



# ESSENTIALHEALTH

## Product guide

EssentialHealth is a focused plan, covering Musculoskeletal and Mental Health conditions. It offers an affordable way to address key drivers of absence and productivity issues in the workplace for employees who do not already have a private medical benefit.



**Rapid access to diagnostics and treatment\***

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

\*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.



## Flexible benefits

### Level 1

Diagnostic tests and procedures plus outpatient treatment for Musculoskeletal and Mental Health conditions

### Level 2

Diagnostics plus outpatient and day case treatment for Musculoskeletal and Mental Health conditions

### Level 3

Diagnostics plus outpatient, day case and inpatient treatment for Musculoskeletal and Mental Health conditions

**Together, all the way.<sup>SM</sup>**



# EssentialHealth benefits

	Benefit	Level		
		1	2	3
<b>1. Hospital charges for:</b>				
a. nursing & accommodation in connection with inpatient treatment. A maximum refund per night applies for hospitals not in the Cigna Hospital Directory.	Full refund for hospitals in the Cigna Hospital Directory. Maximum refund of [£310/£365] per night for hospitals not in the Cigna Hospital Directory.	x	x	✓
b. day case treatment.	Full refund	x	✓	✓
c. operating theatre & recovery room.	Full refund	x	✓	✓
d. prescribed medicines, drugs and dressings for use whilst an inpatient or for day case treatment.	Full refund	x	✓	✓
<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.	Full refund	x	x	✓
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.	Full refund	x	x	✓
<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.	Up to £200 in any one year of insurance	x	x	✓
<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.	Refunded up to the limits in the Cigna Fee Schedule.	x	✓	✓
<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.	Refunded up to the limits in the Cigna Fee Schedule.	x	x	✓
<b>6. Fees for consultations with specialists:</b>				
The cost up to the limits in the Cigna Fee Schedule, in any one year of insurance.	Refunded up to the limits in the Cigna Fee Schedule.	✓	✓	✓
<b>7. Physiotherapy fees:</b>				
a. for physiotherapy on GP referral.	Full refund. For evidence based treatment	✓	✓	✓
b. for physiotherapy on self-referral.	Full refund. When delivered by our preferred providers	✓	✓	✓
<b>8. Fees for outpatient procedures and treatment:</b>				
a. including radiology (e.g. scans and X-rays) and pathology. Subject to the provider having the relevant accreditation as defined by the Care Quality Commission (CQC).	Full refund	✓	✓	✓
b. Alternative Therapy - this benefit for example, acupuncture will be paid for evidence based treatment only and if recommended and supervised by a specialist. Subject to the provider having the relevant accreditation as defined by the Care Quality Commission (CQC).	Full refund	✓	✓	✓
c. for claims in respect of chiropractic and osteopathy on self-referral or on referral from the patient's GP.	Up to £350 in any one year of insurance	✓	✓	✓
d. for claims in respect of chiropractic and osteopathy on referral from the patient's specialist.	Full refund	✓	✓	✓
<b>9. Surgical appliance:</b>				
a. an artificial limb, prosthesis or device intended to remain in the body to replace or support a body part.	Full refund	x	✓	✓
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.	Full refund	✓	✓	✓
<b>10. 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.	Outpatient treatment - full refund	✓	✓	✓
	Day case treatment up to £15,000 in any one year of insurance (if you have Level 3 your day case benefit is included under the inpatient limit, not in addition).	x	✓	✓
	Inpatient treatment, including day case up to £15,000 in any one year of insurance	x	x	✓
<b>11. NHS overnight cash benefit:</b>				
paid instead of benefits 1-10 for each overnight stay spent in an NHS hospital ward for inpatient treatment free of charge, for a set number of maximum days in any one year of insurance. An overnight stay must commence before midnight.	Flexible to suit client needs	x	x	✓
<b>12. NHS day case cash benefit:</b>				
paid instead of benefits 1-10 for each day spent in an NHS hospital ward for day case treatment free of charge, for a set number of maximum days in any one year of insurance.	Flexible to suit client needs	x	✓	✓

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

Together, all the way.™



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