



SmartHealth

At a glance

CIGNA's History

CIGNA's roots were first planted in the USA in 1792, when the Insurance Company of North America (INA) was established. In 1982 the INA joined with the Connecticut General Life Insurance Company (CG) to form CIGNA.

- CIGNA is currently ranked 141 in the Fortune 500.
- For year-end 2007, CIGNA had revenues from continuing operations of US\$17.6 billion
- Employs around 27,000 people worldwide
- Pioneer and leading provider of Managed Care services.

CIGNA HealthCare UK

Established in the UK for 25 years, CIGNA currently employs over 400 staff at our European Headquarters in Greenock, Scotland. Across our managed care and absence management teams we employ 56 nurses.

Our reputation as a premier quality provider is driven by the high standards of customer service and care that we provide to our members, and supported by the consistently high levels of satisfaction recorded by our customers.

SmartHealth

Small corporate medical, dental and travel insurance for 1-150 employees. The flexibility of SmartHealth lets clients provide their employees with comprehensive PMI cover, tailored to suit their budget.

Flex Up to access premium dental and travel cover at discounted rates in addition to comprehensive PMI cover.

Flex Down to provide great PMI cover for a tighter budget by capping the outpatient benefit and Health Management services.

Medical Insurance

- Access to our nurses and Care Coordination programme if required
- Up to £10,000 psychiatric benefit including direct referral to CBT
- Optical cash benefit
- Overseas cover up to UK limits
- Complications of pregnancy covered
- Diabetes Programme
- Stress helpline with access to six sessions of face to face counselling if needed

Dental Insurance

- 100% reimbursement levels to benefit limits
- Use any dentist in the UK
- No medical underwriting
- No waiting period
- Marketing support available
- 95%+ customer satisfaction levels
- Great broker CRM opportunity

Travel Insurance

- World wide, not region specific
- Winter sports included as standard
- UK business cover included
- Underwritten by CSP, a Lloyd's underwriter

Please note that all benefits are subject to terms and conditions.