SMARTHEALTH BENEFITS

INPATIENT or DAY CASE	Details of Cover	Options
Hospital Charges for: • Nursing and accommodation for inpatient treatment • Day cases • Operating theatre and recovery room • Prescribed medicines and drugs and dressings for Inpatient or for day case treatment	Full refund for hospitals in the scale of cover. Out-of-scale levels: Country £310	CORE BENEFIT
Surgeon's, anaesthetist and physician's fees	Full refund up to the levels in the Cigna fee schedule	CORE BENEFIT
Specialist Physician's Fees (for inpatient treatment)	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	CORE BENEFIT
Parental Accommodation (child up to 12)	Reasonable cost of staying in the same hosptial for up to 30 days in any one year of insurance	CORE BENEFIT
Radiotherapy, Chemotherapy & Oncology	Full refund	CORE BENEFIT

OUTPATIENT

Radiology (eg scans and x-rays) & Pathology	Full refund	CORE BENEFIT
Surgical procedures as an outpatient	Full refund	
Physiotherapy • Fees for physiotherapy on GP referral. • Fees for physiotherapy on self referral.	Full refund for evidence based treatment Full refund when delivered by our preferred providers	
Chiropractic treatment & Osteopathy • On referral from the patient's GP • On referral from the patient's specialist	 £350 Full refund	
Outpatient specialist consultations	Full refund	
Alternative Therapy	Full refund for evidence based treatment only and if recommended and supervised by a specialist	

OTHER BENEFITS

Nursing Home and Home Nursing	Full refund if recommended by a specialist immediately after hospital treatment on a full-time basis for treatment which would normally be provided in a hospital for up to 180 days in any one year of insurance	CORE BENEFIT
Surgical Appliance	Full refund for an artificial limb, prosthesis or device which is inserted during, or is necessary immediately following, surgery	CORE BENEFIT
Psychiatric Care	Outpatient treatment – Full refund. Inpatient treatment - £15,000 in any one year of insurance.	OPTION: Remove benefit
Private Ambulance	Full refund	CORE BENEFIT
NHS Cash Benefit	£100 up to 50 nights	CORE BENEFIT
Optical Cash Benefit	75% up to £100 per year	CORE BENEFIT
Stress Helpline	Access to stress helpline and up to 6 sessions of face to face counselling	OPTION: Remove benefit

Flex up:
- Add full dental cover (eitherDentaCare Level 3, DentaCare Level 4, OralHealth Level 3 or OralHealth Level 4)
- Add business and leisure travel cover

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

Exclusions: In addition to the general exclusions detailed in the Consumer Guide to PMI, SmartHealth plan does not cover you for the following: treatment without GP referral, dental or orthodontic treatment (unless full dental cover is selected - please refer to dental terms and conditions), treatment to relieve symptoms of a terminal illness or the termination of pregnancy unless agreed in writing.

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

Cigna®

TAKE CONTROL OF YOUR PEOPLE

As a small business owner you'll understand that your people are your most important asset. Your key employees might be the ones who represent the talent that pushes your dreams ahead to success. They may be the back bone of your business who generate the big bucks. Or perhaps they're the hub of expertise helping you maintain your hard-earned niche in your market.

But what happens if you or an employee falls ill? Time is money. An illness or injury in your workforce can lead to time away from work, reducing productivity. And when you're not in the picture you can lose control of your most important assets – your people. With SmartHealth, the private medical insurance (PMI) solution from Cigna for SMEs, private medical treatment can be accessed when and where you or your employees want it – helping you stay in control.

Whatever your employees represent for you, it's also important that they see a reflection of their value in the way that you attract and reward them. The recruitment market is increasingly competitive, so if you're looking to recruit and retain the best, make sure that your employees see you're willing to go that extra mile for them. Cigna's SmartHealth PMI plan is a sure way to let your staff know that you care about their health and wellbeing, and even that of their family – and to keep you ahead of the game.

TAKE CONTROL OF YOUR HEALTHCARE PLAN

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

Whether you want to attract and retain key employees by offering a comprehensive medical plan, or prevent absences in a cost effective way with a budget plan – there's an option to suit you.

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

- An optical cash benefit of up to £100.
- Access to a stress helpline, and up to 6 sessions of face to face counselling if appropriate.
- Full dental and travel cover if selected.

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

- Remove Cigna's Stress Helpline.
- Remove £15,000 psychiatric cover.

If you'd like to provide maximum support for your employees and use your Cigna healthcare provision as an attractive recruitment tool, 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 of both of the following benefit enhancements:

- Full dental cover:
  - DentaCare Level 3
  - DentaCare Level 4
  - OralHealth Level 3
  - OralHealth Level 4
- Full leisure and business travel cover from Crispin Spears.

DENTAL **TRAVEL**

CORE COVER

PSYCH COVER **STRESS HELPLINE**

THE TECHNICAL BIT

SCHEME SIZE AND ELIGIBILITY

- Cigna SmartHealth is available to businesses looking to cover between 5 and 150 employees.

- Cover is available to dependants (spouses/ partners and dependant 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 scheme. This is the only option available to schemes who haven't been insured before, and the lowest cost option for schemes 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 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 clients and those who are transferring from another insurer.
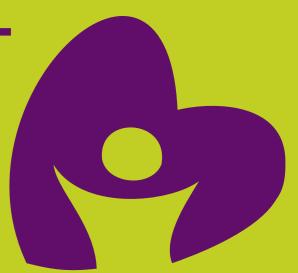
Medical History Disregarded

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.

TAKE CONTROL

Don't lose control because of illness – find out more about the benefits of private medical insurance from Cigna, including:

- Access to a confidential helpline with the option to speak to a nurse.

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

- A choice of over 350 private hospitals or NHS hospitals with dedicated areas for private patient care.

- Treatment in private and comfortable facilities. Patients can enjoy the freedom and seclusion of their own private room, usually fitted with their own en-suite, television and radio.

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

- Contact your broker

- Or call us direct on 01475 788779