

Member Guide WPA Business Clients





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Who are Key Health?

Key Health are an independent Private Healthcare brokerage who look after the needs of your employer, and their staff. We aim to make sure that your employer can access the best deals on Private Healthcare policies, so that their decisions are always informed. We also offer ongoing support when our clients and their employees need it most.





What is Private Medical Insurance?



Private Medical Insurance (PMI), also known as private healthcare, provides private access to medical care and is paid for by the policyholder, or the company they work for.

Private medical insurance typically covers a range of medical expenses, including hospital stays, surgery, consultations with specialists, and diagnostic tests, often covering a medical episode from beginning to end, but it can also be used as an optional supplement to NHS services.

Having PMI can often lead to shorter waiting times and more personalised care, as well as flexibility when scheduling appointments, and choosing where and when to receive treatment, and by whom.

Some private healthcare plans may offer additional benefits such as dental care, optical care, mental health services, and alternative therapies.



Registering with WPA

Once downloaded and/or registered for the **WPA Health app** or the My **WPA online service** you can view or download membership **literature**, make & track **claims**, check on any **benefit limits**, read and reply to **secure messages**, access **health and wellbeing** services, and the 24/7 **remote GP** service. Login into My WPA also provides access to the **live chat** service and **member offers**.

Download WPA Health app: available from App Store or Google Play Visit My WPA: <u>my.wpa.org.uk/login</u> To access: **you will need your customer number.**





Making A Claim

Warning - it's essential that you authorise your claim before incurring costs as, just like any other insurance policy, exclusions and limitations can sometimes apply to private medical insurance meaning that certain pre-existing conditions, elective procedures, or specific treatments may not be covered, or may only be covered up to a certain financial limit.

If you are feeling unwell, first either contact your GP or use the WPA Remote GP Services. If the GP feels you need investigations and/or treatment, they will refer you, if you use your own GP, you must advise them that you have private medical cover.

At this point you should contact WPA to set up your claim. You can start a **claim via the WPA health app**, via the **My WPA** area of the website (detailed in the Registering with WPA section) or by contacting the WPA helpdesk using the following:

Plans with 2 - 149 employees **01823 625270** Plans with 150+ employees **01823 625063** You will need to provide details of your symptoms and the name and address of the healthcare provider you have been referred to if you GP has directed you towards a specialist. You will get an immediate decision confirming the benefits available on your health insurance. You will be given an authorisation reference for you to share with your healthcare provider along with your WPA customer number.

If your GP doesn't direct you towards a specialist, or you would prefer to make your own choice, you can find **a choice of specialists** by clicking below:

> Healthcare Providers

You can also **update claims** using the App, online, or using the phone numbers, all of which are detailed earlier in this section.





Extra Benefits with WPA



Remote GP WPA's Digital GP service:

Speak to a GP 24/7 via telephone or video consultations, access private prescriptions, health information and onward specialist referral. You can use the WPA Health app to set up an appointment or you can log in to the secure area of the WPA website and obtain the Remote GP phone number.

Log In

Member Offers:

Gym membership discounts from Hussle, Nuffield Health and FIIT. Deals on health screens from Nuffield Health, BlueCrest, Check4Cancer, Mudho, and BMI. Offers on wearable tech from Garmin, and FitBit as well as discounts on Apex bike, Gusto healthy foods, and SpaBreaks.com amongst others.

Simply sign-in to **My WPA** to see the terms and conditions and details of how to claim each offer.

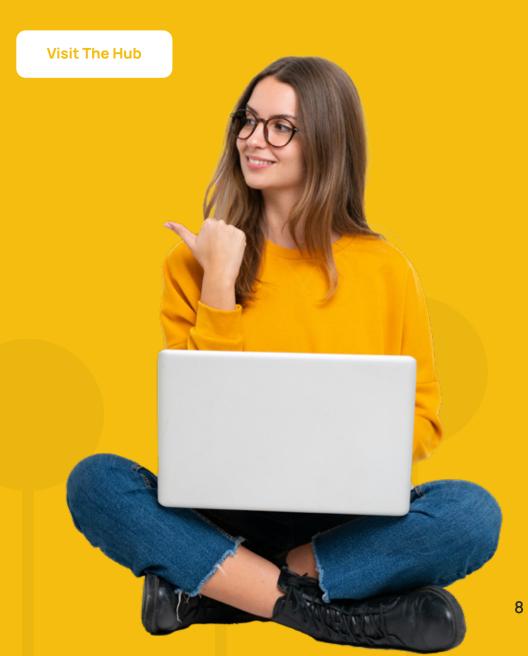




Health and Wellbeing Hub:

The Health and Wellbeing Hub provides access to a variety of useful and valuable information. Designed to offer support and guidance it's accessible to anybody who visits WPA's site. There are many videos and a range of supporting documentation covering a wealth of different topics. WPA regularly run webinars hosted by experts in their particular field and the recordings are made available within the hub.

For more information



WPA

Leaving Your Employer But want to take cover with you?

If you are leaving your employer but you **still want access to private healthcare**, we can help. In some cases people are in the middle of treatment when they leave, or they've had a health change since joining their employers policy and wish to ensure that condition remains covered.

If that sounds like you, **please email** admin@keyhealthpartnership.com with your enquiry and we'll take care of things.