



DISCOVER CIGNA HEALTH FLEX

SMALL BUSINESS COMPANY HEALTHCARE
FOR 2-99 EMPLOYEES

Taking care of the health of your business

Together, all the way.™





INTRODUCING CIGNA HEALTH FLEX

Here at Cigna, we know it's hard to compete with larger players to attract the best and brightest in your industry. We also understand that you can be harder hit by disruption caused by ill health. When you're short on time and resources, it's important that you have in place a highly relevant, easy to implement and effective workplace health solution.

When your people are healthy, they can perform to their full potential and stay productive. Long-term sick leave can have a serious impact on your company, so placing your employees' health first and foremost gives you the best chance for success.

Our **Health Flex plan** helps you reduce employee absence by making it easy for employees to access well-being services to keep them in good health. When they fall ill, we'll also support your people along their road to recovery so that they can return to work as soon as possible.

We know that cash flow can sometimes be tight for small businesses. So, we've designed our **Health Flex plan** with a level for every budget, making it possible for you to choose the best option for your company.

WHY MENTAL HEALTH AND MUSCULOSKELETAL ISSUES SHOULD BE A BUSINESS PRIORITY

Work-related
**STRESS, ANXIETY or
DEPRESSION** accounts
for over half



57.4%

of all working days lost
due to ill health¹

An
average



25.8 days

are taken off work by
those suffering stress,
depression or anxiety²

Musculoskeletal
disorders account
for almost a
quarter



24.6%

of all working days
lost due to ill health¹

On average,
employees with a
**MUSCULOSKELETAL
DISORDER** have taken



14 days

OFF WORK²

1. <https://www.telegraph.co.uk/news/2018/11/01/work-related-stress-mental-illness-now-accounts-half-work-absences/>

2. <http://www.hse.gov.uk/statistics/dayslost.htm>

A HOLISTIC, DIGITAL & FLEXIBLE WAY TO MANAGE EMPLOYEE HEALTH

HOLISTIC

Our **Health Flex plan** looks after whole person health. Our innovative cover includes access to a range of well-being services designed to help protect employees from illness and motivate them towards healthy lifestyle choices. We also provide early intervention pathways for fast access to diagnostics and treatment - including emotional wellbeing and musculoskeletal care. And, our employee assistance programme (EAP) provides immediate telephonic emotional support and advice.

DIGITAL

In our always-connected world, it's important to have fast, digital access to healthcare and wellbeing support. Our free to download app, Cigna Virtual Health® gives your people fast access to everything they need to support their whole health and wellbeing.

FLEXIBLE

We know that no two businesses are the same. That's why we've made it possible for you to tailor your plan to meet your company needs and budget. Simply choose your level of cover and start building your perfect plan.



TAKE ADVANTAGE OF HOLISTIC HEALTH FLEX BENEFITS

We know that employee absence can have a serious impact on your small business. After all, when you have limited staff members, you need every hand on deck.

Our **Health Flex plan** goes beyond only taking care of employees once they fall ill.

Protection & Early Intervention

Did you know that UK workers take an average of 4.1 sick days a year?³ While this doesn't sound like a lot, it's almost a full week of work.

Protecting your employees' physical and mental health can go a long way towards helping them stay at the top of their game and avoid long-term leave, which means your business can continue to thrive.

That's why we've created a health plan that prioritises healthy living. All three plan levels include £350 per member per year towards a range of well-being services designed to help protect from illness and motivate healthy lifestyle choices.

Learn more at:

www.cigna.co.uk/wellbeingchoices

We also include a NHS cancer screen benefit to help encourage members to attend a bowel, breast or cervical screen when invited to do so. Early detection of cancer greatly increases the chances of successful treatment.

3. <https://www.theguardian.com/money/2018/jul/30/sick-days-taken-uk-workers-fall-lowest-rate-on-record>



Early intervention is essential, so with our **Health Flex plan**, your employees can refer themselves and go straight to diagnostics and treatment specialists, without having to take time off work to attend a GP appointment. They'll also receive the treatment they need quicker, so they can get back to supporting your business sooner.

Self-referrals are available for:

- Physiotherapy at Nuffield Health
- Chiropractic treatment or osteopathy at the member's provider of choice
- OneStop breast cancer diagnostics at BreastHealth UK
- Skin cancer diagnostics at SkinHealth UK
- Prostate cancer diagnostics at ProstateHealth UK
- Psychotherapy or psychiatric care at Nuffield Health

Learn more at www.cigna.co.uk/member-resources/referral-guide.html

Inclusive cover

Diversity helps draw top talent and foster innovation, and people perform significantly better when they can be themselves at work. With our **Health Flex plan**, we include a pre-operative therapy benefit for members or dependants over the age of 18 who experience a mis-match between their gender and their assigned sex. This helps avoid potentially long waits for therapy on the NHS. Once complete, and if needed, they can then get quicker access to any surgery or ongoing treatment in the NHS.

Clinical Team Support

Sometimes falling ill is unavoidable. With level 2 and 3 for more complex inpatient medical conditions and particularly with Level 3 for any cancer care, our experienced clinical team is on-hand to arrange the support your employees need to get back on track. If it's agreed that treatment can be more effectively delivered within the NHS instead of private care there's cash benefits available along with additional support from our Care Co-ordination Programme. Our clinical team will work with the employee to align appropriate additional services which can include financial support to cover the costs of childcare, travel or rehabilitation services. It's another way we help remove stress during what can be a highly emotional time.



Level 3 Cancer Cover and Chronic Condition Monitoring

For employers facing the challenge of a competitive employment market, Level 3 includes comprehensive cancer cover, a generous addition to any reward package.

Cancer cover is for all active¹ and evidence based² treatments at all stages of the disease. This benefit will also cover – where appropriate – regulated phase III and IV clinical trials. In the event that treatment becomes palliative, we will pay a donation towards hospice care or home nursing.

TERMS & CONDITIONS EXTRACT

¹ 'Active' – treatment which is intended to shrink a cancer, stabilise it or slow down the spread of the disease. This excludes treatment given solely to relieve symptoms.

² 'Evidence based' – treatment which has been researched, reviewed and recognised by:

- the National Institute of Health and Care Excellence (NICE)
- Cigna's Medical Advisory Panel, or
- another source recognised by Cigna Life Insurance Company of Europe S.A.-N.V., UK Branch.



And our chronic condition monitoring benefit, helps your people keep track of their long term condition with consultations and diagnostic testing.

Health Engagement

We'll actively engage with your employees so they have the latest information on how to stay healthy and can take steps to avoid becoming ill. A range of health and wellbeing assessments and coaching programmes are available at their fingertips with our Cigna Virtual Health[®] app. This helps encourage employees to take the initiative to improve their own health and wellbeing. And to encourage physical activity there's a 20% discount available on Nuffield Health gym memberships.

DIGITAL ACCESS FOR WHOLE PERSON HEALTH

With Cigna Virtual Health®, employees can easily schedule a telephonic GP consultation at a time that suits them. And, if they need a prescription, the service ensures it reaches them quickly. For onward care, the GP can provide a specialist referral. And, simply by tapping the Cigna helpline our customer team can pre-authorise their treatment and navigate them to the relevant care provider.

For employees affected by everyday stresses such as work, family or health problems or those living with a long-term condition, Living Life to the Full provides online life skills courses and resources designed to help them learn how to be calmer, more confident and in control.

Health and wellbeing assessments and coaching programmes along with a health library are available at their fingertips, all designed to keep employee wellbeing on track.

They can even tap into their member portal to view plan information, submit and track claims and take advantage of My Cigna Offers for access to a range of discounts on retail, travel, fitness and entertainment to encourage a healthy lifestyle.

Learn more about Cigna Virtual Health® at www.cigna.co.uk/myapp



FLEXIBLE PLANS TO SUIT EVERY BUSINESS

Building a small business company paid plan is easy. There's three levels of cover so that you can choose the plan that best suits your employee health needs and your budget.

3 Levels of cover

LEVEL 1

- > Preventative care
- > Full refund outpatient

LEVEL 2

- > Preventative care
- > Full refund outpatient or set maximum limits
- > Inpatient and day case

LEVEL 3

- > Preventative care
- > Full refund outpatient or set maximum limits
- > Inpatient and day case
- > Cancer cover
- > Chronic monitoring

All Levels come with a hospital network & preferred provider option and include access to:

- Cigna Virtual Health® including unlimited telephonic GP consultations
- Living Life to the Full - life skills courses
- My Cigna Offers - member discounts portal
- Employee Assistance Programme (EAP) - 24/7 emotional support helpline

5 EASY STEPS TO GET STARTED

As a small business owner, we know that you're short on time and resources. That's why we've made building a healthcare plan affordable and straightforward.

STEP 1

Choose your plan level

- Level 1
- Level 2
- Level 3

STEP 2

Select outpatient cover

- Full refund
- Limit at either £1k or £2k (Level 2 & 3 only)

STEP 3

Determine a hospital network provider

- Cigna's hospital network provider (includes a no shortfall guarantee on surgeons' and anaesthetists' fees)
- Any recognised hospital network/provider

Our 5 simple steps make it easy for you to create a plan that suits you, so you can focus on what matters most - growing your business.

STEP 4

Pick a cost control option

- Set your excess (£100, £250, £500 or £1,000)
- Co-payment of 25% up to the excess amounts

STEP 5

Decide on your underwriting option

- Full medical underwriting
- Continued previous medical exclusions
- Moratorium
- Medical history disregarded

If you have more than 10 employees you have the option to allocate plan cover based on staff seniority. Talk to us to find out more.



CIGNA HEALTH FLEX BENEFITS

On the next few pages you'll find an at a glance look at the benefits. For each benefit you can see:

- Where there's a self-referral option for employees aged 18 or over
- Where any outpatient limit you can select on Level 2 or 3 will apply
- Amount payable - how much the plan covers
- Which benefits are included in Level 1, Level 2 and Level 3

Where Cigna's hospital network/provider option **is not selected**, surgeons' and anaesthetists' fees will be refunded up to the limits in the Cigna Fee Schedule as highlighted in **orange** in the table.



Some benefits aren't included in an outpatient limit. These are:

- mental health treatment received as an outpatient
- surgeons' and anaesthetists' fees
- surgical procedures
- MRI, CT and PET scans



We ask members to always call us first before they go ahead with any treatment. There are some exceptions: well-being choices, the optical benefit and the baby bonus.



All benefit limits apply to each member for every year of insurance unless otherwise stated.



Plan Benefits	Self-referral option	Outpatient limit
1. Hospital charges for: a. diagnostic tests and pathology	√ skin, prostate & breast cancer diagnostics	√ Note: MRI, CT and PET scans do not fall within the outpatient limit
b. outpatient surgical procedures		
c. inpatient surgical procedures d. nursing and accommodation for treatment as an inpatient or day case e. prescribed medicines, drugs and dressings for use whilst an inpatient or for day case treatment. f. one parent or guardian staying with a child		
2. Home nursing charges		
3. Surgical appliance		
4. Private ambulance charge		
5. Specialist physicians' fees		
6. Specialists' consultation fees		√
7. Surgeons' and anaesthetists' fees		
8. Fees for radiotherapy, chemotherapy and oncology		
9. Therapies a. Physiotherapy	√	√
b. Chiropractic treatment and osteopathy	√	√
c. Chiropractic treatment and osteopathy on referral by a specialist		√
d. Biofeedback		√
e. Complementary medicine		√

Amount payable	What's included	Level 1	Level 2	Level 3
Full refund	For certain specified diagnostic tests when members are referred by a GP, have received abnormal results from a health screen or are referred by an extended scope physiotherapist.	√	√	√
Full refund		√	√	√
Full refund	If an eligible child under 16 goes into hospital as an inpatient, we'll pay for the member, their partner or the child's legal guardian to stay with them. Where Cigna's hospital network option is not selected, a maximum of £365 per night is payable for inpatient treatment in a hospital which is not a recognised hospital.	×	√	√
Full refund	For medically necessary and evidence based treatment carried out at home may be provided instead of hospital treatment, where this is recommended by a specialist.	×	√	√
Full refund		×	√	√
Up to £200	Where travel by any other means is not possible due to medical necessity.	×	√	√
Full refund		×	√	√
Full refund		√	√	√
Full refund		√	√	√
Full refund		×	×	√
Full refund	For those aged 18 and over we include the option to self-refer to our preferred provider for physiotherapy or to a chiropractor or osteopath of their choice	√	√	√
Up to £350		√	√	√
Full refund		√	√	√
Full refund	For evidence based treatment of gastrointestinal symptoms including constipation, faecal incontinence or both, for the condition of irritable bowel syndrome, if referred by the patient's specialist. Cover is for one course of treatment, payable once within the lifetime of the plan. We will cover a maximum of 5 sessions carried out at 4 to 6 weekly intervals which are carried out by a specialist nurse or physiotherapist.	√	√	√
Up to £350	For evidence based treatment involving complementary medicine - for example, homeopathy or acupuncture - if recommended by a medical specialist (not a specialist in complementary medicine).	√	√	√

Plan Benefits	Self-referral option	Outpatient limit
10. Mental health a. outpatient care	√	
b. inpatient care		
11. Gender confirmation pre-operative care		
<u>NHS cash benefits</u>		
1. NHS overnight cash		
2. NHS day case cash		
3. NHS day case cancer cash		
4. NHS cancer screen cash		
<u>Supplemental benefits</u>		
1. Care Co-ordination Programme		
2. Well-being choices		
3. Optical benefit		
4. Baby bonus		
5. Wigs for cancer patients		
6. Mastectomy bras for cancer patients		
7. Chronic condition monitoring		
8. Cancer palliation cash		



**Self-referral is an option for members aged 18 and over.
Members aged under 18 should visit their GP for a referral.**

Amount payable	What's included	Level 1	Level 2	Level 3
Full refund	For those aged 18 and over we include the option to self-refer to our preferred provider for psychotherapy or psychiatric care. Members must get a referral from a psychiatrist for admission to an inpatient facility for treatment of any mental health disorder, addiction or alcoholism.	√	√	√
Up to £15,000		×	√	√
Up to £10,000 per lifetime	For outpatient consultations and therapy for members or dependants over the age of 18 who are diagnosed with gender incongruence.	√	√	√
		Level 1	Level 2	Level 3
£250 per night up to 50 nights	A tax-free payment when it's agreed that accessing NHS care instead of private care is the most appropriate option.	×	√	√
£250 per day up to 50 days		×	√	√
£250 per day		×	×	√
£25 per screen	Payment is made following attendance at any of these NHS invited cancer screens: bowel, breast or cervical and on provision of a copy of the results letter.	√	√	√
		Level 1	Level 2	Level 3
Tailored by your case manager	When you're receiving NHS inpatient treatment or any cancer care in the NHS, you may be offered help with additional additional services where they'll actively support your recovery	×	√	√
Up to £350	The list of eligible well-being choices is available to view online at www.cigna.co.uk/wellbeingchoices	√	√	√
Up to £100	For optical services incurred for eye tests and the purchase of eye glass frames with prescription lenses, provided there is a change to the prescription.	√	√	√
£100	For members covered under the plan on the date of the child's birth. The baby bonus is paid for each child born to the member and is payable once per child per family.	×	√	√
Up to £125 per lifetime		×	×	√
Up to £125 per lifetime		×	×	√
Up to £1,000	Where a condition becomes chronic, we'll pay towards the costs of consultations or diagnostic testing for routine monitoring of that condition.	×	×	√
£5,000 fixed sum	A fixed cash sum either as a hospice donation or for home nursing. Any benefit paid by us will be directly to the hospice, or as payment to the provider of home nursing services.	×	×	√



For full information on plan benefits please see the member guide.

MORE ABOUT OUR BENEFITS

Recognised treatment

We cover evidence based treatment of an acute condition. The treatment must be carried out by a healthcare professional, such as a specialist, who's qualified to provide the treatment, to care for the condition, and is recognised by us.

Recognised providers

All treatment, screens and tests must be carried out by providers (such as hospitals, facilities, specialists) recognised by us.

Self-referral

Those aged 18 or over with symptoms or conditions may (if eligible) refer themselves for certain treatments to one of our preferred providers. More information can be viewed online at www.cigna.co.uk/referral-guide

ADD-ON OPTIONS



Dental plan

Help protect the oral health of your employees with a Cigna dental plan.



Travel plan

Help protect employees from common travel risks with a leisure and business travel plan.

Talk to us to find out more.



MORE ABOUT OUR CANCER COVER

Levels 1 and 2 cover up to diagnosis of cancer only. For all plan levels the member may refer themselves to our preferred provider for investigations and diagnosis where they believe they have symptoms, relating to breast, prostate or skin cancer.

With **Level 3**, we'll pay costs for active and evidence based treatment of a primary cancer or a cancer that has spread from its original site, known as secondary cancer or metastatic spread.

We may cover the costs of participating in a regulated phase III or IV clinical trial in the United Kingdom in conjunction with the commonly accepted, established and effective evidence based treatment and where there is perceived advantage to the trial treatment.

If palliative treatment is required, costs for such palliative treatment will not be paid under the plan. However, we'll pay a fixed cash sum either as a hospice donation or for home nursing. We also pay a set amount for wigs and mastectomy bras for members undergoing cancer treatment.



WHY CHOOSE A CIGNA HEALTH FLEX PLAN

We've thought of everything we can do to help you focus on employee health to give you the best chance for success.



Whole person
HEALTH - well-
being choices, and
fast access for early
intervention



An **EXPERIENCED**
CLINICAL TEAM
on hand for when
your employees
need them most



Everything your
employees need is
DIGITAL and at their
FINGERTIPS



Easy to build
PLANS TAILORED
to your small
business needs

CREATE A HEALTHCARE PLAN FOR YOUR BUSINESS WITH HEALTH FLEX

Call us on 01475 492138 or email SME.Telesales@Cigna.com to learn more about our **Health Flex Plan**. We'll help you create the perfect healthcare plan, tailored specifically to your company's needs.







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