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## XS Health™

Health Insurance Policy Summary  
Effective from 1 November 2007



If you're rarely ill, you may feel that paying for health insurance just isn't cost effective. But then, what if you do get seriously ill? This fully comprehensive policy is designed with a choice of higher excesses and therefore significantly lower premiums. You save when you're healthy and still have the confidence that if the worst happens, you'll have the cover you need.

## What's covered – the benefits

Below is a summary of the benefits available. This policy has no overall financial limit to the amount you can claim.

### In-patient & Day-patient Treatment

Hospital Treatment	✓	You can choose from over 600 hospitals nationwide
Specialists' Fees <sup>1</sup>	✓	In line with customary & reasonable fees whilst in hospital
Diagnostic Tests	✓	Such as blood tests, ultrasound & x-rays
Diagnostic Scans	✓	MRI, CT & PET scans only
NHS Cash Benefit	✓	£100 for each day max of £3,000 per year
Psychiatric Treatment	✗	See page 10 in 'A Guide to Your Policy'

### Out-patient Treatment

Consultations with a Specialist <sup>1</sup>	✓	In line with customary & reasonable fees
Diagnostic Tests	✓	Such as blood tests, ultrasound & x-rays
Diagnostic Scans	✓	MRI, CT & PET scans only at the request of a Specialist
Physiotherapy (and other therapies) <sup>2</sup>	✓	
Psychiatric Treatment	✗	See page 10 in 'A Guide to Your Policy'
Out-patient Procedures <sup>1</sup>	✓	In line with customary & reasonable fees for diagnostic or endoscopic procedures
Pre-admission Tests	✓	In the 2 weeks prior to your operation

### Cancer Treatment <sup>3</sup>

Radiotherapy/Chemotherapy	✓	
Consultations with a Specialist	✓	
Advanced Therapeutics <sup>4</sup>	✓	Advanced anti-cancer (targeted) treatment currently being introduced into clinical practice
NHS Cancer Cash Benefit	✓	£200 for each day max of £6,000 per year

### Other Benefits

Nursing at Home	✓	Up to 4 weeks per policy year
Private Ambulance Transport	✓	
Parent and Child	✓	Hospital accommodation charges
Prostheses	✓	In-patient and day-patient only
Hospice Donation	✓	£70 per day/night up to £700 per policy year

✓ Covered once your excess limit has been reached. ✗ Not covered.

<sup>1</sup> A guideline of customary and reasonable fees (formulated under clinical advice) which covers over 98% of claims is available by contacting WPA or by visiting [wpa.org.uk/guideline](http://wpa.org.uk/guideline)

<sup>2</sup> These include: Acupuncture, Chiropractic/Podiatry, Chiropractic Care, Homeopathy, Osteopathy and Physiotherapy.

<sup>3</sup> Cancers will not be covered which are diagnosed or for which symptoms develop within the first 90 days of the policy commencing (new policyholders of WPA).

<sup>4</sup> WPA will fund the use of advanced anti-cancer (targeted) treatments which may not yet be available in the NHS (eg Herceptin, Avastin, Glivec and Tarceva) with prior approval.

## Choose the excess level that suits you

There are 3 excess levels that you can choose – the higher the excess the lower the premium. All excesses are per person and work on a 'rolling' basis. This means that once your treatment costs exceed your excess limit within one policy year, WPA will cover the cost in full for all eligible treatment for a further 12 months. So in effect, you get a full year's 'excess holiday'.

£1,500	Available for people aged 0-29
£1,500, £3,000 or £5,000	Available for people aged 30-59
£3,000 or £5,000	Available for people aged 30-74

## Premiums (per person)

Age	Monthly			Annual			Age	Monthly			Annual		
	£1,500	£3,000	£5,000	£1,500	£3,000	£5,000		£1,500	£3,000	£5,000	£1,500	£3,000	£5,000
0-21	5.93	N/A	N/A	67.78	N/A	N/A	48	28.22	17.33	10.67	322.61	197.99	121.91
22	6.99	N/A	N/A	79.96	N/A	N/A	49	29.42	18.05	11.12	336.18	206.31	127.03
23	8.06	N/A	N/A	92.15	N/A	N/A	50	30.72	18.86	11.61	351.13	215.49	132.69
24	9.01	N/A	N/A	103.02	N/A	N/A	51	32.03	19.66	12.11	366.02	224.63	138.31
25	9.37	N/A	N/A	107.10	N/A	N/A	52	33.33	20.45	12.59	380.91	233.76	143.93
26	9.84	N/A	N/A	112.50	N/A	N/A	53	34.76	21.33	13.14	397.17	243.75	150.08
27	10.21	N/A	N/A	116.58	N/A	N/A	54	36.17	22.20	13.67	413.45	253.73	156.23
28	10.79	N/A	N/A	123.36	N/A	N/A	55	37.60	23.08	14.21	429.71	263.72	162.37
29	11.27	N/A	N/A	128.77	N/A	N/A	56	39.14	24.02	14.79	447.36	274.54	169.05
30	11.87	7.28	4.48	135.56	83.19	51.22	57	40.69	24.97	15.37	464.95	285.34	175.70
31	12.45	7.64	4.70	142.34	87.35	53.78	58	42.23	25.91	15.96	482.60	296.17	182.36
32	13.05	8.01	4.94	149.12	91.52	56.35	59	43.89	26.93	16.58	501.57	307.82	189.53
33	13.76	8.44	5.20	157.23	96.48	59.41	60	N/A	47.60	29.31	N/A	543.92	334.91
34	14.47	8.88	5.47	165.40	101.50	62.50	61	N/A	49.33	30.38	N/A	563.81	347.15
35	15.18	9.31	5.73	173.49	106.47	65.56	62	N/A	51.20	31.52	N/A	585.11	360.27
36	16.01	9.83	6.05	182.97	112.30	69.14	63	N/A	53.06	32.68	N/A	606.42	373.38
37	16.84	10.33	6.36	192.47	118.11	72.72	64	N/A	54.93	33.82	N/A	627.71	386.51
38	17.67	10.85	6.68	202.01	123.97	76.34	65	N/A	56.78	34.97	N/A	649.02	399.62
39	18.62	11.42	7.04	212.81	130.60	80.42	66	N/A	58.65	36.11	N/A	670.32	412.73
40	19.45	11.94	7.35	222.30	136.43	84.00	67	N/A	60.64	37.34	N/A	693.03	426.72
41	20.53	12.60	7.76	234.55	143.94	88.63	68	N/A	62.75	38.64	N/A	717.17	441.58
42	21.47	13.18	8.12	245.35	150.57	92.72	69	N/A	64.74	39.86	N/A	739.88	455.56
43	22.53	13.83	8.52	257.53	158.05	97.31	70	N/A	66.85	41.16	N/A	764.02	470.43
44	23.60	14.49	8.93	269.79	165.56	101.94	71	N/A	68.96	42.46	N/A	788.19	485.31
45	24.68	15.14	9.32	281.98	173.05	106.55	72	N/A	71.07	43.76	N/A	812.32	500.17
46	25.86	15.87	9.78	295.54	181.38	111.68	73	N/A	73.32	45.14	N/A	837.91	515.93
47	26.92	16.53	10.17	307.72	188.85	116.28	74	N/A	75.55	46.52	N/A	863.46	531.66

The maximum age of joining is 74 years, renewal available thereafter.

## How XS health compares to traditional health insurance policies

XS Health	Traditional health insurance
You pay up to your chosen excess for any eligible treatment you receive within a 12 month period. In return, you pay significantly reduced premiums.	You may pay up to 7 times more than XS Health.*
Once you reach your excess limit within a policy year, you will benefit from an excess free period for a whole year thereafter.	You may be asked to pay your excess twice if your treatment spans your renewal period and you may even be asked to pay an excess per condition.
Simple pricing structure. Premiums are based on each individual age. This can make it cost effective for families.	You may pay over the odds because one family member is older. Your policy may even be priced with 5 year age bands.
Choose from any UK hospital.	Some commonly available policies limit your choice of hospital through the use of restricted networks.
Providing comprehensive cover with no monetary benefit limits. Specialist fees are paid in line with WPA's customary & reasonable guidelines.	Other policies may have individual benefits with an overall annual maximum amount which can be claimed.

\* Comparing an XS Health policy with £1,500 excess to a leading competitor's comprehensive health insurance with no excess for a person aged 30 in London. Premiums compared are the standard maximum premiums payable for both policies – October 2007.

## How XS health compares to other high excess policies\*

XS health	Leading competitor's high excess policy
With XS health, all eligible treatment costs build towards your excess regardless of the number of claims made.	Your excess is applied per claim. This means that you have a new excess for every condition. Your treatment costs may need to exceed your chosen excess before you benefit from your insurance policy.
After reaching your excess limit, you benefit from the free excess holiday for a period of 12 months.	After reaching your excess limit, you will only benefit from an excess holiday until your next renewal date which may only be months away.
XS health is up to 29% less than the leading competitor's most comparable cover even though their excess is £1,000 more.	Costs more!

\* Comparing XS health with £1,500 excess to a leading competitor's high excess policy with a £2,500 excess for a person aged 30 living in London - October 2007.



## What's not covered

As with all health insurance policies, there are certain things that are not covered. XS Health specifically excludes the following list which is a summary only. For a full list of exclusions please see 'A Guide to Your Policy' (pages 9-10). A copy is available from [wpa.org.uk/xsguide](http://wpa.org.uk/xsguide) or upon request.

- Cancers diagnosed or for which symptoms develop within the first 90 days of the policy commencing (new policyholders of WPA) unless agreed in advance by WPA
- Any medical conditions you had when you took out the policy (pre-existing conditions) unless declared to and accepted by WPA
- Chronic conditions (which are any long-term illnesses that lead to long-term monitoring or management)
- Dental problems
- Fertility problems, pregnancy & childbirth
- Neonatal treatment
- Psychiatric conditions
- HIV/AIDS
- Cosmetic surgery
- Care and/or treatment arising from or related to taking part in winter sports (eg skiing, snowboarding) scuba diving and motor sports or engaging in professional sport
- Implantable electronic devices (such as replacement batteries or replacement devices)

## Your rights

### Duration of cover.

The policy is an annual contract of insurance and we will automatically offer to renew it and will send you the relevant information including any changes to the policy for the forthcoming year, at least 21 days before the contract expires.

### Changing your mind.

When you join XS health, you will receive full details of the policy's Benefits and Rules. Of course, we are sure you'll be completely happy with your choice but if, for whatever reason, you are not entirely satisfied you have the right to cancel your policy provided you notify us within 14 days (28 days if purchased online) of receiving your policy documents. If you do not exercise this right within the 14 day (28 days if purchased online) period then you are committed to the cover and premium for the rest of the cover period. If you wish to cancel during the notice period please write to us or e-mail [pcd@wpa.org.uk](mailto:pcd@wpa.org.uk)

### Easy to claim.

When you have joined XS health, any claims you make will be handled by our Private Clients Department who can be contacted on 01823 625230 or e-mail [pcd@wpa.org.uk](mailto:pcd@wpa.org.uk)

### 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 [compliancemonitoring@wpa.org.uk](mailto:compliancemonitoring@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 0845 080 1800).

### 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](http://www.fscs.org.uk)

## Join our community

It's easy to join XS Health – simply visit our website where you will find full policy information. You can get a quote, and if you buy online we will give you a **10% discount** on your first year's premium. Alternatively phone WPA Direct free, Monday to Friday, 8am – 6pm; or contact your Adviser/Broker directly. Please note that the maximum age to join XS Health is 74 but you can renew your policy each year thereafter. To join, you must be a resident of the UK for at least 6 months of the year.



[wpa.org.uk/xshealth](http://wpa.org.uk/xshealth)



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WPA is a member of the Financial Ombudsman Service, so you can be assured that any complaints are addressed seriously and objectively. Details of WPA's commitment to resolving customer complaints are included in your policy literature.



WPA is one of the first UK companies to achieve the environmental quality standard. The paper we use is made up of fibre sourced from well-managed forests independently certified according to the rules of the Forest Stewardship Council (FSC).



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Registered in England No. 475557

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