



**Enjoy life. Insure health.**

## **WPA LAUNCHES 1XS...AN EXCITING NEW HEALTH PLAN FOR COUPLES AND FAMILIES.**

### **Main Product Features:**

- **Cuts premiums by up to 70% over traditional comprehensive plans**
- **Comprehensive cover - without being penalised for claiming**
- **Freedom to use any UK Hospital**
- **Easy to understand, just one scale of cover wherever you live**
- **Special Terms for people 'switching insurer'**

Many people are fed up with traditional health insurance products. They rarely need to use the cover and see ever rising premiums as 'dead money'. Some let their cover lapse and take a chance on the NHS or on finding the money for private treatment themselves. At WPA we have listened to our customers and responded with 1XS.

1XS is a perfect balance between 'self-pay' and true insurance. With 1XS you pay the small bills and we pay the big ones. You cut premiums by 70% or more but you know that if any serious illness comes along, you have instant access to any hospital you choose and 'top of the range' cover for all your treatment costs. It gives our customers the best of both worlds so they don't need to gamble with their family's health.

### **How 1XS works:**

The problem with other 'Excess' health plans is that the excess is per person or per claim. As a customer you are never quite sure what your maximum liability might be, particularly if more than one member of the family falls ill. Not surprisingly this frightens people off.

With 1XS you know exactly where you stand. 1XS has just that, one excess for everyone covered on the policy. So, in the unlikely event that one or more of you needs private treatment, no matter how many people you cover and however frequently they claim, your maximum excess payment in any 12 months cannot exceed £1,500.

Better still due to an idea pioneered by WPA your excess works on a 'rolling' basis so, even if you do reach £1,500 any further treatment you need will be covered in full for the next 12 months, even if that takes you into another policy year.

The illustration below shows exactly how this works for a family – Charles, Sarah & their children Sally and Joe

Date	Claim	Claim cost	Customer pays	WPA pays
3 Jul 2006	Charles injures his knee and needs specialist treatment including an MRI scan	£800	£800	£0
10 Aug 2006	Charles has keyhole surgery	£3,200	£700	£2,500
The excess has now been reached so all eligible treatment costs will be paid in full by WPA until 09 August 2007 (12 months)				
15 Oct 2006	Joe has pain in his arm and needs a specialist consultation and tests	£300	£0	£300
1 Nov 2006 – 1 Jul 2007	Sarah is diagnosed with breast cancer and following tests and chemotherapy is treated with Herceptin	£28,000	£0	£28,000

### Case Study:

Mr. and Mrs. M are a married couple (ages 48 and 44) with two teenage children and they live in Warwickshire. They currently have Scale B cover with a leading UK insurer for which they pay £3480 p.a. Their premium with 1XS would be £893 (with a £1500 excess) and they would in fact have a wider choice of hospitals.

As you can see even if the very worst happened and they had to find their maximum excess payment of £1,500 (and in any single year most people are unlikely to claim) they would save £1,087. If they stay healthy they save a massive £2,587.

The savings for people currently buying upgraded 'London' cover can be even greater because 1XS has just one scale of cover, which automatically covers you for any UK Hospital.

### Quotes:

Rod Bramston MD of Private Clients Division at WPA; "We believe 1XS offers outstanding value to people who want to take control of their family's well-being and of their finances".

Julian Stainton Chief Executive of WPA; "With 1XS we have responded to the cry from our customers and our market for straightforward 'real insurance'. This product brings the security of comprehensive cover within reach for people who thought it was simply out of their price range."

## **For more information contact:**

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<http://www.wpa.org.uk/about/press.html> )

## **Notes to Editors.**

1. 1XS provides comprehensive 'platinum' cover with no overall limits to claims. There are also no limits to out-patient treatment (often restricted in cover), specialist fees, diagnostic tests and scans. 1XS covers cancer care including HERCEPTIN radiotherapy and chemotherapy.
2. WPA is a not for profit Provident Association with a history of over 100 years of providing high quality, affordable medical insurance. Based in Somerset, WPA looks after around half a million people, providing cover for individuals and companies alike.

WPA's approach is refreshingly different.

- As winners of the British Insurance Awards for Best Customer Care 2005
  - As the only health insurer to publish its Standards of Service
  - At WPA, claims are paid within 7 working days, otherwise we pay customers a financial penalty
  - WPA have no Shareholders so aren't subject to the short-term whims of the City
  - Any surplus WPA makes from the business of health insurance is invested in the care of our customers.
3. Although it's only possible to join 1XS up to and including the age of 55, once customers have joined, they can renew their policy each year thereafter.