

# YOURHEALTH

## Product guide

YourHealth helps employers offer a valuable reward to employees who do not already have a private medical benefit, balanced with careful cost control.



### Flexible benefits

#### Level 1

Diagnostic tests and procedures only

#### Level 2

Diagnostics plus outpatient treatment

#### Level 3

Diagnostics plus outpatient and day case treatment



### Rapid access to diagnostics and treatment\*

Our claims experience shows that up to 88% of people who need treatment do not need an overnight stay in hospital. Yet hospital costs account for a significant proportion of the claims under a private medical plan.

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.

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



This document is provided for information and guidance purposes only and should not be relied upon. It is not binding nor does it form any part of your policy contract with Cigna. No liability is assumed by Cigna for any misunderstanding arising from your interpretation of this document. Please refer to your specific policy terms and conditions, and guide to claiming, for full details on the product and the benefits covered under your policy. Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorised personnel. Copyright © Cigna 2016. All rights reserved.

Cigna HealthCare Benefits is a trading name. The following companies are part of that group: Cigna Life Insurance Company of Europe S.A.-N.V. - UK Branch, Chancery House, 1st Floor, St Nicholas Way, Sutton, Surrey SM1 1JB - registered in Belgium with limited liability (Brussels trade register no. 0421 437 284), Avenue de Cortenbergh 52, 1000 Brussels, Belgium, authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. Cigna European Services (UK) Limited, registered in England (UK Company no. 199739), Chancery House, 1st Floor, St Nicholas Way, Sutton, Surrey SM1 1JB. VAT Registration No. 740445451

1251 MED/PRE/ER/0116

# YourHealth benefits

## LEVEL 1 COVER

1 <b>Hospital charges:</b> for operating theatre and recovery room for <b>diagnostic tests and diagnostic procedures.</b>	Full refund for <b>hospitals</b> in the <b>Cigna Hospital Directory</b>
2 <b>Specialists', surgeons', and anaesthetists' fees:</b> for each <b>diagnostic test or diagnostic procedure</b> , including aftercare, according to classification.	Refunded up to the limits in the <b>Cigna Fee Schedule</b>
3 Fees for <b>diagnostic tests or diagnostic procedures</b> , including radiology (eg scans and X-rays) and pathology.	Full Refund
4 Fees for consultations with <b>specialists.</b> the cost up to the limits in the <b>Cigna Fee Schedule</b> , in any one <b>year of insurance.</b>	Refunded up to the limits in the <b>Cigna Fee Schedule</b>
5 Mental health care: fees for diagnosis of mental health disorders, addictions or alcoholism will be reimbursed subject to <b>medical necessity</b> and provided the <b>treatment</b> is approved by <b>Cigna</b> as being <b>evidence based treatment.</b>	Full Refund

## LEVEL 2 COVER

1 Hospital charges: for operating theatre and recovery room for <b>diagnostic tests and diagnostic procedures.</b>	Full refund for <b>hospitals</b> in the <b>Cigna Hospital Directory</b>
2 <b>Specialists', surgeons', and anaesthetists' fees:</b> for each <b>diagnostic test or diagnostic procedure</b> , including aftercare, according to classification.	Refunded up to the limits in the <b>Cigna Fee Schedule</b>
3 Physiotherapy: a. fees for physiotherapy on GP referral.	Full refund for <b>evidence based treatment</b>
b. fees for physiotherapy on self-referral.	Full refund when delivered by <b>our preferred providers</b>
4 Fees for <b>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 <b>evidence based treatment</b> only and if recommended and supervised by a <b>specialist.</b> 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 <b>patient's GP.</b>	Up to £350 in any one <b>year of insurance</b>
d. for claims in respect of chiropractic and osteopathy on self-referral or on referral from the <b>patient's specialist.</b>	Full Refund
5 Fees for <b>outpatient consultations with specialists.</b> the cost up to the limits in the <b>Cigna Fee Schedule</b> , in any one <b>year of insurance.</b>	Refunded up to the limits in the <b>Cigna Fee Schedule</b>
6 Mental health care: fees for <b>outpatient treatment</b> only for mental health disorders, addictions or alcoholism will be reimbursed subject to <b>medical necessity</b> and provided the <b>treatment</b> is approved by <b>Cigna</b> as being <b>evidence based treatment.</b> (For more details, please call 01475 492159.)	Full Refund

## LEVEL 3 COVER

1 <b>Hospital charges for:</b> a. day cases. b. operating theatre and recovery room.	Full refund for <b>hospitals</b> in the <b>Cigna Hospital Directory</b>
2 <b>Private ambulance charge:</b> for transport by a <b>private ambulance</b> operated by a recognised private ambulance service to or from a <b>hospital</b> when ordered for medical reasons, where travel by any other means is not possible due to <b>medical necessity.</b>	Up to £200 in any one <b>year of insurance</b>
3 <b>Specialists', surgeons', and anaesthetists' fees:</b> for each procedure, including aftercare, according to <b>classification.</b>	Refunded up to the limits in the <b>Cigna Fee Schedule</b>
4 Physiotherapy: a. fees for physiotherapy on GP referral.	Full refund for <b>evidence based treatment</b>
b. fees for physiotherapy on self-referral.	Full refund when delivered by <b>our preferred providers</b>
5 Fees for <b>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 <b>evidence based treatment</b> only and if recommended and supervised by a <b>specialist.</b> 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 <b>patient's GP.</b>	Up to £350 in any one <b>year of insurance</b>
d. for claims in respect of chiropractic and osteopathy on self-referral or on referral from the <b>patient's specialist.</b>	Full Refund
6 Fees for <b>outpatient consultations with specialists.</b> the cost up to the limits in the <b>Cigna Fee Schedule</b> , in any one <b>year of insurance.</b>	Refunded up to the limits in the <b>Cigna Fee Schedule</b>
7 Surgical appliance: a. an artificial limb, prosthesis or device intended to remain in the body to replace or support a body part. b. an artificial prosthesis or device which is a necessary part of the <b>treatment</b> immediately following surgery - for example, a knee brace following ligament surgery.	Full Refund
8 Mental health care: fees for all mental health disorders, addictions or alcoholism will be reimbursed subject to <b>medical necessity</b> and provided the <b>treatment</b> is approved by <b>Cigna</b> as being <b>evidence based treatment.</b> (For more details, please call 01475 492159.)	a. <b>Outpatient treatment</b> - full refund b. <b>Day case treatment</b> - up to £15,000 in any one <b>year of insurance</b>
9 NHS day case cash benefit: Paid instead of benefits 1-9 for each day spent in an NHS <b>hospital</b> ward for <b>day case treatment</b> free of charge, for a set number of maximum days in any one <b>year of insurance.</b>	Agreed with Cigna 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.