

COMPANYHEALTH

Product guide

CompanyHealth gives employers the confidence of offering a fully comprehensive private medical benefit. With flexible choices of benefits and client management, this plan can be tailored to meet each company's reward strategy and budget.

Our innovative care management approach also means that our nurses are actively involved in helping employees and their families get the most suitable treatment in the most appropriate setting while managing healthcare claims and costs.

Our medical plan goes beyond only taking care of employees once they fall ill. Our well-being choices provide financial support towards a range of services that employees can choose from to support healthy living. There's also a NHS cancer screen benefit to help encourage members to attend a bowel, breast or cervical screen when invited to do so. These checks help detect any health problems early so they can be more quickly addressed.



Flexible benefits

The plan can be tailored to meet the different needs of employers:

- › Choose the level of cancer cover
- › Include or exclude mental health cover



Rapid access to diagnostics and treatment*

Underwriting options

Price based on the claims experience of the scheme

- › **Medical history disregarded**
Available at Cigna's discretion.
- › **Full medical underwriting**
Standard for previously uninsured schemes.
- › **Continued previous medical exclusions**
We will accept the underwriting terms applied by the former insurer where the membership certificates are available.
- › **Moratorium**
Moratorium means that members of the scheme will be eligible for cover for pre-existing conditions after a certain length of time provided they remain symptom and treatment free for that time period. This option is available to new schemes and those who are transferring from another insurer.

*For certain conditions using Cigna's preferred providers. Visit www.cigna.co.uk/referral-guide for more information.

Company Health benefits

All benefit limits apply to each member and dependant for every year of insurance unless otherwise stated

Table 1: Private medical care

Plan Benefits	Self-referral option	Amount payable
1. Hospital charges for: a. diagnostic tests, radiology (e.g. scans and x-rays) and pathology	✓ skin, prostate & breast cancer diagnostics	Full Refund
b. outpatient and inpatient surgical procedures c. nursing and accommodation for treatment as an inpatient or day case d. prescribed medicines, drugs and dressings for use whilst an inpatient or for day case treatment. e. one parent or guardian staying with a child If you receive treatment as an inpatient in a hospital which is not a recognised hospital. This also applies to all inpatient treatment received outside the United Kingdom.		Full Refund Up to £365 per night
2. Home nursing charges		Full Refund
3. Surgical appliance		Full Refund
4. Private ambulance charge		Up to £200
5. Specialist physicians' fees		Refunded up to limits in the Cigna Fee Schedule
6. Specialists' consultation fees		Refunded up to limits in the Cigna Fee Schedule
7. Surgeons' and anaesthetists' fees		Refunded up to limits in the Cigna Fee Schedule
8. Fees for radiotherapy, chemotherapy and oncology	✓	Full Refund
9. Therapies a. Physiotherapy i) GP referral		i) Full refund when delivered by our preferred provider (where our preferred provider is not used this will be refunded up to the limits in the Cigna Fee Schedule for evidence based treatment)
ii) Self-referral	✓	ii) Full refund when delivered by our preferred provider
b. Chiropractic treatment and osteopathy on self-referral or on referral by a GP	✓	Up to £350
c. Chiropractic treatment and osteopathy on referral by a specialist		Full Refund
d. Biofeedback		Full refund
e. Complementary medicine		Full Refund

Plan Benefits	Self-referral option	Amount payable
10. Mental health a. outpatient care		Full refund when delivered by our preferred providers (where our preferred provider is not used this will be refunded up to the limits in the Cigna Fee Schedule for evidence based treatment)
b. inpatient care, including day case	✓	Up to £15,000
11. Gender confirmation pre-operative care		Up to £10,000 per lifetime

Table 2: NHS cash and supplemental benefits

NHS cash benefits		Amount payable
1. NHS overnight cash		£X per night up to X nights
2. NHS day case cash		£250 per day up to 50 days
3. NHS day case cancer cash		£250 per day
4. NHS cancer screen cash		£25 per screen
Supplemental benefits		Amount payable
1. Care Co-ordination Programme		Tailored by your case manager
2. Well-being choices (as selected)		Up to £350
3. Baby bonus		£100
4. Wigs for cancer patients		Up to £125 per lifetime
5. Mastectomy bras for cancer patients		Up to £125 per lifetime
6. Chronic condition monitoring		Up to £1,000

Excess and co-payment options available.

Notes: Please refer to Cigna's Terms and Conditions for full details of what is and is not covered.

Together, all the way.SM



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