



CIGNA

Premier Plan



Thank you for your interest in CIGNA's Individual Premier Plan. We would like to take this opportunity to explain why health insurance from CIGNA will provide you with peace of mind should you become ill.

Premier Plan is a comprehensive private healthcare plan tailored for both individuals and couples providing you with fast effective treatment where, and most importantly, when you need it most.

This plan provides you with:

- Access to a confidential Nurse Helpline, allowing you to gain a better understanding of your condition or treatment.
- Access to over 350 private or NHS hospitals.
- Quick and easy settlement of claims.

For a full list of benefits please see the table overleaf. Please also read this in conjunction with the Policy Summary. A full set of terms and conditions will be issued to you on commencement of your plan.

CIGNA's plan has no overall annual maximum limit (subject to individual benefit limits), easing the worry should you become ill.

As a member of CIGNA's Premier Plan you will obtain exclusive access to on-line Premier Plan information pages. This provides you with instant access to your plan details including your list of benefits, terms and conditions and how to claim guide.

You will also have the opportunity to develop your knowledge of health related matters with our on-line health quizzes.

We look forward to receiving your completed application form, which you will find enclosed. Please return this in the FREEPOST envelope provided.

For further information on this plan, please:

visit www.cigna.co.uk

Phone the SMYLE team on 08457 22 44 62

Or email smyle@cigna.com

List of Benefits

When the “How to Claim” Guidelines are followed, all bills will be paid in full (within the limits shown). If these guidelines are not followed, we will pay any valid claim only up to 80% of the limits shown below.

INPATIENT OR DAY CASE		NOTES
<p><i>Hospital charges for :</i></p> <p>Paid in Full</p> <ul style="list-style-type: none"> nursing and accommodation for <i>inpatient treatment</i> day cases operating theatre and recovery room prescribed medicines, drugs and dressings for inpatient or for <i>day case treatment</i> 		1. If a <i>hospital</i> not on the <i>CIGNA</i> Hospital list is used, a maximum of £224 per night is payable for nursing and accommodation charges.
Surgeon’s and Anaesthetist’s Fees	Paid in Full	2. The levels in the <i>CIGNA</i> Fee Schedule apply to this <i>benefit</i> . Phone 01475 492145 for more details.
Specialist Physician’s Fees	Paid in Full	3. This <i>benefit</i> is paid in full for regular visits by a <i>specialist</i> physician during stays in <i>hospital</i> for up to 26 weeks including intensive care by a <i>specialist</i> physician (up to 14 days) in any one <i>year of insurance</i> .
Parental Accommodation	Paid in Full	4. This applies to children under the age of 12. We will pay the reasonable cost of a parent staying in the same <i>hospital</i> with the child for up to 30 days in any one <i>year of insurance</i> .
OUTPATIENT		
Surgical procedures as an <i>outpatient</i>	Paid in Full	5. The levels in the <i>CIGNA</i> Fee Schedule apply to this <i>benefit</i> . Phone 01475 492145 for more details.
Radiotherapy, Chemotherapy, Oncology	Paid in Full	
Radiology, Pathology and Physiotherapy	Paid in Full	6. This will be paid only if you have been referred for such <i>treatment</i> by a <i>specialist</i> .
Chiropractic <i>treatment</i> and osteopathy	Paid in Full	7. This <i>benefit</i> will be paid if you have been referred by your <i>GP</i> .
<i>Outpatient Specialist</i> consultations	Paid in Full	8. This <i>benefit</i> will be paid if you have been referred by your <i>GP</i> .
OTHER BENEFITS		
Home Nursing Charges	Paid in Full	9. This <i>benefit</i> will be paid : <ul style="list-style-type: none"> if recommended by a <i>specialist</i> immediately after <i>hospital treatment</i>. on a full-time basis for necessary <i>treatment</i> which would normally be provided in a <i>hospital</i> for a maximum of 180 days per <i>year of insurance</i>.
Surgical Appliance	Paid in Full	10. This <i>benefit</i> will be paid in respect of : <ul style="list-style-type: none"> an artificial limb, prosthesis or device which is inserted during surgery. an artificial prosthesis or device which is a necessary part of the <i>treatment</i> immediately following surgery, for example, a knee brace following ligament surgery.
Alternative Therapy	Paid in Full	11. This <i>benefit</i> - for example, homeopathy, acupuncture or aromatherapy will be paid if the <i>treatment</i> is recommended and supervised by a <i>specialist</i> .
Psychiatric Care	£10,000	12. This <i>benefit</i> is in respect of psychiatric conditions, other mental disorders or addictive conditions which meet <i>CIGNA</i> ’s criteria up to £10,000 in any one <i>year of insurance</i> . For more details, please call 01475 492159.
NHS cash benefit	£50	13. This <i>benefit</i> is paid instead of the above benefits for each night spent in an <i>NH hospital</i> for <i>NHS inpatient treatment</i> for up to 100 nights in any one <i>year of insurance</i> . An overnight stay must commence before midnight.
Private Ambulance	£200	14. This <i>benefit</i> will be paid in respect of transport to, from and between <i>hospital</i> required as a medical necessity up to £200, per <i>year of insurance</i> .

NOTE : The *benefits* above only apply when the *patient* has *treatment* in the *UK* or when they are temporarily abroad on holiday or business. You must read this list with the *policy* terms and conditions. Subject to the above, there is NO ANNUAL MAXIMUM benefit which a person may claim in any one *year of insurance*.