



## CIGNA **Child Plan**



Thank you for your interest in CIGNA's Individual Child Plan, we would like to take this opportunity to explain why health insurance from CIGNA will provide you with peace of mind should your children become ill.

Child Plan is a comprehensive private healthcare plan tailored to provide your children with fast effective treatment where, and most importantly, when they need it most. This allows you the flexibility to choose a time that is convenient and less disruptive to school and work responsibilities. If your child requires surgery, you will also be eligible for a cash sum to help with hidden costs or to spend on your child's recovery.

This plan provides you with:

- Access to a confidential Nurse Helpline, allowing you to gain a better understanding of your child's condition or treatment
- A unique cash sum to help pay for the 'hidden costs' of your children being ill
- Access to over 350 private or NHS hospitals.
- Quick and easy settlement of claims.

For a full list of benefits please see table overleaf. Please also read this in conjunction with the Policy Summary. A full set of terms and conditions will be issued to you on commencement of your plan.

Our plan has no overall annual maximum limit (subject to individual benefit limits), easing the worry should your children become ill.

We look forward to receiving your completed application form, which you will find enclosed. Please return this in the FREEPOST envelope provided.

For further information on this plan, please:

visit [www.cigna.co.uk](http://www.cigna.co.uk)

Phone the SMYLE team on 08457 22 44 62

Or email [smyle@cigna.com](mailto:smyle@cigna.com)

# List of Benefits

When the “How to Claim” Guidelines are followed, all bills will be paid in full (except where the excess is being applied and within the limits shown). If these Guidelines are not followed, we will not pay your claim.

INPATIENT OR DAY CASE		NOTES										
Hospital charges for :	Paid in Full	1. If a <i>hospital</i> not on the <i>CIGNA</i> Hospital list is used, a maximum of £224 per night is payable for nursing and accommodation charges.										
<ul style="list-style-type: none"> <li>nursing and accommodation</li> <li>operating theatre and recovery room</li> <li>prescribed medicines, drugs and dressings</li> </ul>												
Surgeon’s and Anaesthetist’s Fees	Paid in Full	2. The levels in the <i>CIGNA</i> Fee Schedule apply to this <i>benefit</i> . Phone 01475 492145 for more details.										
Specialist Physician’s Fees	Paid in Full	3. This <i>benefit</i> is paid in full for regular visits by a <i>specialist</i> physician during stays in <i>hospital</i> , including intensive care by a <i>specialist</i> physician.										
Parental Accommodation	Paid in Full	4. This applies to children under the age of 12. We will pay the reasonable cost of a parent staying in the same <i>hospital</i> with the child for up to 30 days in any one <i>year of insurance</i> .										
OUTPATIENT												
Surgical procedures as an <i>outpatient</i>	Paid in Full	5. The levels in the <i>CIGNA</i> Fee Schedule apply to this <i>benefit</i> . Phone 01475 492145 for more details.										
Radiology (for example, scans and x-rays) and Pathology	Paid in Full	6. This will be paid only if <i>you</i> have been referred for such <i>treatment</i> by a <i>specialist</i> .										
Physiotherapy, Radiotherapy and Chemotherapy	Paid in Full											
Chiropractic <i>treatment</i> and osteopathy	Paid in Full	7. This <i>benefit</i> will be paid if <i>you</i> have been referred by <i>your GP</i> .										
<i>Outpatient Specialist</i> consultations	Paid in Full	8. This <i>benefit</i> will be paid if <i>you</i> have been referred by <i>your GP</i> .										
OTHER BENEFITS												
Home Nursing Charges	Paid in Full	9. This <i>benefit</i> will be paid : <ul style="list-style-type: none"> <li>if recommended by a <i>specialist</i> immediately after <i>hospital treatment</i>.</li> <li>on a full-time basis for necessary <i>treatment</i> which would normally be provided in a <i>hospital</i> for a maximum of 180 days per <i>year of insurance</i>.</li> </ul>										
Surgical Appliance	Paid in Full	10. This <i>benefit</i> will be paid in respect of : <ul style="list-style-type: none"> <li>an artificial limb, prosthesis or device which is inserted during surgery.</li> <li>an artificial prosthesis or device which is a necessary part of the <i>treatment</i> immediately following surgery, for example, a knee brace following ligament surgery.</li> </ul>										
Alternative Therapy	Paid in Full	11. This <i>benefit</i> - for example, homeopathy, acupuncture or aromatherapy will be paid if the <i>treatment</i> is recommended and supervised by a <i>specialist</i> .										
Psychiatric Care	£10,000	12. This <i>benefit</i> is in respect of psychiatric conditions, other mental disorders or addictive conditions which meet <i>CIGNA</i> ’s criteria up to £10,000, in any one <i>year of insurance</i> . For more details, please call 01475 492159.										
NHS cash benefit	£50	13. This <i>benefit</i> is paid instead of the above benefits for each night spent in an NHS <i>hospital</i> for NHS <i>inpatient treatment</i> for up to 100 nights in any one <i>year of insurance</i> . An overnight stay must commence before midnight.										
Private Ambulance	£200	14. This <i>benefit</i> will be paid in respect of transport to, from and between <i>hospitals</i> required as a medical necessity up to £200, per <i>year of insurance</i> .										
CASH SUM												
Paid in respect of surgical procedures(see the <i>policy</i> terms and conditions for more information)	<table border="1"> <tr><td>Level 1</td><td>£300</td></tr> <tr><td>Level 2</td><td>£500</td></tr> <tr><td>Level 3</td><td>£800</td></tr> <tr><td>Level 4</td><td>£1200</td></tr> <tr><td>Level 5</td><td>£3000</td></tr> </table>	Level 1	£300	Level 2	£500	Level 3	£800	Level 4	£1200	Level 5	£3000	15. This <i>benefit</i> is paid in respect of any surgical procedure (subject to the exclusions in condition 10 of the <i>policy</i> terms and conditions) carried out on an <i>inpatient</i> or day case basis.
Level 1	£300											
Level 2	£500											
Level 3	£800											
Level 4	£1200											
Level 5	£3000											

NOTE : The *benefits* above only apply when the *patient* has *treatment* in the UK or when they are temporarily abroad on holiday or business. *You* must read this list with the *policy* terms and