



**Enjoy life. Insure health.**

**PRESS RELEASE:** EMBARGOED UNTIL 0600hrs on Saturday 14 June 2008

## **Topping up the NHS**

- **WPA<sup>1</sup> introduces NHS 'Health Top-Up', an affordable health plan that plugs the gaps in NHS care.**
- **A reinvention of traditional cash plans better suited to 21st century healthcare needs.**
- **Recognises the limits of today's 'free' NHS care e.g. cancer drugs, dentistry and other added charges.**

Available today, Health Top-Up helps make the most of the NHS provision and is aimed at families and companies. It offers top up options including access to advanced cancer drugs, cosmetic surgery and medical cover for travel abroad - unavailable in traditional health cash plans.

As demands on the NHS budget have mounted, so has the "free" element in the service diminished. The traditional cash plan has helped eased the financial burden of many NHS users. But these traditional plans, with a heritage dating back over 100 years have changed little in recent times.

**Today 97% of the UK population do not know what a cash plan is. 78% of the public believe people should be able to top up their cancer care.<sup>2</sup> (YouGov 2008).**

WPA is therefore reinventing the cash plan fit for the 21<sup>st</sup> century. Its NHS Health Top-Up scheme offers the traditional cash plan benefits but also pick and mix options that are relevant to today's NHS and healthcare environment. Each adult can tailor the choice of options that suit them best.

Rod Bramston, of WPA's Private Client Division, said: "Health Top-Up provides an effective solution to help people budget for their healthcare - prevention and treatment - and take away the hidden costs when people choose to be treated on the NHS.

"It is highly innovative with the cosmetic surgery benefit and cancer drugs option unavailable in products such as this in the UK."

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."

### **DETAIL**

**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.

@ **50%** - Child family members get the same cover as their parent(s) with premiums at half the cost.

Additional details to note.

- Maximum cost for all options for a non-smoker is £26.40 per month (£13.20 per child under 18 years) For smokers the maximum cost is £32.20 p/m
- Maximum age you can join this plan is 65 years though we offer renewal terms thereafter with no age limit.
- The Cancer Drug benefit only available up to the age of 60 years.
- Cosmetic Surgery benefit excludes hands and feet and covers scars over 1 cm.
- A&E abroad excludes USA. In Europe this provides top up medical cover where treatment is not covered by the European Health Insurance Card. It is not a travel insurance plan and is not a substitute for comprehensive travel insurance.

## The WPA approach

WPA, is a leading not-for-profit health insurer with a heritage of over 100 years. WPA is regularly voted the most innovative of medical insurers.

Health Top-Up also sets an innovative approach to the traditional cash plan. Forty years ago, biking enthusiasts would not have heard a word said against the British motorcycle. The Japanese changed that. Japanese imports with smooth-revving engines, smart specification and extras such as self-starters kicked the kick-start machine into history and changed a mindset.

In similar, if less dramatic vein, WPA is also trying to move things on.

**ENDS**

For details of the scheme visit [www.wpa.org.uk/topup](http://www.wpa.org.uk/topup)

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

**Notes:**

1. WPA is a not-for-profit provident association with a heritage of over 100 years helping our policyholders fund the best healthcare.
2. A. YouGov omnibus survey conducted between 12-14 May 2008 (sample size 2,067 respondents, representative of all adults aged 18+):

Which ONE if any of the following comes closest to how you would describe a 'cash plan'?

A bank account	15
A new kind of credit card	0
An ISA	32
A Life insurance plan	11
A medical insurance plan	3
A share scheme	4
None of these	13
Don't know	22

B. YouGov omnibus survey conducted between 6-9 June 2008 (sample size 2,000 respondents, representative of all adults aged 18+):

The National Health Service (NHS) currently provides medical treatment free ('at point of use') of charge. The availability of some treatments varies from region to region around the UK. As a result, some expensive cancer drugs are not available to NHS patients.

Do you think that people should be able to pay the cost of cancer drugs that are not available to them if they wanted to as part of their NHS care?

Yes, I do	78%
No, I do not	16%
Don't Know	6%

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