



wpa.org.uk

Up to £300
NHS
car parking
charges

nhs top-up

supplementing your valuable NHS care



Quality
Management

Business
Continuity

Environmental
Management

Information
Security



ISO 9001
FS 28452

BS 25999
BCMS 538164

ISO 14001
EMS 505226

ISO 27001
IS 553152

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.

NHS Top-Up is a new generation of health cash plan, that supplements today's NHS. 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)



making the most of the NHS

Although the NHS provides valuable care, there are still supplementary costs which we may need to pay – whether a visit to the dentist, optician or getting a specialist's second opinion.

In hospital, charges quickly add up. Car parking, telephone calls, TV rental, magazines, transport costs – all charges you don't want to worry about when you're ill.

There are a number of expensive cancer drugs not available on the NHS (particularly in England) unless you choose to top up and pay for these drugs yourself.

NHS Top-Up provides a cash sum towards a range of valuable benefits.

- ✓ Dental and optical treatment
- ✓ Physiotherapy, chiropody and other therapies
- ✓ Hospital and A&E visits
- ✓ NHS car parking charges
- ✓ Specialist second opinions
- ✓ Advanced cancer drugs



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/topup or is available on request.

the 'cash plan' core benefits

The following annual benefits are available, with the choice of 3 levels of cover.

	annual benefit			
	level one	level two	level three	
keyfacts [®]				
dental [†]	£65	£100	£150	
optical [†]	£65	£100	£150	
therapies [†]	£100	£200	£300	
specialist consultation and 2 nd opinion [†]	£150	£200	£250	
gp services [†]	£50	£100	£150	
new baby	£50	£100	£200	
hospital stay – per day/night up to 20 days/nights	£20	£35	£50	
a&e attendance – £20 per visit	£20	£40	£60	
nhs car parking	Up to £300 on all levels*			
24/7 helpline	included on all levels			
[†] 75% or 100% cashback available				
* £300 for cancer treatment, £50 for other hospital stays.				
	level one	level two	level three	
75% cashback	weekly	£1.79	£2.88	£3.69
	monthly	£7.76	£12.50	£16.00
100% cashback	weekly	£2.00	£3.23	£4.85
	monthly	£8.66	£14.00	£21.00

the extras to tailor your cover

You can enhance any one of the 3 levels with the following valuable extras (optional). These extras are explained in more detail on the following pages.

	monthly premium	annual benefit
<input type="checkbox"/> scans and screens	+ £1.00	£200
<input type="checkbox"/> mycancerdrugs	+ £4.20 (£10.00 smokers)	£50,000 lifetime benefit
<input type="checkbox"/> essential european cover	+ £1.00	£100,000
<input type="checkbox"/> cosmetic surgery	+ £3.00	£20,000
<input type="checkbox"/> dental trauma	+ £2.50	£10,000
<input type="checkbox"/> personal accident	+ £0.50	£15,000

All benefits are per person per benefit year and up to the annual limits shown (with the exception of mycancerdrugs which has a lifetime benefit limit).

For full details of the benefits & rules (including any relevant qualifying periods) please refer to 'A Guide to Your Plan' available from wpa.org.uk/topup or on request.

Children are covered free of charge

Up to 5 children under the age of 18 can be included on their parents' plan free of charge. The benefits shown are shared amongst all children. The adult premium applies to family members 18 and over.

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

the 'cash plan' **benefits: explained**



dental

Routine dental treatment with your dentist or hygienist such as dental check-ups, scale & polish and x-rays.

optical

Eye tests, glasses and contact lenses. We will even pay towards laser eye surgery.



therapies

This benefit will help you to get money back for treatment from a registered physiotherapist, osteopath, chiropractor, acupuncturist, homeopath, chiropractist or podiatrist.

specialist consultation and 2nd opinion

There are times when you need to see a specialist as soon as possible, or the confidence of a specialist's second opinion. This cover provides peace of mind for the proposed treatment pathway.



gp services

This benefit will help you get money back from an NHS or private GP for consultations, diagnostic tests and vaccinations.



new baby

We will give you a single cash payment on the birth or adoption of each new child.



hospital stay

When you or your children stay in hospital there are always unexpected costs. This benefit will give you a cash amount (up to 20 days/nights) to help with these.



a&e attendance

If you have to attend an A&E department you can get money back to help with the unexpected costs incurred.



nhs car parking

Up to £300 per year towards NHS car parking fees if you are receiving cancer treatment¹, or £50 per year for you/your family (when visiting you) during your stay in hospital.



24/7 helpline

An independent and confidential telephone helpline service providing medical and legal advice including confidential stress counselling.

¹. You can claim this benefit if your cancer is diagnosed after you join the plan.

A 1 month qualifying period applies to all benefits with the exception of the new baby benefit (10 month qualifying period applies) and a&e attendance which can be claimed straight away.

the extras: explained

scans and screens

This gives a choice of a health screen (e.g. well man or well woman check) or provides benefit towards an MRI/CT or ultrasound if one of these expensive scans is arranged by your specialist.

A 1 month qualifying period applies.



mycancerdrugs

The NHS offers very good cancer treatment but increased pressure on budgets and the new, hugely expensive cancer drugs mean that there are some life-saving options that are just not available - particularly in England.

mycancerdrugs tops-up NHS cancer care providing access to advanced cancer drugs not available on the NHS. Up to £50,000 lifetime benefit includes the drugs and the cost of administering these within the NHS or privately.

There is a 90 day deferment period for this extra.

This benefit is available up to your 66th birthday.

essential european cover

Many people rely on reciprocal NHS care throughout Europe (provided by your EHC card available to all from ehic.org.uk). But what people don't realise is that although you may get medical treatment at a reduced cost or sometimes free, expensive repatriation (air ambulance) costs are not covered.

This extra provides supplementary EHC cover up to £100,000 per year in the European Economic Area (EEA) including Switzerland. Covers air ambulance (where medically necessary), hospital costs, x-rays, GP fees and 24/7 international telephone support.

This is not a substitute for a comprehensive travel insurance plan. Travel insurance typically provides wider benefits. Winter, extreme and professional sports are not covered. Pre-existing medical conditions are not covered. You must contact us on the international telephone line to pre-authorise all emergency treatment.



cosmetic surgery

Accidents and injuries are traumatic and devastating. The NHS provides remarkable emergency care but scarring to the face and other parts of the upper body may prove a distressing reminder. cosmetic surgery provides private reconstructive plastic surgery from the highly regarded experts of BAAPS (British Association of Aesthetic Plastic Surgeons) – improving damaged looks and helping to rebuild your confidence.

There is a 1 month qualifying period for cosmetic surgery. Benefit is only available for scars in excess of 1cm in length on an arm, neck, face or breast which have been caused by an accident or injury. Deliberately self-inflicted injuries, disfigurement through illness or treatment received are not covered. We will not pay for any treatment to an insured which results from an accident or injury sustained which has, or may be, the subject of a criminal proceeding or conviction to the insured, including road traffic offences, including the non-use of seat belts and/or the use of mobile phones other than 'hands-free'.



dental trauma

This takes care of restorative dental treatment needed as a result of an injury to the teeth or jaw.

You must visit an A&E department or a dentist (and call WPA) within 72 hours of the injury.



personal accident

A cash benefit if you have an accident or injury leading to the loss of sight, loss of (or loss of use of) a limb.

important information

What's not covered

As with all health insurance policies, there are certain things that are not covered. NHS Top-Up specifically excludes the following list which is a summary only. For a full list please see 'A Guide to Your Plan'. A copy is available from wpa.org.uk/topup or upon request.

- Benefit associated with any medical conditions (excluding optical or dental) you had when you took out the plan (pre-existing conditions).
- Chronic conditions (which are long-term illnesses that lead to long-term monitoring or management).
- Childbirth, fertility or neonatal treatment (except new baby benefit).
- Psychiatric conditions (except 24/7 helpline).
- HIV/AIDS.
- Winter and/or extreme and professional sports injuries.
- If you have chosen the **mycancerdrugs extra**, you will not be eligible for cover if:
 - You have had, or at the time of application have, cancer or symptoms of cancer or you are on a medically supervised health screening or review programme because you are considered to be at higher risk of developing cancer.
 - Either your parents, brothers or sisters have developed or died of cancer under the age of 60.

Your rights

Duration of cover.

NHS Top-Up is an open-ended contract of insurance which you can cancel at one month's notice. We will give you at least 30 days notice of changes to plan or premiums and your plan will continue for as long as premiums are paid up-to-date.

Changing your mind.

When you join NHS Top-Up, 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 nhstopup@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/topup or on request. Please read and then complete the application form and return it to WPA.

If you already have an NHS Top-Up 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 personal guide to your plan. This contains the rules of the plan – you can request these at any time or view them at wpa.org.uk – they provide 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 medical 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, 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/topup



WPA Direct: 0800 783 3 783



nhstopup@wpa.org.uk

Please note that the maximum age to join NHS Top-Up is 65 and you must be a resident of the UK for at least 6 months a year.



wpa.org.uk

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