



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.

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.

Flexible benefits

The plan offers three levels of benefits to meet the different needs of employers:

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



Cigna HealthCare Benefits is a trading name. The following companies are part of that group: Cigna Life Insurance Company of Europe S.A.-N.V. - UK Branch, Chancery House, 1st Floor, St Nicholas Way, Sutton, Surrey SM1 1JB - registered in Belgium with limited liability (Brussels trade register no. 0421 437 284), Avenue de Cortenbergh 52, 1000 Brussels, Belgium, 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. Cigna European Services (UK) Limited, registered in England (UK Company no. 199739), Chancery House, 1st Floor, St Nicholas Way, Sutton, Surrey SM1 1JB. VAT Registration No. 740445451

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EssentialHealth Benefits

	Benefit	Level 1	Level 2	Level 3
A. 1 Hospital charges for:				
a. nursing & accommodation in connection with in-patient treatment . If a hospital not on the Cigna hospital list is used the maximum payable per night is shown in the out of scale cover.	Full refund for hospitals in the scale of cover. Out-of-scale cover: £310 per night	-	-	
b. day case treatment .	Full refund	-		
c. operating theatre & recovery room.	Full refund	-		
d. prescribed medicines, drugs and dressings for use whilst an inpatient or for day case treatment .	Full refund	-		
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	-	-	
b. on a full-time basis for evidence based treatment which would normally be provided in a hospital for up to 180 days in any one year of insurance .	Full refund	-	-	
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	-	-	
B. Surgeons', anaesthetists' and physicians' fees:				
for each procedure, including aftercare, according to classification . Our dedicated provider services helpline is available for you and your specialist to check professional fees against the Cigna Musculoskeletal Fee Schedule on 01475 492145.	Full refund Up to the levels in the Cigna fee schedule	-		
C. Specialist physician's 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.	Full refund	-	-	
D. Fees for consultations with specialists:				
The full cost in any one year of insurance .	Full refund			
E. Physiotherapy fees:				
a. for physiotherapy on GP referral.	Full refund For evidence based treatment			
b. for physiotherapy on self referral.	Full refund When delivered by our preferred providers			
F. Fees for outpatient procedures and treatment:				
a. including radiology (e.g. scans and X-rays) and pathology.	Full refund			
b. Alternative Therapy - this benefit for example, acupuncture will be paid for evidence based treatment only and if recommended and supervised by a specialist .	Full refund			
c. for claims in respect of chiropractic and osteopathy on referral from the patient's GP .	Up to £350 in any one year of insurance			
G. Surgical appliance:				
a. an artificial limb, prosthesis or device which is inserted during surgery.	Full refund	-		
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			
H. Psychiatric care:				
Fees for psychiatric conditions, other mental health disorders , addictions or alcoholism will be reimbursed subject to medical necessity and provided the treatment is approved by Cigna as being evidence based treatment . (For more details, please call 01475 492159.)	Outpatient treatment - full refund			
	Day case treatment up to £15,000 in any one year of insurance	-		
	Inpatient treatment, including day case up to £15,000 in any one year of insurance	-	-	
I. 1 NHS overnight cash benefit:				
paid instead of benefits A-H for each overnight stay spent in an NHS hospital ward for inpatient treatment free of charge, up to *** nights in any one year of insurance . An overnight stay must commence before midnight.	£***	-	-	
2. NHS day case cash benefit:				
paid instead of benefits A-H for each day spent in an NHS hospital ward for day case treatment free of charge, up to a maximum of ** days in any one year of insurance .	£***	-		

Excess and co-insurance options available.

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