

# 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.



### Flexible benefits

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

- › Choose the level of cancer cover
- › Include or exclude psychiatric cover
- › Include or exclude cardiac 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 for groups already insured on this basis.
- › **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](http://www.cigna.co.uk/referral-guide) for more information.

## CompanyHealth benefits

<p><b>1. Hospital charges for:</b> a. nursing and accommodation in connection with inpatient treatment. If a hospital not on the Cigna hospital list is used the maximum payable per night is shown in the out of scale cover.</p>	Full refund for hospitals in the scale of cover. Out-of-scale cover: £310 per night
<p>b. day cases. c. operating theatre and recovery room. d. prescribed medicines, drugs and dressings for use whilst an inpatient or for day case treatment. e. parent or guardian staying with a child under the age of 12. (Reasonable cost of staying in the same hospital for up to 30 days in any one year of insurance).</p>	Full Refund
<p><b>2. Home nursing charges for qualified nurses:</b> a. if medically necessary and recommended for evidence based treatment by a specialist immediately after hospital treatment.</p>	Full Refund
<p>b. on a full-time basis for evidence based treatment which would normally be provided in a hospital for up to 180 days in any one year of insurance. In all cases, home nursing for cancer treatment will only be paid for active treatment.</p>	Full Refund
<p><b>3. Private ambulance charge:</b> for transport by a private ambulance operated by a recognised private ambulance service to or from a hospital when ordered for medical reasons, where travel by any other means is not possible due to medical necessity.</p>	Up to £200 in any one year of insurance
<p><b>4. Surgeons', anaesthetists' and physicians' fees:</b> for each procedure, including aftercare, according to classification. Our dedicated provider services helpline is available for you and your specialist to check professional fees against the Cigna Fee Schedule on 01475 492145.</p>	Full Refund up to the levels in the Cigna Fee Schedule
<p><b>5. Specialist physician's fees:</b> this benefit is paid in full for regular visits by a specialist physician during stays in hospital. For intensive care this benefit is paid to the intensive care specialist only.</p>	Full Refund
<p><b>6. Fees for Radiology, Pathology, Radiotherapy, Chemotherapy and Oncology.</b></p>	Full Refund
<p><b>7. Fees for consultations with specialists.</b> The full cost in any one year of insurance.</p>	Full Refund
<p><b>8. Physiotherapy fees:</b> a. for physiotherapy on GP referral.</p>	Full refund for evidence based treatment
<p>b. for physiotherapy on self-referral.</p>	Full refund when delivered by our preferred providers
<p><b>9. Fees for outpatient procedures and treatment:</b> a. including radiology (eg scans and X-rays) and pathology. b. Alternative Therapy - this benefit for example, acupuncture will be paid for evidence based treatment only and if recommended and supervised by a specialist.</p>	Full Refund
<p>c. for claims in respect of chiropractic and osteopathy on self-referral or on referral from the patient's GP.</p>	Up to £350 in any one year of insurance
<p>d. for claims in respect of chiropractic and osteopathy on referral from the patient's specialist.</p>	Full Refund
<p><b>10. Surgical appliance:</b> a. an artificial limb, prosthesis or device which is inserted during surgery. b. an artificial prosthesis or device which is a necessary part of the treatment immediately following surgery - for example, a knee brace following ligament surgery.</p>	Full Refund
<p><b>11. Mental health care:</b> fees (including costs of accommodation and nursing in hospital) for all mental health disorders, addictions or alcoholism will be reimbursed subject to medical necessity and provided the treatment is approved by Cigna as being evidence based treatment. (For more details, please call 01475 492159.) Note: all expenses incurred for mental health care will be paid under this benefit only. No such expenses will be payable from any other benefit listed.</p>	Outpatient treatment - full refund  Inpatient treatment, including day case - up to £15,000 in any one year of insurance
<p><b>12. NHS overnight cash benefit:</b> paid instead of benefits 1-11 for each overnight stay in an NHS hospital ward for inpatient treatment free of charge, for a set number of maximum nights in any one year of insurance. An overnight stay must commence before midnight.</p>	Flexible to suit client needs
<p><b>13. Parental cash grant:</b> paid for each child born to the mother covered by the policy.</p>	Flexible to suit client needs

Excess and co-insurance options available.

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

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