



# SmartHealth

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Guide to Claiming

SmartHealth Plan - details

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CIGNA E-mail

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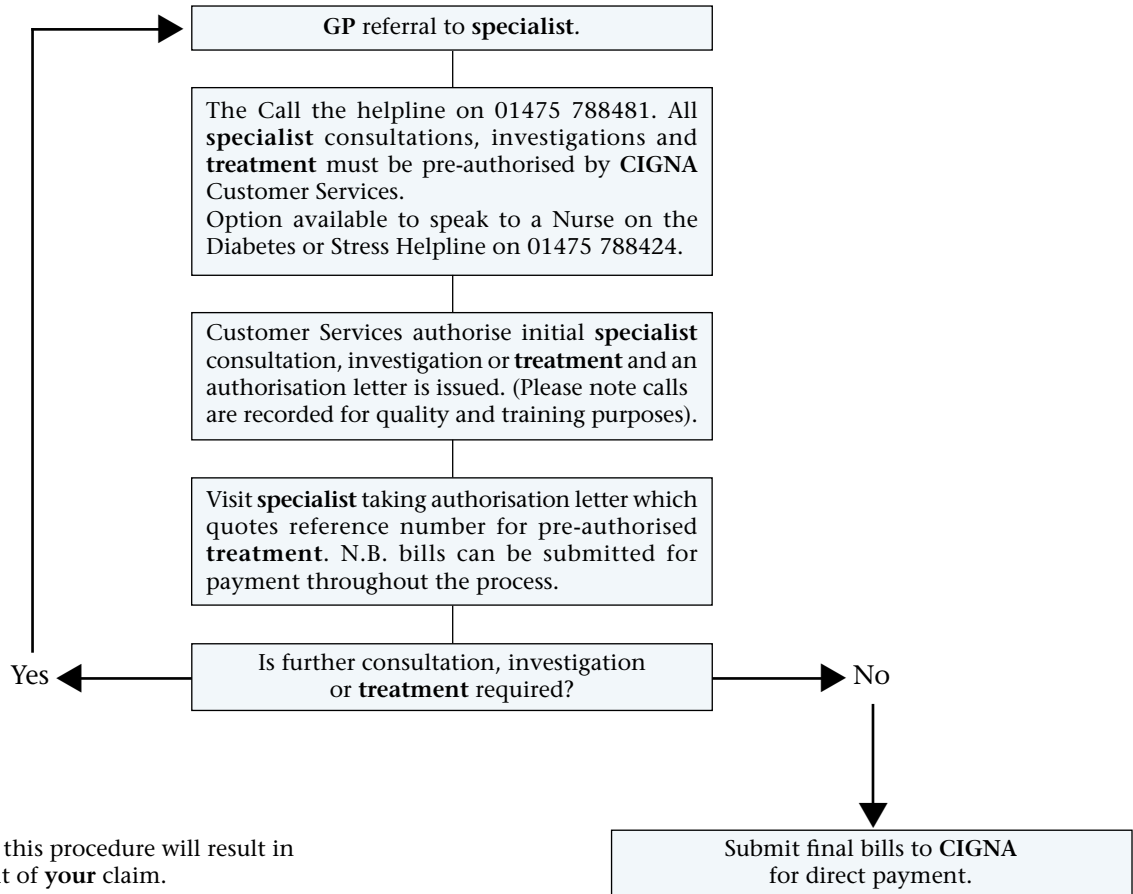
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CIGNA Helpline Number

01475 788481

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## How to Claim



N.B. Failure to follow this procedure will result in the non-payment of **your** claim.

## List of Benefits

Benefits underwritten and administered by CIGNA, and as part of normal call handling, calls are recorded for quality and training purposes.

<p><b>A 1 Hospital charges for:</b> a. nursing and accommodation in connection with <b>inpatient treatment</b>. If a <b>hospital</b> not on the CIGNA <b>Hospital</b> list is used the maximum payable per night is shown in the out of scale levels.</p>	<p>Full refund for <b>hospitals</b> in the scale of cover. Out-of-scale levels: Country £224</p>	
<p>b. day cases. c. operating theatre and recovery room. d. prescribed medicines, drugs and dressings for use whilst an <b>inpatient</b> or for <b>day case treatment</b>. e. parent staying with a child under the age of 12. (Reasonable cost of staying in the same <b>hospital</b> for up to 30 days in any one year of insurance).</p>	<p>Full Refund</p>	
<p><b>2 Home Nursing charges for qualified nurses:</b> a. if recommended by a <b>specialist</b> immediately after <b>hospital treatment</b>.</p>	<p>Full Refund</p>	
<p>b. on a full-time basis for <b>treatment</b> which would normally be provided in a <b>hospital</b> for up to 180 days in any one year of insurance.</p>	<p>Full Refund</p>	
<p><b>3 Private ambulance charge:</b> for transport by a <b>private ambulance</b> operated by a recognised <b>private ambulance</b> service to or from a <b>hospital</b> when ordered for medical reasons in any one year of insurance.</p>	<p>Full Refund</p>	
<p><b>B Surgeon's and Anaesthetist's fees:</b> for each procedure, including aftercare, according to classification. Our dedicated provider services helpline is available for <b>you</b> and <b>your specialist</b> to check professional fees against the CIGNA Fee Schedule on 01475 492145.</p>	<p>Full Refund up to the levels in the CIGNA Fee Schedule</p>	
<p><b>C Specialist physician's fees:</b> this benefit is paid in full for regular visits by a <b>specialist physician</b> during stays in <b>hospital</b>. For intensive care this benefit is paid to the intensive care <b>specialist</b> only.</p>	<p>Full Refund</p>	
<p><b>D Fees for Physiotherapy, Radiotherapy, Chemotherapy and Oncology.</b></p>	<p>Full Refund</p>	
<p><b>E Fees for consultations with specialists.</b> the full cost in any one year of insurance.</p>	<p>Full Refund</p>	
<p><b>F Fees for non-surgical procedures and treatment:</b> a. including radiology (eg scans and X-rays) and pathology this benefit will be paid only if you have been referred for such <b>treatment</b> by a <b>specialist</b>. b. Alternative Therapy - this benefit for example, acupuncture will be paid if the <b>treatment</b> is recommended and supervised by a <b>specialist</b>.</p>	<p>Full Refund</p>	
<p>c. for claims in respect of chiropractic and osteopathy on referral from the <b>patient's GP</b>, the total payable in any one year of insurance up to</p>	<p>£250</p>	
<p>d. for claims in respect of chiropractic and osteopathy on referral from the <b>patient's specialist</b>, the total payable in any one year of insurance</p>	<p>Full Refund</p>	
<p><b>G Surgical appliance:</b> 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 <b>treatment</b> immediately following surgery - for example, a knee brace following ligament surgery.</p>	<p>Full Refund</p>	
<p><b>H Psychiatric care:</b> Fees for psychiatric conditions, other mental disorders, addictions or alcoholism will be reimbursed subject to <b>medical necessity</b> and provided the <b>treatment</b> is approved by CIGNA as being <b>evidence based treatment</b>. (For more details, please call 01475 492159.)</p>	<p>Up to £10,000 in any one year of insurance</p>	
<p><b>I NHS Cash benefit:</b> paid instead of benefits A-H for each overnight stay in an NHS <b>hospital</b> ward for <b>inpatient treatment</b> free of charge, up to 50 nights in any one year of insurance. An overnight stay must commence before midnight.</p>	<p>£100</p>	
<p><b>J Optical Cash benefit:</b> 75% paid per year of insurance up to a maximum of</p>	<p>£100</p>	
<p><b>K Diabetes Programme:</b> Telephonic access to CIGNA's Diabetes Programme, designed to help individuals with type 1 or 2 diabetes better manage their condition.</p>		
<p><b>L Stress Management Programme:</b> Helpline to provide advice and support to individuals facing issues associated with stress, where appropriate includes face to face counselling.</p>		

## **CIGNA HealthCare**

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4th Floor, 45 London Road, Reigate, Surrey RH2 9PY.

CIGNA HealthCare is a trading name. The following companies listed below are part of the CIGNA organisation:  
CIGNA Life Insurance Company of Europe S.A.-N.V. is a company registered in Belgium with limited liability.  
Its principal place of business in the UK is 4th Floor, 45 London Road, Reigate, Surrey RH2 9PY.  
It is regulated in Belgium by the Commission Bancaire, Financiere et des Assurances (CBFA)  
and is regulated by the Financial Services Authority for the conduct of insurance business in the UK.  
Our FSA registered number is 202845.  
CIGNA European Services (UK) Limited is a company registered in England (199739)  
with a registered office at 4th Floor, 45 London Road, Reigate, Surrey RH2 9PY.  
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