

Policy Summary

About Cigna's OralHealth Level 3 Plan

Some important points about Cigna's OralHealth Level 3 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 Guide to Claiming.

Key Benefits of the plan

Plan Benefits	Significant exclusions or limitations	Policy Section
Contribution to private or NHS charges <ul style="list-style-type: none"> 100% of preventative treatment 80% of minor and major treatment 	To a maximum of £800 per year of insurance including <ul style="list-style-type: none"> Preventative treatment up to £300 which includes <ul style="list-style-type: none"> two examinations two scale & polish four x-Rays per year of insurance Minor and major treatment up to £500 which includes <ul style="list-style-type: none"> six sextants of periodontal treatment per year of insurance 	List of Benefits
Orthodontic treatment (for dependant children only).	<ul style="list-style-type: none"> To a maximum of £375 per year of insurance Provided for covered dependant children under age 18 after six months of membership. 	Section 4.1J
Cover for dental emergencies, including overseas emergencies. Treatment to stabilise the immediate problem and relieve severe pain, swelling and bleeding only.	Up to £200 per emergency, four times a year	List of Benefits and Policy Terms & Conditions- Section 3
Dental accident cover provides corrective treatment which is necessary due to extra-oral impact only (i.e. a blow to the mouth) which damages the dentition and supporting structures.	Up to £2,500 per episode, four times a year Treatment relating to accident claims requires pre-authorisation from Cigna, other than any initial emergency treatment for the relief of pain swelling and bleeding.	List of Benefits and Policy Terms & Conditions- Section 3
Cover for oral cancer diagnosis and treatment.	Lifetime limit of £15,000. Requires pre-authorisation from Cigna.	List of Benefits and Policy Terms & Conditions- Section 3 & 4
Placement of a dental implant including any attaching prosthetic device (such as a crown, bridge or dentures).	To a maximum of £600 per year of insurance; <ul style="list-style-type: none"> must be pre-authorised by Cigna; the annual benefit applies irrespective of the number of implants placed. 	List of Benefits
Hospital cash payment for overnight stays for oral surgery.	£50 per night to a maximum of £1,000 per year of insurance.	List of Benefits
No pre-joining examination required.	Main treatments not covered:	Section 4
Immediate cover, no qualifying period.	<ul style="list-style-type: none"> Cosmetic treatment Treatment for dental implants when directly or indirectly related to any of the following: <ul style="list-style-type: none"> failure of the implant to integrate; replacement of the implant following failure, including replacement of any attaching 	Section 4.1 (g) Section 4.1 (n)

	prosthetic device (such as a crown, bridge or dentures); – breakdown of osseointegration; – peri-implantitis. ■ Replacement of lost or stolen appliances ■ Orthodontic treatment for all members, and for dependant children over the age of 18 ■ All professional sports injuries ■ Treatment related to the following amateur sports: boxing, hockey, rugby, shinty and martial arts, except where mouth guards are worn ■ Pre-existing oral cancer or oral cancer which is diagnosed within 90 days of the start date. See policy terms and conditions for our full list of exclusions.	Section 4.2 (e) Section 4.1 (j) Section 4.1 (o) Section 4.1 (t)
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The product is provided by Cigna Life Insurance Company of Europe S.A.-N.V., UK Branch with its registered office at Chancery House, 1st Floor, St Nicholas Way, Sutton, Surrey SM1 1JB, which is the UK Branch of Cigna Life Insurance Company of Europe S.A.-N.V., a private limited liability company under Belgian law. Administration is provided by Cigna European Services (UK) Limited.

Length of cover

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

Application for Cover under the policy shall commence on the day a director or employee becomes a member of the plan by fulfilling the eligibility conditions agreed between the employer and Cigna.

Making a claim

You should pay the dentist directly. Cigna will then settle all bills direct with you on receipt of a completed claim form accompanied by the original receipts and bills.

Claims should be submitted to Cigna at 1 Knowe Road, Greenock, Scotland PA15 4RJ within 90 days of the start of treatment, either online, by email or by post. Please refer to the Cigna Guide to Claiming for details.

Please note that claims for oral cancer, dental implants, accidental damage treatment and inpatient hospital stays must receive pre- authorisation from Cigna.

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 753318

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

Financial Ombudsman Service
 Exchange Tower
 Harbour Exchange Square
 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. is 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.

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