

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 for more information.

YourHealth benefits

LEVEL 1 COVER

1 Hospital charges: for diagnostic tests and diagnostic procedures.	Full refund recognised hospitals
2 Surgeons' and anaesthetists' fees for diagnostic tests and diagnostic procedures.	Refunded up to the limits in the Cigna Fee Schedule
3 Radiology (e.g. scans and x-rays) and pathology for diagnostic tests and diagnostic procedures.	Full Refund
4 Fees for consultations with specialists	Refunded up to the limits in the Cigna Fee Schedule
5 Mental health care: fees for diagnosis of mental health disorders, addictions or alcoholism.	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)
6. Preventative benefits	Up to £200 in any one year of insurance
7. NHS cancer screen cash	£25 per screen

LEVEL 2 COVER

1 Hospital charges: for diagnostic tests and diagnostic procedures.	Full refund recognised hospitals
2 Surgeons' and anaesthetists' fees For diagnostic tests and diagnostic procedures, outpatient care	Refunded up to the limits in the Cigna Fee Schedule
3 Physiotherapy: a. 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. self-referral.	Full refund when delivered by our preferred providers
4 Fees for outpatient procedures and treatment: a. including radiology (eg scans and X-rays) and pathology. b. Complementary medicine	Full Refund
c. chiropractic and osteopathy on self-referral or on referral from the patient's GP.	Up to £350 in any one year of insurance
d. chiropractic and osteopathy on self-referral or on referral from the patient's specialist.	Full Refund
e. Biofeedback	Full Refund
5 Fees for outpatient consultations with specialists	Refunded up to the limits in the Cigna Fee Schedule
6. Gender confirmation pre-operative care	Up to £10,000 per lifetime
7 Mental health care: fees for outpatient treatment only for mental health disorders, addictions or alcoholism.	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)
8. Chronic condition monitoring	Up to £1,000 in any one year of insurance
9. Preventative benefits	Up to £200 in any one year of insurance
10. NHS cancer screen cash	£25 per screen

YourHealth benefits

LEVEL 3 COVER

1 Hospital charges for: a. day cases. b. operating theatre and recovery room.	Full refund recognised hospitals
2 Private ambulance charge	Up to £200 in any one year of insurance
3 Surgeons' and anaesthetists' fees: For diagnostic tests and diagnostic procedures, outpatient and day case care	Refunded up to the limits in the Cigna Fee Schedule
4 Physiotherapy : a. 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. physiotherapy on self-referral.	Full refund when delivered by our preferred providers
5 Fees for outpatient procedures and treatment: a. including radiology (eg scans and X-rays) and pathology. b. Complementary medicine c. chiropractic and osteopathy on self-referral or on referral from the patient's GP .	Full Refund
d. chiropractic and osteopathy on self-referral or on referral from the patient's specialist .	Up to £350 in any one year of insurance
e. Biofeedback	Full Refund
6 Fees for outpatient consultations with specialists	Refunded up to the limits in the Cigna Fee Schedule
7 Surgical appliance	Full Refund
8. Gender confirmation pre-operative care	Up to £10,000 per lifetime
9 Mental health care : fees for all mental health disorders, addictions or alcoholism.	a. 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) b. Day case treatment - up to £15,000 in any one year of insurance
10 NHS day case cash	£250 per day up to 50 days
11. Chronic condition monitoring	Up to £1,000 in any one year of insurance
12. Preventative benefits	Up to £200 in any one year of insurance
13. NHS cancer screen cash	£25 per screen

Together, all the way.SM



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

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