join

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 insurance advisor directly.



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



WPA Direct: 0800 783 3 783

*Please note that the maximum age to join XS Health is 54 but you can renew your policy each year thereafter. To join, you must be resident in the UK for at least 6 months of the year.*

WPA is a not for profit health insurer with a history of over 100 years of helping our policyholders fund the very best healthcare and is committed to providing excellent customer service.

WPA is authorised and regulated by the Financial Services Authority (FSA). The FSA website may be checked at [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) for WPA number 202608.

WPA is a member of the Financial Ombudsman Service, so you can be assured that any complaints are addressed seriously and objectively. Details of WPA's commitment to resolving customer complaints are included in your policy literature.



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