

CIGNA HEALTH FLEX - FLEXIBLE, HOLISTIC, DIGITAL

Taking care of the health of your small business


Cigna Health Flex makes it easy.


It's flexible, holistic and digital.


When your people are healthy, they can perform to their full potential and productivity will rise. There's less sickness absence and your business is more likely to thrive.

Cigna Health Flex can help keep your employees healthy and support their recovery when they're unwell. It's important to have the building blocks to create healthcare cover that's the perfect fit for your business.

Making it easy

 **Flexible** to tailor your cover and meet your needs: Simply choose your level of cover and make your selections to build your perfect plan.

 **Holistic** to look after body and mind: We look after whole person health with preventative tests and screens, early intervention pathways and emotional wellbeing care.

 **Digital** for employee convenience: We give your people fast access to healthcare and wellbeing support at their fingertips.

Our award winning Cigna Virtual Health® app brings the integrated digital experience to life. Employees can access everything in one place, including 4 free virtual GP consultations.



With Cigna Health Flex taking care of the health of your business has never been easier.

Building your company paid plan

5 simple steps:

1. Choose your plan level:

- › Level 1, Level 2 or Level 3

2. Select outpatient cover:

- › Full refund
- › Limit at either £1k or £2k (Level 2 & 3 only)

3. Select a hospital network/provider option:

- › Cigna's hospital network/provider – comes with a no shortfall guarantee
- › Any hospital network/provider

4. Select a cost control option:

- › Excess of £100, £250, £500 or £1,000
- › Co-payment of 25% up to the excess amounts

5. Select your underwriting option:

- › Full medical underwriting, continued previous medical exclusions, moratorium or medical history disregarded

You can enhance Cigna Health Flex with a dental plan at a discount

For more information call us on 01475 492138 or email CBC@cigna.com and we'll help you create the perfect business healthcare plan.

Together, all the way.SM



Plan benefits

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

If you select an outpatient limit, the table details where this will apply. The following benefits do not fall within the outpatient limit:

- Mental health treatment received as an outpatient
- Surgical procedures
- MRI, CT and PET scans

Where Cigna's hospital network/provider option is selected, a Full Refund will apply instead of 'Refunded up to limits in the Cigna Fee Schedule' as highlighted in orange in the table below.

Plan Benefits	Self-referral option	Outpatient limit	Amount payable	Level 1	Level 2	Level 3
1. Hospital charges for: a. diagnostic tests and pathology b. outpatient surgical procedures	√ skin & breast cancer diagnostics	√	Full refund	√	√	√
c. inpatient surgical procedures d. nursing and accommodation for treatment as an inpatient or day case e. one parent or guardian staying with a child			Full refund	×	√	√
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', Surgeons', anaesthetists' and consultation fees		√	Refunded up to limits in the Cigna Fee Schedule	√	√	√
7. Fees for Radiotherapy, Chemotherapy and Oncology			Full refund	×	×	√
8. Therapies a. Physiotherapy	√	√	Refunded up to limits in the Cigna Fee Schedule	√	√	√
b. Chiropractic treatment and osteopathy	√	√	Up to £350 subject	√	√	√
c. Chiropractic treatment and osteopathy on referral by a specialist		√	Refunded up to limits in the Cigna Fee Schedule	√	√	√
d. Alternative therapy		√	Up to £350	√	√	√
9. Mental health a. outpatient care	√	√	Refunded up to limits in the Cigna Fee Schedule	√	√	√
b. inpatient care			Up to £15,000	×	√	√
10. Gender identity disorder pre-operative care			Up to £10,000 per lifetime	√	√	√
11. Chronic condition monitoring			Up to £1,000	×	×	√
NHS cash benefits			Amount payable	Level 1	Level 2	Level 3
1. NHS overnight cash			£250 per night up to 50 nights	×	√	√
2. NHS day case cash			£250 per day up to 50 days	×	√	√
3. NHS day case cancer cash			£250 per day	×	×	√
Other benefits			Amount payable	Level 1	Level 2	Level 3
1. Preventative tests and screens			Up to £200	√	√	√
2. Optical benefit			Up to £100	√	√	√
3. Baby bonus			£100	×	√	√
4. Cancer palliation grant			£5,000	×	×	√

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