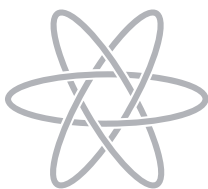


Complete Health



Benefit Schedule

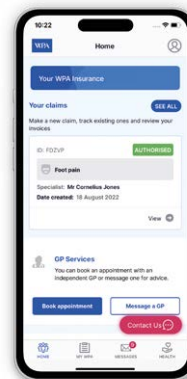


WPA Health and My WPA

Easy access to make a claim 24/7, track claims and benefit limits, send and receive secure messages, access your member offers and more.

Simply sign-in using your WPA username and password, via the app or by visiting: my.wpa.org.uk

The WPA Health app is available from the App Store and Google Play. Simply scan the QR code.



FS 28452



BCMS 538164



EMS 505226



IS 553152

Effective from July 2023

Benefit Information

This **Benefit Schedule** details all applicable monetary and non-monetary limits and should be read in conjunction with 'A Guide to Your Policy' (**your Guide**) and **your Certificate of Insurance**. **You should refer to the corresponding Section of your Guide when using this Benefit Schedule as each Section contains important information about each benefit.**

The **benefit** amounts shown are the maximum amounts payable per person per **Policy Year**. Where no **benefit** limit is stated, **claims** will be paid subject to a level **we** consider to be a **customary and reasonable cost** and in accordance with the terms and conditions of **your Policy**. Please see Section 3.5 of **your Guide (Your Treatment Provider's Fees)**. **Remember all claims need to be pre-authorised by us.** Please see Section 3 of **your Guide (Claims)**.

Your Certificate of Insurance confirms the **benefit** options **you** have chosen, and **your** level of Shared Responsibility or excess, where applicable.

When reading this Benefit Schedule the following applies:

- ✓ This **benefit** is included subject to the terms and conditions of **your Policy**.
- ✗ This **benefit** is not included under **your Policy**.
- ⊕ This **benefit** is an **Optional Extra** available to enhance **your Policy**. Please check **your Certificate of Insurance** to see if this **Optional Extra** has been chosen.
- ⓘ Very important information.

Shared Responsibility and Excess

Shared Responsibility and excess are both payable per person per **Policy Year**.

- **Shared Responsibility levels:** £0, £150, £250, £500, £1,000, £3,000 and £5,000.
- **Excess levels:** £0, £100, £250 and £500.
- ⓘ If **you** join aged 66 and over, a minimum Shared Responsibility of £1,000 or a minimum excess of £500 applies.
- ⓘ It is a condition of **your Policy** that **your** personal data will be processed in accordance with the **WPA** Group privacy policy which is available in **your Guide** or, for **our** latest version, visit: wpa.org.uk/privacy

In-patient and Day-patient Treatment

Refer to Section 4.1

Hospital Treatment	✓
Critical Care Levels 2 and 3 – Up to 28 days	✓
Drugs and Dressings	✓
Specialists' Fees	✓
Diagnostic Tests	✓
Complex Scans – MRI, CT and PET Scans	✓
In-patient and Day-patient Therapy	✓
Post-operative Consultation and Tests – One follow-up consultation and tests within 90 days of surgery	✓
Prostheses: Passive and Active	✓

Out-patient Treatment

Refer to Section 4.2

Consultations with a Specialist – Up to £250 (Increase by adding the Extra Out-patient Consultations Optional Extra)	✓
Complex Scans	✓
GP Referred Complex Scans – One MRI or CT Scan	✓
Out-patient Procedures	✓
Pre-admission Tests	✓

Health and Wellbeing Benefits

Refer to Section 4.3

Remote **GP** Services

Access to a remote **GP** helpline, video consultations, issuing of private prescriptions (prescription charge not included) and **Specialist** referral



Health and Wellbeing Helpline

Wellbeing and Health Information

Single-session Telephone Counselling

Online computerised Cognitive Behaviour Therapy (cCBT) Life Skills Course



Debt and Money Information and Support

Legal Information

Manager Support

Structured Counselling – Up to six sessions

Where clinically appropriate, following referral from the Health and Wellbeing Helpline (**Add the Mental Health *Optional Extra(s)* or the Structured Counselling (Extended Therapy) *Optional Extra***)



⚠ The Health and Wellbeing Helpline and Structured Counselling **benefits** are not available to **family member(s)** under 16.

NHS Hospital Cash Benefit (non-cancer)

Refer to Section 4.4

An overall combined maximum annual **benefit** of £4,500 applies

NHS In-patient (less than three nights) or **NHS Day-patient**

£150 per night/day



NHS In-patient (three nights or more) – £200 per night

NHS Out-patient Complex Scans and

NHS Out-patient Procedures – £150 per day

Please note:

Where **you** receive **treatment** (as an **NHS** patient) in one of the defined Central London **NHS hospitals**, the **benefit** limits shown above will increase by £100 per day/night, up to the same overall combined maximum annual limits shown.

This also applies to the **NHS Hospital Cash Benefit (cancer)** which is part of the **Cancer Care *Optional Extra***. For a full list visit wpa.org.uk/central

Further Benefits

Refer to Section 4.5

Nursing at Home – Up to four weeks



Private Ambulance Transport



Parent and Child – Up to 10 nights



Out of Pocket Expenses – Up to £10 per day



Hospice Donation – £70 per day/night up to £700



Optional Extras



Cancer Care – Refer to Section 5.1



Tests and **treatment**, from diagnosis to palliative care

NHS Hospital Cash Benefit (cancer) – Section 5.1

An overall combined maximum annual **benefit** of £6,000 applies if **you** have chosen the **Cancer Care *Optional Extra***

NHS In-patient or **NHS Day-patient** – £200 per night/day

NHS Out-patient Complex Scans or **NHS Out-patient Cancer Treatment** or

NHS Out-patient Procedures – £150 per day

Extra Out-patient Consultations – Refer to Section 5.2



Increase **your benefit** level to – £500, £1,000 or unlimited

Consultations with a **Specialist** – Up to **your** chosen **benefit** limit

Optional Extras



⚠ If **you** choose to add the mental health **in-patient** and **day-patient benefit** you must also choose a level of **out-patient treatment** and therapy.

The Structured Counselling (Extended Therapy) **benefit** is not available to **family member(s)** under 16.

Out-patient Diagnostic Tests – Refer to Section 5.3 ⊕

Benefit levels available – £500, £750, £1,000, £1,500 or unlimited

Diagnostic Tests – If **you** choose £1,500 or unlimited, any **Diagnostic Tests** referred by **your** GP will be capped at £1,000

Therapy – Refer to Section 5.4 ⊕

Benefit levels available – £500, £750, £1,000, £1,500 or unlimited

Specialist Referred Therapy | **GP** Referred Therapy – Up to 10 **sessions**

Self-referred Therapy – Up to four **sessions** of Chiropractic, Osteopathy and Physiotherapy

Mental Health Treatment – Refer to Section 5.5 ⊕

In-patient and **Day-patient** Mental Health **Treatment** – 28 days/nights ⊕

Out-patient Mental Health **Treatment** and Therapy

Benefit levels available – £1,000 or £2,500

- Consultations with a Psychiatrist/Psychotherapy/Psychology/Art Therapy ⊕
- When recommended following an assessment: Eye Movement Desensitisation and Reprocessing (EMDR) and Cognitive Behavioural Therapy (CBT)

Structured Counselling (Extended Therapy) – Up to 20 sessions

Where clinically appropriate, following referral from the Health and Wellbeing Helpline ⊕

Overseas Emergency Treatment – Refer to Section 5.6 ⊕

Benefit levels available – 35 or 70 days per trip

Overseas Emergency **Treatment** (not the USA and its dependencies) – Up to a maximum number of days per trip (overall maximum of 180 days) and the annual **benefit** limit applicable to **your** chosen level of cover

	35 days and	70 days and
	£250,000	£500,000

Winter Sports – UK Treatment – Refer to Section 5.7 ⊕

Benefit is paid from **your** existing **benefits** for **eligible treatment** upon **your** return from a winter sports resort (note: **you** are not covered for **treatment** costs whilst abroad)

Treatment in Premium Hospitals – Refer to Section 5.8 ⊕

Please refer to the Premium **Hospitals** Section for full details

Cash Extras – Refer to Section 5.9

	Level 1	Level 2
General Dental Treatment	£200	£400
Optical Treatment	£150	£250
Health Screening	£200	£400
Audiology	£100	£200

Dental Care – Refer to Section 5.10 ⊕

Dental Emergencies – £250 per course of **treatment** in the **UK** or abroad, up to a maximum of four courses

Dental Injuries – £20,000

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