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PRESS RELEASE

London: Wednesday 17th September

WPA¹ recognised as Britain's most innovative healthcare provider for the third² year in a row.

WPA, one of the UK's longest established health insurers was yesterday endorsed as Britain's most innovative healthcare provider at the Laing & Buisson³ National Awards ceremony last night.

Health Top-Up is an affordable health plan that plugs the gaps in NHS care reinventing the traditional cash plan better suited to 21st century healthcare needs. It offers top up options including access to advanced cancer drugs, cosmetic surgery and medical cover for travel abroad⁴.

It is the third successive year when WPA has been marked out as a leading UK healthcare innovator.

Julian Stainton, WPA's Chief Executive comments "Health Top-Up has been conceived as an 'NHS plus' plan that supplements what the NHS can deliver and still allows patients to 'vote NHS' first. It is the first NHS top-up policy and is recognition of the structural and strategic challenges of the NHS and how health insurers can complement what it does".

ENDS

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For images and press information visit: <http://www.wpa.org.uk/about/press.html>

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

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Notes to Editors:

1. WPA is a leading UK health insurer with a heritage as one of the original contributory funds dating back to 1901.

Headquartered in Somerset, WPA is a not for profit Provident Association – www.wpa.org.uk

2. WPA has won this award for the last three years with the following products:

- 2006 – 1 XS – a high excess policy aimed at families; only 1 excess per Policyholder is paid a year irrespective of claims or number of family members
- 2007 – Mycancerdrugs – an insurance policy for NHS patients, where the annual premium is the customers age (double if they are a smoker) to pay for cancer drugs not available in the NHS
- 2008 – Health Top-Up – An NHS Top-Up policy for people who want to make the most of the NHS

3. Laing and Buisson are Britain's leading firm of independent health analysts <http://www.laingbuisson.co.uk/>

4. **Health Top-Up** is an affordable modular health plan. Everyone has the core cover called **Wellness**.

There are four optional 'pick and mix' add-ons to tailor cover to each person's individual needs.

'**Wellness**' is the core cover which helps with everyday healthcare costs. Each person can get a 'top up' cash benefit of up to £150 for routine dentistry (UK and abroad), £150 for optical bills, £150 physiotherapy, refund for NHS prescription charges and £200 for health screening every 2 years. Access by phone to health information and stress counselling is also provided. The Wellness package costs just £15.00 per month for adults (children get the same cover for £7.50 p/m).

Modular add-ons:

- ❖ **Cancer Drugs** gives access to advanced targeted cancer drugs licensed but not available on the NHS in England (though often freely available in Scotland). Drugs funded up to £50,000 for a premium @ only £4.20 per month.
- ❖ **Cosmetic Surgery** to fund up to £20,000 specialist private reconstructive plastic surgery following an injury. Upper body insures injury to the arms, face, neck or breast @ £3.00 p/m. Total body @ £4.00 p/m.
- ❖ **A&E Abroad** - medical cover including emergency hospital costs, GP fees, x-rays and tests when travelling abroad with no excess to pay. This covers medical conditions that occur after joining the policy so once joined we do not add new 'pre-existing condition' exclusions each time you travel or renew the plan. Cover @ £1.00 p/m.
- ❖ **Hospital** helps with car parking, telephone and TV rentals. Offers private specialist consultations and a second opinion if needed, a £400 recovery benefit if in hospital over 7 nights. @ £2.20 p/m.

Medical Legal Helpline – to understand your legal rights if treatment falls short of expectations. This is provided @ no charge.

Photograph from the Awards:

