



Policy Summary

About CIGNA’s SmartHealth Plan

Some important points about CIGNA’s SmartHealth private medical insurance policy are summarised below. This summary is developed as a guide to the policy, giving you details of the key benefits as well as any significant or unusual exclusions. However as it does not describe all the terms and conditions of the plan it should be read in conjunction with the Policy Terms & Conditions, List of Benefits and How to Claim Guide.

Key Benefits of the plan

Plan Benefits	Significant exclusions or limitations	
In-patient or Day Case		
Full refund for hospital charges for hospitals on the CIGNA list. Includes day cases, operating theatre and recovery room, prescribed medicines, drugs and dressings, for use whilst an in-patient or for day case treatment.	If the hospital is not on CIGNA's list, a maximum of £224 per night is payable.	
Full cost of surgeon's and anaesthetist's fees.	Up to the levels in the CIGNA Fee Schedule.	
Full refund on specialist physician's fees for in-patient treatment.		
Costs of a parent staying with a child under the age of 12.	Reasonable cost of staying in the same hospital for up to 30 days in any one year of insurance.	
Full refund on for radiotherapy, chemotherapy and oncology fees.		
Out-patient		
Full refund on surgical procedures as an out-patient		
Full refund on costs for non-surgical procedures and treatment, including physiotherapy, radiology (e.g. scans and x-rays) & pathology.		If recommended and supervised by a specialist.
Chiropractic treatment & osteopathy		Up to £250 in any one year of insurance when referred by the patient's GP. Full refund on referral by the patient's specialist.
Out-patient specialist consultations Full refund on the costs of out-patient consultations with specialists.		
Alternative Therapy		If recommended and supervised by a specialist.
Other Benefits		
Full refund of home nursing charges for qualified nurses if	Limited to 180 days in any one year of insurance.	

recommended by a specialist immediately after hospital treatment or on a full time basis for treatment that would normally be provided in a hospital.	
Surgical Appliance	Which is inserted during surgery, or is a necessary part of the treatment immediately following surgery.
Psychiatric care, for psychiatric conditions, other mental disorders or addictions.	Which meet CIGNA's criteria. Up to £10,000 in any one year of insurance.
Full costs of Private ambulance to or from a hospital.	Operated by a recognised private ambulance service and when ordered for medical reasons.
NHS Cash Benefit	£100 per night for up to 50 nights in any one year of insurance.
Optical Cash Benefit	75% up to £100 in any one year of insurance towards Optical costs
Health Management Programme - access to Diabetes Programme and the Stress Helpline	Open to members and dependents that meet CIGNA's assessment criteria and are accepted on the programmes. The Stress Helpline is only open to members and dependants over the age of 18. Where face to face counselling is identified as necessary, this will be limited to six counselling sessions per year of insurance.
	The plan does not cover consultations, investigations or treatment that have not been pre-authorised by CIGNA
	The plan does not cover any medical illness or injury which was known about or suspected before the start date of the plan.
	The plan does not cover any psychiatric condition which existed before the start date of the plan.
	The plan does not cover normal dental or orthodontic treatment.
	The plan does not cover pregnancy or childbirth.
	The plan does not cover treatment or care of a chronic illness or to relieve the symptoms of a terminal illness.
	The plan does not cover any treatment required as a result of a relapse of a chronic condition.
	The plan does not cover cancer that has spread from its original site and for which you have already received one course of active treatment.

The product is provided by CIGNA Life Insurance Company of Europe S.A.-N.V., a Belgian company with limited liability in the UK, and administered by CIGNA European Services (UK) Limited.

Excess

There may be an Excess payment applicable to this plan. Please refer to your Membership Certificate for full details of any Excess that applies.

Length of cover

The policy is for one year from the policy start date.

Cover will start on the 1st of the month after CIGNA has received the application form, unless exclusions apply, in which case cover will start on the 1st of the month after CIGNA has received a copy of the signed exclusion certificate from you.

Making a claim

To make a claim for medical treatment, please follow the Medical How to Claim Guide provided ensuring that the patient calls the CIGNA helpline on 01475 788481 before visiting a specialist. Failure to do so will result in the non-payment of the claim.

CIGNA will settle all bills direct with the specialist of hospital or, if for any reason the member has paid the bills, directly with the member.

Claims should be submitted to CIGNA at 1 Knowe Road, Greenock, Scotland PA15 4RJ within six months of the start of the treatment.

How to make a complaint

If you wish to register a complaint, please contact us:

- in writing to CIGNA at 1 Knowe Road, Greenock, PA15 4RJ
- by phone: 01475 788481

If we are unable to resolve any complaint to your satisfaction you may then complain directly to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Complaining to the Ombudsman does not affect your legal rights.

Compensation

CIGNA is a member of the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if we cannot meet our obligations, however this will depend on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

Who regulates us?

CIGNA Life Insurance Company of Europe S.A.-N.V., 1 Knowe Road, Greenock, PA15 4RJ is authorised by the Banking, Finance and Insurance Commission, (Commission Bancaire, Financiere et des Assurances – CBFA) of Belgium and regulated by the Financial Services Authority (FSA) for the conduct of insurance business in the UK.

Our FSA register number is 202845.