

INPATIENT or DAY CASE

	Details of Cover	Options
Hospital Charges for: <ul style="list-style-type: none"> 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 £224	CORE BENEFIT
Surgeon's and Anaesthetist 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 hospital 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 if you have been referred for such treatment by a specialist	CORE BENEFIT
Surgical procedures as an outpatient	Full refund	
Physiotherapy	Full refund	
Chiropractic treatment & Osteopathy		
<ul style="list-style-type: none"> On referral from the patient's GP On referral from the patient's specialist 	£250 Full refund	OPTION: Cap benefit at £1200
Outpatient specialist consultations	Full refund	
Alternative Therapy	Full refund if the treatment is 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	Up to £10,000 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
Diabetes Programme	Access to Diabetes Programme	
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 (either Pearl or Diamond Plan)
- Add business and leisure travel cover

Excess Options: None - £100 - £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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CIGNA Life Insurance Company of Europe S.A.-N.V. is a company registered in Belgium with limited liability.
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Our FSA registered number is 202845.

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