



wpa.org.uk

nhs top-up providential

NHS or private cover • your choice of dentist • no dental exam needed



Effective from 1st February 2012

Individual

about us

WPA is a not-for-profit Provident Association focusing on customer value, not shareholder value. 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.

We have a heritage dating back over 110 years. Throughout this time we have continued to progress with the changing healthcare environment.

Our innovative plans continue to keep pace with these rapid changes.

Providental is an ideal dental plan for individuals and families, this plan provides cash back towards many common dental expenses as well as cover for dental injuries and oral cancer. It offers our policyholders exceptional value supported by service standards that are second to none.

- 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)



introducing our dental plan

A visit to the dentist – whether NHS or private – can be painful enough, but with dental bills becoming ever more expensive it's easy to see why it pays to have protection for both routine and preventative dental care.

- ✓ Covers treatment provided by NHS and private dentists
- ✓ Check-ups, scale & polish, x-rays, fillings, bridges, crowns and more
- ✓ No need for a dental examination before applying¹

Providental offers two levels of cover, allowing you to choose to have your treatment on the NHS or privately.

Level **one** covers the cost of NHS treatment in full. For example, if a visit to your dentist leads to a dental examination and a small filling you can claim back 100% of this bill.

Level **two** provides greater flexibility whether NHS or private. If a visit to a private dentist leads to a dental examination (£43), scale and polish (£45) and a small filling (£77), this bill will be £165. You can claim back 75% of the bill i.e. £123.75.

Dental costs from whatprice.co.uk/dentist, February 2012.

Note that Providental is not a fully comprehensive dental insurance plan.

1. Applicants and any family member(s) must have visited a UK dentist for treatment or a check-up within the last 18 months.

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 Plan' which you can view online at wpa.org.uk/dental or is available on request.

providential benefits

The following annual benefits are available with a choice of 2 levels of cover.

	annual benefit	
	level one NHS only	level two NHS or private
check-ups & hygienist		
general treatment (e.g. fillings)	100% of NHS treatment costs ¹	75% up to £250
restorative treatment (e.g. crowns, bridges)		
	NHS or private	NHS or private
dental emergencies (£250 per emergency)	75% up to £500	75% up to £1,000
dental injuries	£10,000	£20,000
oral cancer	£10,000	£10,000
nhs hospital cover (dental injuries or oral cancer claims)	£200 per day/night, up to £2,000	
worldwide cover (dental emergencies & injuries only)	£250 per emergency/injury	

1. Please refer to www.nhs.uk for up-to-date NHS dental charges. All benefits are per person per plan year and up to the annual limits shown.

Age:	monthly premiums	
	level one	level two
up to 17	£1.45	£5.00
18-49	£9.50	£13.50
50-65	£12.00	£17.00

Premiums quoted include Insurance Premium Tax (IPT) at 6%. This is subject to change should the level of tax change. 65+ renewal terms available.

the benefits: explained



check-ups & hygienist, general & restorative treatment

Routine dental treatment with your dentist or hygienist in general practice, including examinations, x-rays, scale & polish, fillings, root canal treatment, crowns, bridges or dentures.

A 1 month qualifying period applies on both levels of cover for check-ups & hygienist and general treatment. A 3 month qualifying period applies for restorative treatment.



dental emergencies

Incidents of acute pain, swelling or a dental haemorrhage requiring an emergency dental appointment, whether treated by a private or NHS dentist. £250 per episode up to limits shown.

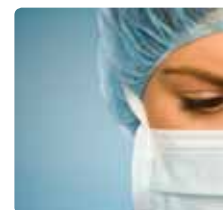
A 14 day qualifying period applies on both levels of cover.



dental injuries

Restorative dental treatment as a result of an injury (external blow) to the teeth or jaw. Hospital and out-patient treatment under the care of a Consultant Oral/Maxillo-Facial Surgeon, up to the limits shown.

There is no qualifying period for dental injuries.



oral cancer

In-patient, day-patient and out-patient treatment under the care of a recognised Consultant Oral/Maxillo-Facial Surgeon for oral cancer, up to the limits shown.

There is a 90 day deferment period.

important information

What's not covered

Providential specifically excludes the following list which is a summary only. For a full list please see the 'What's not covered' sections in 'A Guide to Your Plan'. A copy is available from wpa.org.uk/dental or upon request.

- Any treatment undertaken or completed prior to joining the plan, or within the qualifying period.
- Any conditions/injuries you had when you took out the plan (pre-existing conditions). This does not apply to check-ups, hygienist, general and restorative treatment.
- Oral cancers diagnosed or for which symptoms or signs develop within the first 90 days of cover (90 day deferment period).
- Oral cancer if you have been chewing tobacco and/or have been advised by your doctor to reduce your alcohol intake.
- Cosmetic and aesthetic treatment, implants or treatment that is not clinically necessary.
- Chronic conditions (which are long-term illnesses that lead to long-term monitoring or management) and chronic periodontal disease.
- Restorative treatment associated with material dental neglect under the Dental Injury or Oral Cancer benefits.
- Any claims submitted more than 6 months after the treatment took place.

Your rights

Duration of cover

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

Changing your mind

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

Easy to claim

Claiming is easy – log onto wpa.org.uk/claim and make sure you have your customer number handy. You need to make your claim within 6 months of the treatment date.

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 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 08000 234 567 – free from a landline or 0300 123 9 123 – free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02).

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

KEY POINTS YOU MUST READ BEFORE COMPLETING THIS APPLICATION

Please take time to answer the questions on the application form in full. **Alternatively apply online at wpa.org.uk** If you need help speak to your insurance adviser or WPA on 01823 625050. Full plan details, including a complete list of general exclusions, can be found in 'A Guide to Your Plan' available at wpa.org.uk/dental or on request. Please read and then complete the application form and return it to WPA.

If you already have a Providential plan and wish to amend your cover please call us on 01823 625230.

If you have not asked us for advice in choosing this plan please give careful attention to the contents of this Policy Summary. When your application is accepted, WPA will send you your guide to your plan which provides the full details of what your plan does and does not cover. We will also send you a Certificate of Registration confirming the cover you have chosen. Please check all documents before cancelling any dental insurance you already have. It is important that you understand what the WPA plan you have chosen covers and that it meets your needs.

FAMILY MEMBERS

Your family member(s) must live at your address unless they are under 25 and in full-time education away from home. WPA will normally write to the policyholder. If a family member does not wish WPA to correspond with the policyholder and they are aged 18 or over, they must take out a plan in their own right. If you need to include more than 3 children on your plan, please put their details on a separate sheet & enclose with your form.

FRAUD/THEFT/DISHONESTY/JUDGEMENTS

To detect and prevent fraud or improper claims we may check your details with a fraud prevention agency/agencies. If we reasonably suspect fraud, we will record and investigate this, including working with other organisations and other insurers to pool information about applications or claims which are believed to be fraudulent.



YOUR INFORMATION – HOW WE USE INFORMATION ABOUT YOU (PLEASE READ)

- We will hold and process your personal information in accordance with the Data Protection Act 1998.
- We may use and disclose your information to provide our services, to administer your policy including underwriting, claims processing, assessment and analysis, to improve our services and to protect our interests.
- We may share customer information, including medical information, in strict confidence, with other persons who provide a service to us, or act as agents, including our FSA registered Appointed Representatives and companies located outside the EEA (European Economic Area).
- We may also share medical information with those involved in a patient's care or treatment e.g. their GP, dentist, specialist, therapist.
- We may require your treatment provider to supply us with any information we feel reasonably appropriate in relation to the administration of your policy or to minimise fraud.
- By becoming a WPA customer you are consenting to the use and disclosure of your data as set out above for both yourself and your family members, and further to the release of any appropriate information as above to us by your treatment provider.
- Neither we, nor our FSA Appointed Representatives, will pass your details on to other companies or to any third party for marketing purposes.
- When your cover ceases we may contact you to discover your preferences as to any continuation cover to check what you want to do to protect your position/underwriting.

This guarantee should be detached and retained by the payer.

THE DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit WPA will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request WPA to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by WPA or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- – If you receive a refund you are not entitled to, you must pay it back when WPA asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

how to join

It's easy to join

It's easy to join WPA. Simply complete and return the application form attached. Alternatively, visit our website where you will find full plan information, a quick quote facility and you can buy online. If you would like to speak to somebody, you can phone WPA Direct free, Monday to Friday, 8am – 6pm; or contact your insurance advisor directly.



wpa.org.uk/dental



WPA Direct: 0800 783 3 783



wpadirect@wpa.org.uk

Please note that the maximum age to join Providential is 65 with renewal terms available thereafter. You must be a resident of the UK for at least 6 months a year and you must have visited a UK dentist for treatment or a check-up within the last 18 months. You should not hold a dental plan with another insurer after 90 days of joining.



wpa.org.uk

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