



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.

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.

Flexible benefits

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

Level 1:

diagnostic tests and procedures only

Level 2:

diagnostics plus outpatient treatment

Level 3:

diagnostics plus outpatient and day case treatment



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

YourHealth Benefits

LEVEL 1 COVER

A Hospital charges: for operating theatre and recovery room for diagnostic tests and diagnostic procedures .	Full refund for hospitals in the scale of cover. Out-of-scale cover: £310 per night
B Surgeons' and anaesthetists' fees: for each diagnostic test or diagnostic procedure , including aftercare, according to classification.	Full refund up to the levels in the Cigna Fee Schedule
C Fees for diagnostic tests or diagnostic procedures, including radiology (eg scans and X-rays) and pathology.	Full Refund
D Fees for consultations with specialists. This benefit will only be paid if you have been referred by your GP .	Full Refund
E Psychiatric care: Fees for diagnosis of psychiatric conditions, other mental health disorders, addictions or alcoholism will be reimbursed subject to approval by Cigna .	Full Refund

LEVEL 2 COVER

A Hospital charges: for operating theatre and recovery room for diagnostic tests and diagnostic procedures .	Full refund for hospitals in the scale of cover. Out-of-scale cover: £310 per night
B Surgeons' and anaesthetists' fees: for each diagnostic test or diagnostic procedure , including aftercare, according to classification.	Full Refund up to the levels in the Cigna Fee Schedule
C Physiotherapy: a. fees for physiotherapy on GP referral.	Full refund for evidence based treatment
b. fees for physiotherapy on self referral.	Full refund when delivered by our preferred providers
D Fees for outpatient procedures and treatment: a. including radiology (eg scans and X-rays) and pathology. 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
d. for claims in respect of chiropractic and osteopathy on referral from the patient's specialist .	Full Refund
E Fees for outpatient consultations with specialists. ~ This benefit will only be paid if you have been referred by your GP .	Full Refund
F Psychiatric care: Fees for outpatient treatment only of 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 .	Full Refund

LEVEL 3 COVER

A Hospital charges for: a. day cases. b. operating theatre and recovery room.	Full refund for hospitals in the scale of cover. Out-of-scale levels: £310 per night
B 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' and anaesthetists' fees: for each procedure, including aftercare, according to classification .	Full Refund up to the levels in the Cigna Fee Schedule
C Physiotherapy: a. fees for physiotherapy on GP referral.	Full refund for evidence based treatment
b. fees for physiotherapy on self referral.	Full refund when delivered by our preferred providers
D Fees for outpatient procedures and treatment: a. including radiology (eg scans and X-rays) and pathology. 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
d. for claims in respect of chiropractic and osteopathy on referral from the patient's specialist .	Full Refund
E Fees for outpatient consultations with specialists. This benefit will only be paid if you have been referred by your GP .	Full Refund
F Surgical appliance: a. an artificial limb, prosthesis or device which is inserted during surgery. 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
G 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.)	a. Outpatient treatment - full refund b. Day case treatment - up to £15,000 in any one year of insurance
H NHS day case cash benefit: Paid instead of benefits A-G 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.