

# SMARTHEALTH BENEFITS

INPATIENT or DAY CASE	DETAILS OF COVER	OPTIONS
	Full Refund (i) if you receive treatment as an inpatient in a hospital included in our Hospital Directory or an otherwise recognised hospital, or	CORE BENEFIT
<b>Hospital Charges for:</b> • Nursing and accommodation for inpatient treatment	Up to £310 per night (ii) if you receive treatment as an inpatient in a hospital not included in our Hospital Directory or which is not a recognised hospital. This also applies to all inpatient treatment received outside the United Kingdom.  We can let you know if there is a maximum refund limit for the hospital you choose to go to for treatment when you call the helpline for pre-authorisation.	CORE BENEFIT
• Day cases • Operating theatre and recovery room • Prescribed medicines and drugs and dressings for Inpatient or for day case treatment	Full Refund	CORE BENEFIT
• Parental Accommodation (child up to 12)	Reasonable cost of staying in the same hospital for up to 30 days in any one year of insurance.	CORE BENEFIT
<b>Surgeons', anaesthetists' and physicians' fees</b>	Refunded up to the limits in the Cigna Fee Schedule.	CORE BENEFIT
<b>Specialist Physician's Fees (for inpatient treatment)</b>	Refunded up to the limits in the Cigna Fee Schedule for regular visits by a specialist physician during stays in hospital. For intensive care this benefit is paid to the intensive care specialist only.	CORE BENEFIT
<b>Radiotherapy, Chemotherapy &amp; Oncology</b>	Full refund. Subject to the provider having the relevant accreditation as defined by the Care Quality Commission (CQC).	CORE BENEFIT
OUTPATIENT	DETAILS OF COVER	OPTIONS
<b>Physiotherapy</b> • Fees for physiotherapy on GP referral. • Fees for physiotherapy on self-referral.	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).	CORE BENEFIT
<b>Radiology (eg scans and x-rays) &amp; Pathology</b>	Full refund. Subject to the provider having the relevant accreditation as defined by the Care Quality Commission (CQC).	£1,200 Cap
<b>Surgical procedures as an outpatient</b>	Full refund	
<b>Chiropractic treatment &amp; Osteopathy</b> • On self-referral or on referral from the patient's GP • On referral from the patient's specialist	£350 Full refund	
<b>Outpatient specialist consultations</b>	Refunded up to the limits in the Cigna Fee Schedule.	
<b>Alternative Therapy</b>	Full refund for evidence based treatment only and if recommended and supervised by a specialist.	
OTHER BENEFITS	DETAILS OF COVER	OPTIONS
<b>Home Nursing</b>	Full refund if recommended by a specialist for evidence based full-time treatment (which would normally be provided in a hospital for up to 180 days in any one year of insurance) immediately after hospital treatment.	CORE BENEFIT
<b>Surgical Appliance</b>	Full refund for an artificial limb, prosthesis or device which is intended to remain in the body to replace or support a body part, or is a necessary part of treatment immediately following surgery.	CORE BENEFIT
<b>Gender identity disorder</b>	Full refund up to £10,000 per lifetime for the following costs relating to pre-operative psychotherapy to the limits stated, for members or dependants over the age of 18 who are diagnosed with a condition of gender identity disorder: • one mandatory consultation each by two independent psychiatrists to carry out an initial assessment; • cognitive behavioural therapy delivered within a period of 24 consecutive months from the date of diagnosis; • a final repeat assessment each by two independent psychiatrists prior to starting any medical or surgical treatment for gender identity disorder.	CORE BENEFIT
<b>Mental health care</b>	Outpatient treatment - 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). Inpatient treatment, including day case - up to £15,000 in any one year of insurance.	OPTION: Remove benefit
<b>Private Ambulance</b>	Full refund	CORE BENEFIT
<b>NHS Cash Benefit</b>	£100 up to 50 nights	CORE BENEFIT
<b>Optical Cash Benefit</b>	75% up to £100 per year of insurance	CORE BENEFIT
<b>Living Life to the Full</b>	An online self-help tool that provides easy to use training in life skills.	CORE BENEFIT
<b>Health Risk Assessments and Targeted Risk Assessments</b>	Online assessment to provide baseline record of current health.	CORE BENEFIT

Flex up: Add full dental cover / Add business and leisure travel cover

Excess options: None - £100 - £150 - £200.

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

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## SMARTHEALTH BENEFITS TO BUILD YOUR BUSINESS

Employee benefit solutions for small businesses

Together, all the way.™



# SUPPORT YOUR BUSINESS HEALTH NEEDS

As a small business owner you'll understand that your people are your most important asset. You want them as fit and healthy as possible so that they're able to work productively for your business.

But what happens if you or a team member falls ill? Time is money. Health challenges can lead to time away from work, reducing productivity. At such times, long waits for a diagnosis and then treatment aren't what you need.

Healthcare plans are designed to cut the costs of absenteeism by providing fast access to specialist care when needed. They're also evolving to encourage healthy behaviours that might help prevent illnesses. And, in an increasingly competitive market a healthcare plan helps recruit and retain the best people.

## BUILD A HEALTHCARE PLAN TO SUIT

At Cigna we realise that every company is different. What suits one small company is unlikely to fit the diverse needs of all other small businesses. The modular design of our SmartHealth plan gives you the flexibility to choose the aspects of health cover that most closely meet the needs of you and your team and the budget of your company.

'Core cover' on the SmartHealth plan provides the comprehensive cover you'd expect for inpatient and outpatient treatments, but includes other valuable benefits too, such as:

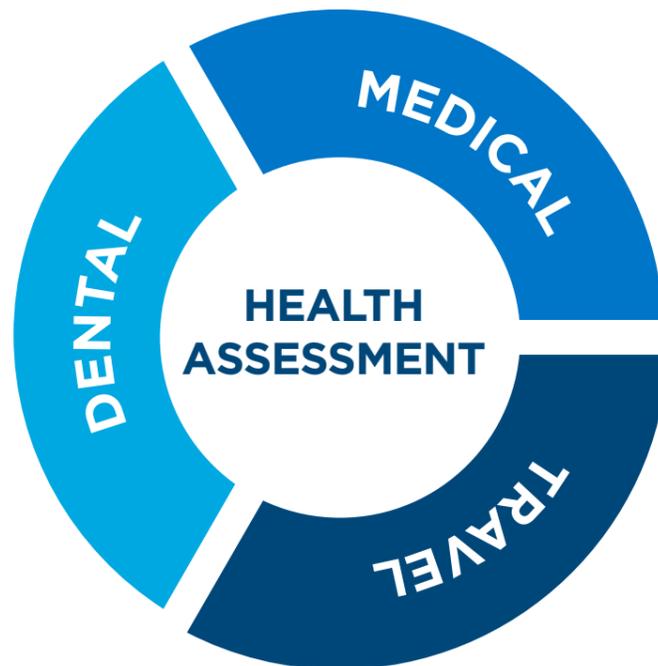
- > Access to 'Living Life to the Full' resources, an online self-help tool which provides easy-to-use training in life skills.
- > Access to online Health Risk Assessments and Targeted Risk Assessments, to give your employees a baseline record of their current health.
- > An optical cash benefit of up to £100.

If you're looking for a more economical solution, you can choose to 'flex down' your SmartHealth Plan through the following options:

- > Cap outpatient procedures and treatment at £1,200.
- > Remove £15,000 mental health cover.

If you'd like to provide maximum support then SmartHealth's 'flex up' options could be the answer for you. You can keep all the valuable benefits of SmartHealth's 'core cover', but add one or both of the following benefit enhancements:

- > Full dental cover:
- > Full leisure and business travel cover from Crispin Spears.



**Self-referral is an option for members aged 18 and over. Members aged under 18 should visit their GP for a referral.**

# THE TECHNICAL BIT

## PLAN SIZE AND ELIGIBILITY

- > Cigna SmartHealth is available to businesses looking to cover between 3 and 150 employees.
- > Cover is available to dependants (spouses/partners and dependent children under the age of 18 or 25 if in full time education).
- > Cover is only available on a company paid basis.

## UNDERWRITING OPTIONS

### Full medical underwriting

This underwriting option requires employees to complete a brief medical history questionnaire. Employees must accept any exclusion(s) that might be applied based on their medical history, before joining their company's SmartHealth plan. This option is available to companies who haven't been insured before, and is the lowest cost option for companies who have.

### Continued previous medical exclusions

If a company has been insured before and is looking to transfer its healthcare cover to Cigna, we will accept the underwriting terms applied by the previous insurer if the membership certificates are available. This must include details of any continued exclusions or moratorium.

### Moratorium

Moratorium means that members of the plan 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 clients and those who are transferring from another insurer.

### Medical history disregarded

This means that all pre-existing conditions will be covered. This is only available at Cigna's discretion to companies with 20 or more employees, already insured on this basis.

# PUT YOUR TEAM IN SAFE HANDS

We've thought of everything we can do to help get you and your team better and back to work fast.



Access to an online self-help tool for training in life skills.



Self-referral option for certain diagnostics and treatments using Cigna's preferred providers.



Quick and easy settlement of claims, with full preauthorisation and no unpleasant surprises.



Access to all private hospitals and a full choice of consultants in the UK.

**For more information on the benefits of SmartHealth or to receive a quote:**

- > **Contact your broker**
- > **Contact our Commercial Business Centre on 01475 788 779 or email [cbc@cigna.com](mailto:cbc@cigna.com)**

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