

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 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

EssentialHealth benefits

	Benefit	Level		
		1	2	3
1. Hospital charges for:				
a. nursing & accommodation in connection with inpatient treatment. (i) if you receive treatment as an inpatient in a recognised hospital, or (ii) if you receive treatment as an inpatient in a hospital 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.	(i) Full Refund (ii) Up to £365 per night	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	✓	✓
2. Home nursing charges for qualified nurses:				
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.	Full refund	x	x	✓
3. Private ambulance charge:				
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	✓
4. Surgeons' and anaesthetists' fees:				
for each procedure, including aftercare, according to classification.	Refunded up to the limits in the Cigna Fee Schedule.	x	✓	✓
5. Specialist physicians' fees:				
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	✓
6. Fees for consultations with specialists:				
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.	✓	✓	✓
7. Physiotherapy fees:				
a. for physiotherapy on GP 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)	✓	✓	✓
b. for physiotherapy on self-referral.	Full refund. When delivered by our preferred providers	✓	✓	✓
8. Fees for outpatient procedures and treatment:				
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. Complementary medicine - 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	✓	✓	✓
9. Surgical appliance:				
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	✓	✓	✓
10. Gender confirmation pre-operative care				
for outpatient consultations and gender confirmation pre-operative therapy for members or dependants over the age of 18 who are diagnosed with gender incongruence. Gender incongruence is defined by the World Health Organisation (WHO) as a 'marked and persistent incongruence between an individual's experienced gender and the assigned sex. This includes delivery of the following support from diagnosis: • appropriate evidence based psychotherapy • appointments with an endocrinologist	Up to £10,000 per lifetime	x	✓	✓
10. Mental health care:				
Fees (including costs of accommodation and nursing in hospital) for all mental health disorders, additions or alcoholism will be reimbursed subject to medical necessity and provided the treatment is approved by Cigna as being evidence based treatment.	Outpatient treatment - full refund when delivered by our preferred providers (where our preferred providers are not used this will be refunded up to the limits in the Cigna Fee Schedule for evidence based treatment) 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). Inpatient treatment, including day case up to £15,000 in any one year of insurance	✓	✓	✓
		x	✓	✓
		x	x	✓
11. NHS overnight cash benefit:				
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 means admission to a ward before midnight.	Flexible to suit client needs	x	x	✓
12. NHS day case cash benefit:				
paid instead of benefits 1-10 for each day spent in an NHS hospital ward for day case treatment free of charge, for up to 50 days in any one year of insurance.	£250	x	✓	✓
13. Well-being choices:				
as selected	up to £350	x	✓	✓

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

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 (including the list of benefits), 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 2019. All rights reserved.

Cigna European Services (UK) Ltd, the administrator of this plan, is an Appointed Representative of the UK Branch of Cigna Life Insurance Company of Europe S.A.-N.V. which is 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. This plan is underwritten by the UK Branch of Cigna Life Insurance Company of Europe S.A.-N.V. whose registered address is 13th Floor, 5 Aldermanbury Square, London EC2V 7HR. Cigna Life Insurance Company of Europe S.A.-N.V. is registered in Belgium with limited liability (Brussels trade register no. 0421 437 284), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Cigna European Services (UK) Ltd is registered in England (UK Company No. 199739), at 13th Floor, 5 Aldermanbury Square, London EC2V 7HR, VAT registration No. 740445451.