



# Benefit Schedule

For the period 01 April 2021 to 31 March 2022 (known as *your 'Scheme Year'*)

## Azets Healthcare Scheme : Benefits

This **Benefit Schedule** is intended only as a summary of what is and is not available under *your Scheme* and should be read in conjunction with 'A Guide to Your Scheme' (*your Guide*). **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 *Scheme Year* unless otherwise stated. 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 Scheme*. Please see Section 3.4 of *your Guide* (*Your Treatment Provider's Fees*).

**All claims must be pre-authorised - contact us by phone, via the app or through the website. If your claim has not been authorised by us in advance we will not pay it.** Please see Section 3 of *your Guide* (*Claims*).

**When reading this Benefit Schedule the following applies:**

- ⚠ It is a condition of *Scheme* membership that *your* personal data will be processed in accordance with the WPA Group privacy policy available in *your Guide* or at [wpa.org.uk/privacy](http://wpa.org.uk/privacy)
- ✓ This benefit is eligible subject to the terms and conditions of *your Scheme*.
- ⚠ An excess of £150 per person per *Scheme Year* applies to all benefits except for **NHS Hospital** Cash Benefit, Hospice Donation and the Self-referred Physiotherapy and Mental Health pathways.

### *In-patient and Day-patient Treatment* – Section 4.1

<b>Hospital Treatment</b> (excluding <b>Critical Care</b> )	✓
<b>Critical Care</b> Levels 2 and 3 – Up to 28 days	✓
<b>Specialists' Fees</b>	✓
<b>Diagnostic Tests</b>	✓
Complex Diagnostic Scans	✓
<b>In-patient and Day-patient Therapy</b>	✓
Post-operative Consultation and Tests	✓
Mental Health <b>Treatment</b> – Up to 28 days/nights	✓
Prostheses: Passive and Active	✓

### *Out-patient Treatment* – Section 4.2

Consultations with a <b>Specialist</b>	✓
Simple <b>Diagnostic Tests</b>	✓
Complex Diagnostic Scans	✓
<b>Out-patient Procedures</b>	✓
Pre-admission Tests	✓
Therapy – (Please see therapy benefits below)	✓
Mental Health <b>Treatment</b> – Consultations with a Psychiatrist	✓
Virtual and telephone/digital consultations	✓

### *Therapy* – Section 4.3

<b>When referred by your GP or Specialist</b> Acupuncture • Chiroprody/Podiatry • Chiropractic • Dietary Services • Homeopathy • Occupational Therapy • Osteopathy • Physiotherapy • Psychotherapy/Psychology • Speech and Language Therapy	✓
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## Cancer Care – Section 4.4

Please refer to the **Cancer** Care Section of *your Guide* for full details



## Healthcare Pathways – Section 4.5

Self-referred Physiotherapy – A self-referral option via the *WPA Musculoskeletal Pathway Provider*



Self-referred Psychology and Psychotherapy – A self-referral option via the *WPA Mental Health Pathway Provider*



Self-referred Cancer Diagnosis – A self-referral option for breast, skin and prostate symptoms via the *WPA Cancer Diagnosis Pathway Provider*



## NHS Hospital Cash Benefit – Section 4.6

**Non-Cancer – overall combined maximum annual benefit £4,500**

**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 Diagnostic Scans or **NHS Out-patient Procedures** – £150 per day

**Cancer – overall combined maximum annual benefit £6,000**

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



**NHS Out-patient** Complex Diagnostic Scans or **NHS Out-patient Cancer Treatment** – £150 per day

## Additional Benefits – Section 5.1

Nursing at Home – Up to four weeks



Private Ambulance Transport



Parent and Child



Oral Surgery – Under a *Specialist* we recognise or limited to a maximum of £350 if carried out by *your dentist*



Value Added Discounts – For more information log on at [wpa.org.uk](http://wpa.org.uk)



## Cash Benefits – Section 5.2

Out of Pocket Expenses – Up to £10 per day



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



**NHS Hospital** Cash Benefit – (Please see **NHS Hospital** Cash Benefit above)



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