

WHA 

healthcare

Easy, affordable healthcare

- Low cost payments **from £6.28 per month.**
- 11 separate everyday health benefits.
- Claims are settled quickly, usually within 48 hours.
- Payments do not increase with age.

Up to **£80**
towards your
Optical
bills*

Up to **£150**
for **Physio**
treatment*

Up to **£80**
cover for
Dental
costs*



whahealthcare.co.uk/payroll

* Maximum cash benefit in a 2 year period for Personal 145 plan at £6.28 per month.

Helping you with the costs of staying healthy

What is WHA?

WHA is a not-for-profit association which operates a range of low cost schemes to help its members with the everyday costs of staying healthy. For example, dental treatment is an essential part of staying in good health, but the cost of treatment can be high. WHA can help you and your family meet this cost.

What can WHA do for me?

WHA can help you and your family with everyday health care costs - the dentist, optician and physiotherapist, for example. When you join WHA, you are eligible to claim cash benefits for a wide range of treatments - cash benefits which pay the bills, payable up to the selected insured amount. It can even help with the expenses and lost income which can occur when a visit to hospital is necessary.

WHA members get all this for a low monthly payment. It doesn't cost a fortune - as little as £6.28 per month will give you peace of mind, safe in the knowledge that, whatever the future holds, you can rely on WHA for help with the unexpected costs of staying in good health.

What are the benefits?

There are up to 12 different cash benefits. These include optical care, dental treatment, physiotherapy, osteopathy and maternity, for example. In addition, there are cash benefits for each day spent in hospital as an inpatient and for attendances as a hospital outpatient. Children under the age of 18 years are covered for some benefits at no extra cost. Please refer to the Table of Benefits on page 4 for full details of all benefits.

What will I be covered for?

WHA members are entitled to claim up to the maximum cash benefit for treatment or services received over a two year period, for the scheme on which they are enrolled. For example, someone paying as little as £6.28 a month is entitled to claim up to £80 for new spectacles and up to £80 for dental treatment as well! On top of that, there are a further 9 benefits and, altogether, they give total cash benefit cover of up to £2,825 — for only £6.28 a month.

What will it cost?

You can pay from as little £6.28 a month for cover for yourself only, or up to £28.16 a month which provides our maximum cover for you and your partner. Whichever rate you choose, you can be sure of outstanding value for money. See the Table of Benefits on page 4 for full details of all benefits.

Child dependants under the age of 18 years are covered for some benefits at special rates on all schemes as outlined on page 4.

What about claims?

WHA has been in business for over 70 years and during that time we have established a reputation for settling claims speedily - usually within 48 hours! There's a simple form to complete each time you claim and once you have sent it to us with the appropriate receipt - we do the rest. There's no limit to the number of claims you can make. Claims are only limited by the maximum amount applicable to each individual benefit type and your chosen rate of payment.

Join today!
from as little as
£6.28 per month

See enrolment form on back page



Will you provide advice or a recommendation?

You will not receive advice or a recommendation from us for health cash plans. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

What do I have to do to join?

Joining is easy - read the Insurance Product Information Document and the Benefit and General Conditions to ensure the product is right for you. Then complete the Membership enrolment form and Payroll deduction form at the back of this brochure and hand both parts to your pay office.

We will send you an acknowledgement of your membership and your employer will deduct your chosen amount from your pay each month.

You don't have to have a medical examination before you join but we will not pay benefit for medical conditions which exist before the date on which your membership commenced.

What if I am a member already?

If you are paying less than the current maximum personal or partners scheme payment, you can have higher levels of benefit cover if you increase the monthly amount you pay.

Please complete the form at the back of this brochure and hand both parts to your pay office. Please note that we will not pay benefit at a higher rate for any medical conditions which exist before the date on which you increase your payments.

When can I start claiming?

There is a three-month qualifying period for benefit which means that you can claim for treatment and services you receive three months after your date of enrolment.

Benefit is not payable for treatment or services you receive before you enrol or during your first three months of membership.

The qualifying period for claims relating to pregnancy or childbirth is twelve months.

Do I have to go to a practitioner approved by WHA?

No, you are free to choose any practitioner who meets the requirements stated in the Benefit & General Conditions.

Am I covered for treatment for an illness I already have?

Unfortunately, we are unable to pay benefit for any medical condition which exists before the date on which you enrol as a member of WHA. This exclusion does not apply to optical or dental benefits.

Will I have to pay more if I make a lot of claims?

No, you can make as many claims as you like, up to the maximum amount applicable for each individual benefit type and your chosen subscription rate and your payments will remain the same.

Will my payments increase as I get older?

No, your payments are not linked to your age and once you are a member you can continue membership to any age, without restriction.

How long can I continue with my policy?

Once you have enrolled, you can continue being covered for benefits to any age, without limit.

How are staff remunerated?

All employees are paid a salary and do not receive any remuneration in relation to the sale of the insurance contract.

What are the catches?

There are no hidden conditions designed to catch you out. The full Benefit & General Conditions are written in plain language for you to read. Provided that claims meet the relevant conditions, we will be able to pay you the benefit which is due.

Are WHA's schemes too good to be true?

No. WHA doesn't have any shareholders and all profits are retained within the company to ensure subscriptions are kept low and benefits high. WHA was founded in 1948 and currently provides cover for approximately 30,000 people.

What you can claim

TABLE OF BENEFITS

Personal Schemes		Personal 145 £6.28/mth	Personal 235 £10.18/mth	Personal 325 £14.08/mth
Partners Schemes		Partners 290 £12.56/mth	Partners 470 £20.36/mth	Partners 650 £28.16/mth
For double the Personal rate you AND your partner are entitled to claim the same level of cash benefits EACH				
Dental	NHS or private dental treatment	£80	£125	£175
Optical	new glasses, lenses or contact lenses	£80	£125	£175
Physiotherapy	treatment by a Physiotherapist	£150	£200	£250
Osteopathy	treatment by an Osteopath	£150	£200	£250
Chiropractic	treatment by a Chiropractor	£150	£200	£250
Acupuncture	treatment by an Acupuncturist	£150	£200	£250
Chiroprody	treatment by a Chiropodist	£75	£100	£125
Inpatient Group Members	helps cover the cost of staying in hospital e.g. lost income, travel costs, subsistence etc.	£1,620 £18 / day	£2,160 £24 / day	£3,150 £35 / day
Outpatient	lost income, travel costs, subsistence etc.	£50	£70	£90
Consultation	consultation with an NHS specialist	£200	£300	£400
Maternity	having a baby – DOUBLED if you have twins	£120	£175	£225
Personal Accident	See Section 7 of the Benefit & General Conditions	n/a	£10,000*	£10,000*

* These values are for death as a result of an accident. Full details of benefits can be found in Section 7 of the Benefit & General Conditions.

LOW COST COVER FOR THE WHOLE FAMILY

Membership of WHA's Personal and Partners schemes includes free cover for any child dependants under the age of 18. The child benefits of the scheme are hospital inpatient, hospital outpatient and specialist consultation.

Personal Schemes		Personal 145	Personal 235	Personal 325
Partners Schemes		Partners 290	Partners 470	Partners 650
Cash benefits				
Inpatient – child*		£630	£900	£1,170
Inpatient – child (daily)		£7	£10	£13
Outpatient – child*		£50	£70	£90
Consultation – child*		£100	£150	£200

* Maximum cash benefits in a two year period, per child

30 day money back guarantee

WHA offers straightforward schemes with no catches. But if, after joining, you are not satisfied, you may cancel your membership by writing to us within 30 days. We will refund any payments you have made to us, provided you have not made any claims

Your benefits explained

WHA believes in providing cover for a wide range of the most popular everyday health treatments and services.

These are the benefits which will help you with the costs of staying in good health.

Optical

If you wear glasses or contact lenses, you will know how expensive it can be to look after your eyesight. These are bills which even the most short-sighted of us can see coming. But with WHA you can budget for them in advance.

Dental

Modern dentistry has gone a long way towards easing the traditional fear of the dentist's drill. Instead, it is the dentist's bill which can really give us a fright! As a WHA member, you can visit the dentist regularly without having to fear the cost.

Complementary Treatments

With WHA membership, you have five benefits to help you with the aches, pains, stresses and strains which we all suffer from time to time. Physiotherapy, osteopathy, chiropractic, acupuncture and chiropody treatments can help you keep your body in good working order.

Consultations

A second opinion about a medical problem can be reassuring, but you might be worried about the cost of seeing a consultant. WHA can help you pay for the peace of mind of seeing a consultant privately.

Maternity

As any parent knows, a new baby means extra expense for pushchairs, nappies and much more. WHA's maternity benefit helps with the extra expense that a little one brings.

Hospital Inpatient

Spending time in hospital can result in lost income. But even if it doesn't, it often means extra expense for visitors' travelling costs etc. WHA's daily cash benefit for a hospital inpatient stay helps cover these unexpected costs.

Hospital Outpatient

Appointments as a hospital outpatient usually involve travelling costs and can also result in lost income. This benefit helps with the costs of making regular visits to the outpatient department.

Personal Accident

Accidents do happen and the outcomes can range from major bone fractures to disability and even to death. Personal accident benefit has a range of compensatory payments which can help to alleviate the unfortunate results of an accident.



Interested?

Fill in the enrolment form at the back of this brochure

Benefit & General Conditions

DEFINITIONS

“Accident” means a sudden unforeseen and fortuitous identifiable event and the word accidental shall be construed accordingly.

“Bodily Injury” means an injury to an Insured Person which solely and independently of any other cause results within 24 months of the date of the Accident in the Insured Person’s death, permanent disability as noted under Benefits 2 to 14 and 16 in Section 7.1 below or fracture or break of a specified bone or bones or Exposure. Bodily Injury excludes any condition resulting from any gradually operating cause or degenerative process.

“Certified” means that the practitioner’s certification section of the benefit claim form has been correctly completed, signed and stamped by the practitioner treating You.

“Claim Date” means the date from which the maximum benefit payable is calculated and is:

- the date of admission to hospital for hospital inpatient benefit, or
- the date of the first attendance for hospital outpatient benefit, or
- the date of the consultation for specialist consultation benefit, or
- the date on which new spectacles, lenses or contact lenses are supplied for optical benefit, or
- the date on which treatment ends for all other benefits.

“Country of Permanent Residence” means the country where an Insured Person resides indefinitely or where an Insured Person has the intent to reside indefinitely.

“Direct Members” means members who pay their subscriptions directly to WHA.



“Disappearance”	means if an Insured Person disappears and it is reasonable to believe that he/she has sustained Bodily Injury resulting in death, the death benefit shall become payable. In the event of this belief being incorrect the death benefit shall be repaid to WHA.	“Partner”	means a spouse, co-habiting partner, civil partner as registered under a civil partnership and/or any other person recognised as the lawful partner of the Insured Person under common law whose enrolment details are held by WHA.
“Effective Date”	means the date on which cover starts, whether enrolling for the first time or changing to a new cover option with higher maximum benefits.	“Permanent Total Disablement”	means the disablement caused other than by loss of limb or Loss of Sight which, having lasted for at least 12 months, will in all probability entirely prevent the Insured Person from engaging in or giving attention to a gainful occupation of any and every kind for the remainder of his/her life.
“Exposure”	means the death or injury to an Insured Person as a direct result of unavoidable exposure to the elements.	“Registered”	means that the individual(s) details captured on the WHA Direct enrolment form has been processed, accepted and entered onto the WHA membership database.
“Group Members”	means members whose subscriptions are deducted from pay or pension.	“War”	means armed conflict between nations including forces acting for any international authority, whether War be declared or not, invasion, civil war, any attempt to usurp power, or any activity arising out of an attempt to participate in military force between nations.
“Insured Person”	means any person who has been accepted by WHA for a Welsh Hospitals and Health Services Association scheme including his/her Partner if applicable.	“We, Us or Our”	means Welsh Hospitals & Health Services Association trading as WHA.
“Loss of Hearing”	means the total, permanent and irrecoverable loss of hearing.	“You or Your”	means the person who is registered as being covered for benefits by regular subscription payments applicable to a personal or partners’ scheme.
“Loss of Sight”	means the total and irrecoverable loss of sight when an Insured Person’s name has been added to the Register of Blind Persons or when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.		
“Operative Time”	means 24 hours a day.		

Benefit & General Conditions

We will pay benefit at the rate applicable to your subscription and membership choice as indicated in the table of benefits, provided that your claim complies with the appropriate conditions as stated in the following paragraphs.

1. HOSPITAL INPATIENT

- 1.1. We will pay benefit at the daily rate for each completed period of 24 hours a patient stays in a recognised hospital receiving treatment as an inpatient.
- 1.2. When we calculate the benefit payable, we count the day of admission but not the day of discharge.
- 1.3. We will pay up to the maximum benefit shown in the table of benefits once in a period of two years. The period of two years is calculated from the date of admission to hospital.
- 1.4. If a patient is admitted for psychiatric or geriatric treatment, the maximum benefit payable is restricted to one half of the maximum benefit shown in the table of benefits.
- 1.5. If a patient dies while in hospital and if there is a surviving spouse, we will pay a minimum of ten days hospital inpatient benefit, subject to the maximum benefit stated in paragraph 1.3 of the conditions.
- 1.6. If a patient is in hospital continuously for more than two years, when the maximum hospital inpatient benefit has been paid once, we will not pay any further hospital inpatient benefit unless the patient is discharged from hospital and is then readmitted to hospital for a different medical condition.
- 1.7. If a parent is required to stay with a child under the age of 16 years who has been admitted to hospital, in addition to child hospital inpatient benefit we will also pay the daily rate of adult hospital inpatient benefit for one parent only for each completed period of 24 hours during which the child is accompanied. Claims must be supported by written confirmation from the hospital authorities of the period that the parent accompanied the child.

2. HOSPITAL OUTPATIENT

- 2.1. We will pay benefit when the patient has attended as a National Health Service outpatient or day patient on at least four occasions in a continuous period of six months.

- 2.2. We will pay the maximum benefit shown in the table of benefits once in a period of two years. The period of two years is calculated from the date of the first attendance certified.
- 2.3. We will not pay benefit for outpatient or day patient attendances required because of pregnancy.
- 2.4. We will not pay benefit for outpatient or day patient attendances required because of psychiatric or geriatric conditions.

3. MATERNITY

- 3.1. We will pay maternity benefit when a child is born either in hospital or at home.
- 3.2. The maternity benefit shown in the table of benefits includes up to seven days in hospital before or after the birth. If the mother is in hospital for a total of more than seven days, from the eighth day onwards we will pay benefit at the hospital inpatient rate for each completed period of 24 hours spent in hospital, up to the maximum hospital inpatient benefit.
- 3.3. We will only pay maternity benefit to one parent.
- 3.4. We will pay hospital inpatient benefit at the child rates shown in the table of benefits if a child remains as a hospital inpatient after the mother has been discharged from hospital. We will calculate the benefit payable from the date of the mother's discharge from hospital.
- 3.5. We will not pay child hospital inpatient benefit for the period commencing with the date of birth while the mother also remains in the same hospital.

4. CONVALESCENT HOMES SERVICE

- 4.1. We can arrange for an admission to a Convalescent Home if a patient's general practitioner recommends convalescence to aid recovery from illness or injury. We can only arrange an admission if the patient has been in hospital for a continuous period of at least 14 days in the three month period before an application for this service is submitted. When we have arranged an admission to a convalescent home for a patient, we will only arrange a further admission for that patient after a period of three years has elapsed.

- 4.2. We will not pay benefit for any fees incurred by the patient for admission to a convalescent, residential, nursing or respite home.

5. OPTICAL

- 5.1. We will pay up to the maximum benefit for fees incurred and paid for new spectacles, lenses or contact lenses prescribed by a qualified optical practitioner registered with the General Optical Council.
- 5.2. We will pay the maximum benefit shown in the table of benefits once in a period of two years. The period of two years is calculated from the date on which spectacles, lenses or contact lenses are supplied.
- 5.3. We may deduct the value of any NHS vouchers from the total fees incurred when calculating the benefit payable.
- 5.4. We will not pay benefit for any optical care plans, contact lens solutions, repairs nor for the supply of new spectacle frames only.

6. DENTAL

- 6.1. We will pay up to the maximum benefit for fees incurred and paid for treatment by a qualified dental practitioner registered with the General Dental Council.
- 6.2. We will pay the maximum benefit shown in the table of benefits once in a period of two years. The period of two years is calculated from the date certified on the receipt submitted.
- 6.3. We will not pay benefit for payments made directly to a dental technician.
- 6.4. We will not pay benefit for regular payments made for any dental maintenance plans such as Denplan.

7. PERSONAL ACCIDENT BENEFIT

- 7.1. We will cover You and Your registered Partner for death, disablement or for certain injuries suffered as a result of an accident. Personal accident benefits are shown in the table below.

PERSONAL ACCIDENT TABLE OF BENEFITS

1	Death as a result of an accident	£10,000
2	Permanent total disablement from gainful occupation of any and every kind	£10,000
3	Permanent and incurable paralysis of all limbs	£10,000
4	Loss of entire sight of both eyes	£10,000
5	Permanent total loss of both hands or both feet	£10,000
6	Loss of entire sight of one eye	£5,000
7	Permanent total loss of use of one hand or one foot	£5,000
8	Permanent total loss of hearing in: a. both ears b. one ear	£5,000 £1,500
9	Permanent total loss of the lens of one eye	£2,500
10	Permanent total loss of use of four fingers and thumb of either hand	£4,000
11	Permanent total loss of use of four fingers of one hand	£2,000
12	Permanent total loss of use of one thumb of either hand a. both joints b. one joint	£2,000 £1,000
13	Permanent total loss of use of fingers of either hand a. three joints b. two joints c. one joint	£500 £350 £200
14	Permanent total loss of use of toes: a. all – one foot b. big – both joints c. big – one joint d. other than big – each complete toe	£1,500 £500 £200 £200
15	Established non-union of fractured leg or knee-cap	£1,000
16	Shortening of leg by at least 5 centimetres	£750
17	Break of major arm bones (humerus upper arm and or radius lower arm)	£150
18	Break of major leg bones (femur thigh bone and/or fibula lower leg)	£150

Benefit & General Conditions

- 7.2. When more than one injury arises from one accident the benefits are added together but shall not exceed the total sum insured detailed in the personal accident table of benefits. No sum payable under the Policy shall carry interest.

PERSONAL ACCIDENT EXCLUSIONS

- 7.3. WHA shall not pay for:

- 7.3.1. Bodily Injury resulting directly or indirectly from or contributed to by:
- a) an Insured Person engaging in active service in the armed forces of any nation;
 - b) an Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury;
 - c) an Insured Person engaging in flying or other aerial activity other than as a passenger;
 - d) sickness or disease;
 - e) repetitive stress (strain) Injury or syndrome or any other condition which develops over a period of time;
 - f) injuries resulting from osteoporosis disease;
 - g) deliberate exposure to exceptional danger (except in an attempt to save a human life), the Insured Person's own criminal act or an Insured Person engaging or taking part in civil commotion or riots of any kind;
 - h) an Insured Person being in a state of insanity (temporary or otherwise) or any psychiatric, mental, nervous or stress related disorder or anxiety state;
 - i) an Insured Person engaging in or taking part in rock climbing or mountaineering normally involving ropes or guides, hang gliding, parachuting or driving or riding in any kind of race;
 - j) War within the Insured Person's Country of Permanent Residence
 - k) an Insured Person participating in any sport as a professional;
 - l) radioactive contamination;
 - m) pregnancy or childbirth.
- 7.3.2. Any disabilities caused by or arising from post-traumatic stress disorder or related syndromes or any psychological or psychiatric conditions.
- 7.3.3. WHA shall not be liable to provide cover or benefit or pay any sums if that would directly or indirectly put WHA in breach of any applicable economic or trade sanctions.

8. COMPLEMENTARY TREATMENT

- 8.1. Complementary treatments are Physiotherapy, Osteopathy, Acupuncture, Chiropractic and Chiroprody.
- 8.2. We will pay up to the maximum benefit for 75 per cent of fees incurred and paid for treatment by a practitioner with an appropriate qualification or registration. Patients should ensure that the practitioner is properly qualified and has appropriate insurance cover.
- 8.3. We will pay the appropriate maximum benefit as shown in the table of benefits once in a period of two years. The period of two years is calculated from the date certified on the receipt submitted.
- 8.4. We will only pay benefit for treatment received because of illness or injury or to relieve pain.

9. SPECIALIST CONSULTATION

- 9.1. We will pay up to the maximum benefit as shown in the table of benefits for fees incurred and paid for the first consultation for a medical or surgical condition with a specialist holding consultant status in the National Health Service, including fees incurred and paid for x-rays or tests required as part of the first consultation.
- 9.2. We will pay up to the maximum benefit shown in the table of benefits once in a period of two years. The period of two years is calculated from the date certified on the receipt submitted.
- 9.3. We will not pay benefit for follow-up consultations, consultations for pension, insurance or emigration matters, legal or industrial actions, medical examinations, maternity, family planning, cosmetic surgery or health screening.
- 9.4. We will not pay benefit for fees for injections or for any treatment.
- 9.5. We will not pay hospital outpatient benefit for appointments which qualify for specialist consultation benefit.

10. MEMBERSHIP

- 10.1. When you enrol or increase your subscriptions, you must be under 65 years of age. If you are enrolling as a member of a Partners scheme or if you are a member of a Partners scheme and wish to increase your subscriptions, your partner must also be under 65 years of age.
- 10.2. Personal scheme membership covers the subscriber for all benefits and any child dependants under the age of 18 years for hospital inpatient, hospital outpatient and specialist consultation benefits at special rates.
- 10.3. Partners scheme membership covers the subscriber and spouse for all benefits and any child dependants under the age of 18 years for hospital inpatient, hospital outpatient and specialist consultation benefits at special rates.
- 10.4. Single subscribers can choose Partners scheme membership if they nominate a partner to be regarded as a spouse. Your partner's full name must be registered with us before you can make a claim and you cannot claim for more than one partner.
- 10.5. If partners both pay a valid subscription, they will both be regarded as Personal scheme members.
- 10.6. We reserve the right to impose special conditions for certain membership options or to decline certain membership options.

11. CLAIMS

- 11.1. Your claims must be submitted on a properly completed and certified benefit claim form which you can obtain from group representatives, pay, pension, personnel and welfare offices or from WHA's office.
- 11.2. Direct Members should obtain benefit claim forms from WHA's office.
- 11.3. We will not pay benefit if the date of the treatment or service received or the date of hospital inpatient discharge or the fourth hospital attendance is more than six months before the date on which the claim is submitted to our Cardiff office.

- 11.4. We will not pay benefit for claims arising out of any medical condition which existed on enrolment. We will not pay benefit at higher rates if the medical condition existed when subscriptions were increased. In order to assess eligibility for benefit, we reserve the right to request the patient to provide further information about any medical condition from his or her general practitioner.
- 11.5. We will consider your claims in accordance with the benefit scale and conditions which applied at the commencement of the treatment or on the date that the service was received, as appropriate.
- 11.6. When we calculate the maximum benefit payable, all relevant benefits paid in the two year period prior to the date on which the treatment commenced or on which the service was received are taken into consideration.
- 11.7. We will not pay benefit for treatment or services which are received or which commence before the date on which the subscriber enrolled. We will not pay benefit for hospital admissions or attendances which occurred or commenced before the date on which the subscriber enrolled.
- 11.8. We will not pay benefit for illness or injury which may be self-inflicted or arising out of riot, civil commotion, terrorism or act of War.
- 11.9. You must submit Your claims on a properly completed and Certified benefit claim form. Where fees have been incurred and paid, We require an original, dated receipt showing the name of the patient and the total fee incurred and paid. We will not accept photocopied or altered receipts or certifications. We will not accept receipts or certifications made out in joint names. You must pay for any treatment or services received before You submit a claim. We will not pay practitioners directly for any fees incurred.

Benefit & General Conditions

12. QUALIFYING PERIODS

- 12.1. When you enrol as a subscriber or increase your subscriptions, you will have to serve a qualifying period for benefits. Qualifying periods apply to all persons covered for benefit whether on enrolling or increasing subscriptions, unless any special arrangements have been agreed. Qualifying periods also apply to partners and child dependants.
- 12.2. The qualifying period for Group Members and Direct Members paying by direct debit is three months for all benefits except maternity benefit.
- 12.3. For all other members, the qualifying period is six months for all benefits except maternity benefit.
- 12.4. For all members, the qualifying period for maternity benefit is 12 months.
- 12.5. There is no qualifying period if a hospital admission or hospital attendance is required as a result of an accident.
- 12.6. Qualifying periods commence on the date of enrolment or on the date on which subscriptions are increased. Claims for treatment or services received before or which commence before the appropriate qualifying period has ended are not eligible for benefit or, if subscriptions have been increased, are not eligible for benefit at the higher rate.

13. SUBSCRIPTIONS

- 13.1. Your subscriptions must be paid continuously at a valid rate. Past subscriptions cannot be refunded. It is your responsibility to ensure that your subscriptions are paid at the correct amount and at the correct frequency. Membership is continuous provided that subscriptions are paid at the correct rate and frequency.

- 13.2. Your subscriptions must be paid up to date before a claim can be considered. If your subscriptions are more than three months in arrears for any reason other than illness or redundancy, your membership will be terminated and you will no longer be eligible to claim benefits. Although we are not obliged to do so, we will make every effort to inform you if we are no longer receiving your subscriptions.
- 13.3. If your subscriptions are in arrears because of illness (excluding maternity) or redundancy your membership will not be terminated until your subscriptions are more than twelve months in arrears. But you should make arrangements for payment of subscriptions to us as soon as possible. If you owe us any arrears of subscription, they must be paid before you can submit a claim for benefit.

14. GENERAL

- 14.1. When you pay a valid subscription to us, you will be subject to the Benefit and General Conditions for the time being in force, copies of which are available from our Cardiff office.
- 14.2. From time to time it may be necessary for Us to vary your policy including, for example, the amount that you pay in relation to it, the benefits available to you under it and the rules relating to it. If we notify You that We have varied your policy and We do not hear from You, We will assume that Your continued payment of Your policy premiums is your consent to the variation. However, if you let us know in writing that you do not consent to the variation, Your policy will automatically be cancelled from the next automatic renewal date. If we make a material change to the policy we will endeavour to give you not less than 30 days-notice in writing to the last correspondence address that we have for you. If we are ever required to change the policy on less notice due to, a change in any relevant regulation or legislation, we will advise you at the earliest opportunity.

- 14.3. We reserve the right to make special conditions of membership or to decline applications for membership. We also reserve the right to terminate membership by giving one month's notice, in writing.
- 14.4. Children under the age of 18 years are covered by one parent's subscriptions for hospital inpatient, hospital outpatient and specialist consultation benefits at special rates. Persons over the age of 16 years can be covered for adult benefits provided that the appropriate subscription is paid, in which case the child benefits cease to apply.
- 14.5. Benefits are payable for treatment and services received anywhere in the United Kingdom. Hospital inpatient and hospital outpatient benefits are also applicable for emergency treatment during temporary absence abroad.
- 14.6. We will not pay benefit for fees incurred for private hospital treatment, prescription charges or surgical appliances.
- 14.7. We will not reimburse any fees incurred for completion of benefit claim forms.

15. COMPLAINTS

- 15.1. Should You find it necessary to complain about any aspect of Our service, You can telephone Us on 029 2048 5461 or You can write to Us at Welsh Hospitals & Health Services Association, 60 Newport Road, Cardiff, CF24 0YG.
- 15.2. You may refer any complaints We cannot settle to the Financial Ombudsman Service. You can find details on the Financial Ombudsman Service on their website at www.financial-ombudsman.org.uk.
- 15.3. A copy of our internal complaints procedure is available on request.

16. FINANCIAL SERVICES COMPENSATION SCHEME

- 16.1. WHA is covered by the Financial Services Compensation Scheme. The Group Policyholder or Insured Person may be entitled to compensation should WHA be unable to meet its financial obligations. You can obtain further information from WHA at the above address, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme,
10th Floor
Beaufort House
15 St Botolph Street
London EC3A 7QU
Tel: 0800 678 1100

17. GOVERNING LAW AND COMMUNICATION

- 17.1. The contract is governed by the laws of England and Wales.
- 17.2. All communication will be in English.

18. CANCELLATION

- 18.1. Your right to change your mind – within your cooling off period

If you decide for any reason the policy does not meet your needs, you may cancel it within 14 days of the start date or from the day on which you received your policy documents (whichever is later) by contacting us and advising of your decision.
- 18.2. Any premiums paid during the cancellation period will be refunded. Premiums will not be refunded if a claim has been made.
- 18.3. If you cancel your policy, it is your responsibility to inform your pay office to stop deducting payments from your salary.

Benefit & General Conditions

18.4. Ending Your policy

You may cancel Your cover at any time by giving Us one month's notice, by

- Writing to WHA 60 Newport Road, Cardiff CF24 OYG;
- Calling our Customer Service Team on 029 2048 5461;
- E-mail us at mail@whahealthcare.co.uk

18.5. If You cancel Your cover, We will refund any advance subscriptions You may have paid for the period after the date of cancellation.

18.6. If you cancel your policy, it is your responsibility to inform your pay office to stop deducting payments from your salary.

18.7. We may end your policy immediately if:

- Your subscriptions are more than three months in arrears,
- there is reasonable evidence that you misled us or attempted to do so; or
- You commit a serious breach of these terms and conditions; or during your dealings with WHA, your behaviour is unacceptably abusive or threatening towards a WHA employee.

19. YOUR PERSONAL INFORMATION

19.1. WHA is the controller of your personal information, we'll keep you informed about how we use your personal information in our Privacy policy which is available:

Online at whahealthcare.co.uk/privacy-policy.asp;
or by contacting us by:
Telephone 029 2048 5461;
E-mail at mail@whahealthcare.co.uk
In writing to WHA, 60 Newport Road, Cardiff CF24 OYG;

19.2. You have a right in certain circumstances to:

- access the personal information We hold about You
- correct Your personal information
- have Your personal information deleted
- restrict us processing Your personal information
- receive Your personal information in a portable format, and
- object to us processing Your personal information.

19.3. If you want to find out more or exercise these rights please contact us at WHA, 60 Newport Road, Cardiff CF24 OYG.

GENERAL NOTES

- A. For security purposes, we will pay your benefits to you by crossed cheque. We will not pay benefit where the amount payable is less than £1.00.
- B. Once you are a member, your membership may continue up to any age.
- C. Your subscription includes Insurance Premium Tax at the rate applicable.
- D. We reserve the right to recover any overpayments of benefit made to you from any future benefits payable to you.
- E. To protect all members, we will always take legal action against anyone who makes a dishonest, false or fraudulent claim.

Revised 1 October 2018

WHA is a trading name of Welsh Hospitals & Health Services Association, a limited company registered in Wales No 515135.

Welsh Hospitals & Health Services Association 60 Newport Road, Cardiff, CF24 OYG
Telephone 029 2048 5461
e-mail mail@whahealthcare.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

TO ENROL AS A MEMBER OR INCREASE YOUR PAYMENTS :-

- Please read the Insurance Product Information Document and the Benefit and General Conditions carefully before completing the form.
- Choose your membership option - personal or partners.
- Complete and sign both parts of the form.
- Hand both parts of the completed form to your Pay Office.

If you have any questions, call us free on

0800 298 1870

Membership enrolment form

Is this a new application a subscription increase or a transfer

Title Forename(s)

Surname

Address

Postcode

Marital status Date of birth / /

Employer Payroll no.

If you choose a Partners Scheme, please complete:

Partner's title Partner's forename(s)

Partner's surname Partner's date of birth / /

Scheme choice	Monthly subscriptions
Personal 145	<input type="checkbox"/> £6.28
Personal 235	<input type="checkbox"/> £10.18
Personal 325	<input type="checkbox"/> £14.08
Partners 290	<input type="checkbox"/> £12.56
Partners 470	<input type="checkbox"/> £20.36
Partners 650	<input type="checkbox"/> £28.16

Choose your scheme

Please tick one box. Existing members wishing to increase their subscription rate must be under the age of 65. I wish to be a subscriber to WHA and confirm that I have received, read and agree to be bound by the Benefit & General Conditions (available at www.whahealthcare.co.uk/payroll) for the time being in force.

Signature

Date

Assessing your Demands & Needs for the WHA Healthcare policy

Please tick the appropriate response below

No I (we) wouldn't Yes I (we) would

Would you (and your partner, if applying for a joint policy) benefit from financial assistance towards a range of health care costs now and in the future, eg costs incurred for optical care, dental treatment, physiotherapy, osteopathy, chiropractic, acupuncture, chiropody, hospital inpatient or outpatient visits?

Yes I (we) have No I (we) don't

Have you (or your partner, if applying for a joint policy) an existing policy in place which contributes to the costs of your everyday healthcare needs?

* If both unshaded boxes are ticked, this product meets your demands and needs as you have indicated that you would benefit from financial assistance towards a range of health care costs and you do not have an existing policy in place.

Data Protection

We will use the information you provide to us on this application for the purposes of providing you with your insurance policy, underwriting and administering your policy and processing any claims. Please tick if you would like to receive information about our products and any special offers:

by post by email by telephone by text message

For Pay Office use: Please complete and forward this section to:
WHA, 60 Newport Road, Cardiff, CF24 0YG. Tel 029 2048 5461

Employer

Subscriptions of £ a mth commenced on date

Payroll deduction form

Please complete this section to authorise your employer to deduct subscriptions directly from your pay. Please hand this section - along with the Membership Enrolment Form above - to your Pay Office. Please DO NOT send this form to WHA.

Name

Home Address

Postcode

Department

Payroll no.

Please complete: I authorise you to collect from my pay a deduction of:

£ a mth

and to remit this amount, or such amount as may for the time being be payable, to WHA subject to my right to give one week's notice of withdrawal in writing at any time. This authority replaces any existing authority in respect of WHA.

Signature

Date / /



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