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nhs top-up – WPA¹ launches new 'NHS Supplementary Insurance' that helps pay for the extras *including free NHS hospital parking.*

Although the NHS provides a highly valued service that is often free at the point of use, it cannot afford to provide everything for everyone. Thus with increasing budget constraints, there is likely to be an increasing need for people to **top-up** with supplementary NHS insurance.

With a reputation as the most innovative health insurer, and using experience gained over 100 years, WPA have designed a new generation health cash plan that is more relevant for customers and helps them supplement their valuable NHS care.

In the UK, around 4 million people (less than 7%) have a health cash plan, often provided through their employer. Compare this to Holland where over 93²% of people take out supplementary insurance (with cash plan benefits) to top-up their basic health insurance cover. With nhs top-up, there is now a way for people in the UK to make the most of the NHS.

With options for individuals and companies, premiums start at 92p³ per week while unique benefits include:

- ✓ NHS car parking
- ✓ Top-up cancer drugs
- ✓ Specialist consultations and second opinions
- ✓ Top-up European EHIC cover including air ambulance repatriation
- ✓ 24/7 medical helpline
- ✓ GP services
- ✓ Top-up extras including cosmetic surgery, scans and health screens & dental trauma

Rod Bramston, Managing Director of WPA's individual business comments, "Cash plans have lost their relevance evidenced by the fact that 97%⁴ of the UK do not understand them. People are becoming more aware of the need to supplement their valuable NHS care. According to Deloitte⁵, 67% of people are satisfied with the NHS but 80% feel they are not 'adequately insured' by public or private health cover."

Nearly 90% of the UK do not have any form of medical insurance and rely totally on the NHS. WPA believe many more people wish to have greater control over their healthcare working together with the NHS making their care even more effective."

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NHS top-up website: <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/home.do for WPA number 202608.

See Over for Notes to Editors

Notes to Editors:

1. www.wpa.org.uk - With a cash plan heritage that goes back to 1901 as a worker's contributory fund based in Reading. WPA is a not-for-profit Provident Association focusing on customer value, not shareholder value.

In 2006 WPA sought Counsels Opinion on NHS Patients' Rights to top-up their NHS care:

http://www.wpa.org.uk/literature/your_rights_to_nhs_treatment.pdf

2. <http://www.nejm.org/doi/pdf/10.1056/NEJMp078199>

'93% of insured people in the Netherlands have chosen to buy supplemental insurance'

3. Premium shown is for a company paid plan on Level 1 (with a 75% reimbursement level). Individual plans start at £1.79 per week.

Top-Up cancer drugs, European EHIC Cover, Cosmetic surgery, scans, health screens and dental trauma are not included in core benefit.

4. YouGov omnibus survey conducted between 12-14 May 2008 (unweighted sample of 2,067 respondents):

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%

5. 2010 Survey of Health Care Consumers in the United Kingdom

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