Benefit Schedule
保障範圍

TWO PLANS FOR YOUR CHOICES

CIGNA's Lady Care Plan Plus provides two different levels of insurance coverage to address different needs:

As long as the policy is in force, you may opt to convert from Plan 1 to Plan 2. No evidence of insurability is required. However, conversion from Plan 2 to Plan 1 is subject to insurability requirements.

兩個自選計劃

信諾的「完美女性保障計劃 +」設有兩個不同保障範圍的計劃，讓妳按照人生不同階段的需要作出選擇：

在保單有效期間，妳可因應個人需要，在毋須提交可保證明之情況下，從「計劃1」轉往「計劃2」。然而，從「計劃2」轉往「計劃1」則需符合可保要求。

Plan 計劃	Coverage (details as below) 保障範圍 (細則如下)	Target 受保對象
1	A to E 甲至戊	Mothers-to-be aged between 16 and 40 計劃生育的16至40歲女性
2	A to C 甲至丙	Ladies aged between 16 and 55 16至55歲的女性

	Benefit Amount as Percentage of Sum Insured 保障額賠償百分率 [8]
(A) Female Disease 甲. 女性疾病 [1, 4, 5]	
1. Carcinoma-in-situ 原位癌 - Cervix Uteri, Breast, Uterus, Fallopian Tube, Vagina, Ovary 子宮頸、乳房、子宮、輸卵管、陰道、卵巢	100%
2. Female Cancer 女性癌病 - Cervix Uteri, Breast 子宮頸癌、乳癌	100%
3. Coronary Treatment 冠狀動脈治療	100%
4. Hysterectomy 子宮切除術	100%
5. Mastectomy 乳房切除術	100%
6. Systemic Lupus Erythematosus 系統性紅斑狼瘡症	100%
7. Rheumatoid Arthritis 類風濕性關節炎	100%
(B) Surgery Coverage 乙. 手術保障 [5]	
1. Facial Cosmetic Surgery due to accident 因意外導致之面部整形手術	Up to 100% 最高達100%
2. Skin Transplantation due to accidental burns 因意外燒傷導致之皮膚移植手術	Up to 100% 最高達100%
(C) Free Medical Check-up 丙. 免費健康檢查 [5, 6] Once every two years until the earlier of age 70 or the maturity of the basic life plan. 每兩年一次直至受保人70歲或基本人壽計劃期滿為止 (以較早者為準)	
(D) Pregnancy Complications 丁. 懷孕併發症保障 [2, 7]	
1. Disseminated Intravascular Coagulation 瀰漫性血管內凝血	100%
2. Ectopic Pregnancy 宮外孕	100%
3. Hydatidiform Mole 葡萄胎	100%
4. Still Birth 胎死腹中	100%
(E) Congenital Anomalies 戊. 初生嬰兒先天性異常疾病 [3, 7]	
1. Down's Syndrome 唐氏綜合症	100%
2. Spina Bifida 脊柱裂	100%
3. Tetralogy of Fallot 法樂氏四聯症	100%
4. Tracheoesophageal Fistules and Oesophageal Atresia 食管閉鎖及食管氣管漏	100%
5. Hydrocephalus 腦積水	100%
6. Neonatal Death (within 45 days from birth) 初生嬰兒夭折 (出生後45天內)	100%
7. Muscular Dystrophy 肌肉萎縮	100%
8. Cleft Palate and/or Cleft Lip 唇齶裂	100%
9. Ano-Rectal Atresia 肛門閉鎖	100%
10. Congenital Dislocation of the Hip 先天性臀關節脫臼	100%
11. Exomphalos or Umbilical Hernia 臍疝	100%
12. Patent Ductus Arteriosus 動脈導管未閉	100%

1 If more than one Female Diseases under Coverage A are caused by the same illness, only one Female Disease Benefit will be payable. Each Female Disease will only be paid once under Coverage A.
2 If more than one Pregnancy Complications occur in the same pregnancy, only one Pregnancy Complication benefit will be payable.
3 If the new born baby suffers from more than one Congenital Anomalies and requires undergoing surgery or examinations, only one Congenital Anomaly will be payable.
4 Benefits in Coverage A are not payable if the insured falls ill with any of the diseases listed under the Benefits Schedule above within 90 days from the policy issue date.
5 For Coverages A, B and C, the expiry age is 70.
6 For Coverage C, the first checkup becomes available in the second Policy year; a window period of 3 months is allowed for the completion of the checkup.
7 For Coverages D and E, the expiry age is 45 and the waiting period is 8 calendar months.
8 This Policy will terminate when total benefits payable under the plan reaches 500% of the sum insured.

1 於甲項保障內，由相同病因引致多於一項的受保疾病，本公司只會對其中一項作出賠償。就每一項受保疾病，本公司只會作出一次賠償。
2 若於同一次懷孕期間，感染多於一項的懷孕併發症，本公司只會對其中一項作出賠償。
3 若初生嬰兒感染多於一項的初生嬰兒先天性異常疾病及需接受手術或檢查，本公司只會對其中一項作出賠償。
4 若受保人於保單簽發日起九十天內患有任何甲項保障疾病，有關之保障將不會作出賠償。
5 甲、乙及丙項保障的保障期至受保人年滿70歲止。
6 丙項保障的首次健康檢查服務將於第二個保單周年開始後進行，有效期為三個月。
7 丁及戊項保障期至受保人年滿45歲止，而等候期則為八個月。
8 當計劃支付的索償額總和相等於500%保障額，此保單將會終止。

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Lady Care Plan Plus
完美女性保障計劃+

Leading Your Way to a Perfect Life
伴妳漫步完美人生路

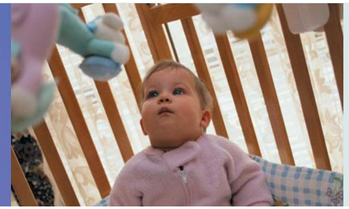
Whatever life stage you are in, you will always be doing your best to care for yourself and your family. At CIGNA, caring is our business. We understand the 21st century woman needs the extra care to support her multiple roles as working professional, loving wife and devoted mother.

We would like to introduce to you the CIGNA Lady Care Plan Plus to safeguard what is already yours and what will be yours in the future.

無論處於人生那一階段，妳總會盡力照顧自己和家庭。信諾以關懷備至為宗旨，深明廿一世紀女性在同時兼任職業女性、賢淑妻子及慈愛母親多重身份，更加需要額外的關懷。

信諾「完美女性保障計劃 +」助妳未雨綢繆，讓妳緊握現在及迎接未來。

Plan Features
計劃特點



FREE BIENNIAL MEDICAL CHECK-UP SERVICES — TO KEEP TRACK OF YOUR FITNESS

By enrolling in the CIGNA Lady Care Plan Plus, you can rest assured that your health is being well looked after with our FREE biennial medical check-up services, available to you until aged 70 as long as your policy remains valid. This will help you protect yourself against the unpredictable, and anticipate the changes that your body will go through.

每兩年一次免費健康檢查 — 助妳了解身體狀況

在保單生效期間，「完美女性保障計劃 +」特別提供每兩年一次免費健康檢查服務直至70歲，為妳帶來呵護備至的健康保障，助妳了解身體上的任何變化，免受突如其來的疾病所困擾。

FEMALE DISEASES COVERAGE

CIGNA's Lady Care Plan Plus provides you with comprehensive insurance protection against diseases that are common among women, such as breast cancer, cervix uteri cancer and systemic lupus erythematosus. In other words, relief from the financial burden of medical expenses to allow you to recuperate in total peace of mind.

婦女疾病保障

信諾的「完美女性保障計劃 +」特別為妳提供針對常見婦女疾病的全面保障，例如乳癌、子宮頸癌及系統性紅斑狼瘡症等。換言之，即使不幸罹患惡疾，妳亦毋須承受沉重的財政負擔和被龐大的醫療開支所困擾，可無後顧之憂地安心養病，戰勝病魔。

ACCIDENTAL SURGICAL COVERAGE — TO ELIMINATE INSUPERABLE OBSTACLES

CIGNA understands the unbearable pain and trauma inflicted on a woman who is disfigured by a serious accident. To help the injured regain total confidence and resume a normal life, CIGNA's Lady Care Plan Plus incorporates special coverage for facial cosmetic surgery and skin transplantation caused by an accident.

意外導致之手術賠償 — 助妳消除困擾

信諾明白意外導致容顏及身體受損所帶來難以承受的肉體及心靈傷害。為協助受傷者重拾自信及回復正常生活，信諾的「完美女性保障計劃 +」特別提供因意外而需進行面部矯形或皮膚移植手術的保障。

CARING FOR YOU AS A DEVOTED MOTHER

As a mother-to-be, you may be both excited about the arrival of a newborn baby and possibly a little anxious about potential pregnancy complications. CIGNA's Lady Care Plan Plus helps relieve your worries by providing comprehensive coverage of pregnancy complications including ectopic pregnancy, hydatidiform mole, still birth and disseminated intravascular coagulation.

獻上對準母親的關懷

作為一位準母親，既會懷欣喜的心情迎接新生命的降臨，同時也會對懷孕可能引起的併發症感到忐忑不安。為消除妳的疑慮，信諾的「完美女性保障計劃 +」特別提供全面的懷孕併發症保障，包括宮外孕、葡萄胎、胎死腹中及瀰漫性血管內凝血。

CARING FOR YOUR PRECIOUS CHILD

The actual arrival of your new born baby is the moment which you have been waiting for so long. CIGNA's Lady Care Plan Plus now extends its coverage to your baby by insuring the cost of treatment for twelve kinds of congenital anomaly, including Down's syndrome, spina bifida, hydrocephalus, muscular dystrophy and others, caring for both you and your precious child.

關懷新生命

新生命的來臨是母親期待已久的事情，為延展信諾的關懷，我們特別為妳的小寶寶帶來多達十二項先天性異常疾病的醫療保障，包括唐氏綜合症、脊柱裂、腦積水及肌肉萎縮等，為偉大母親及小生命獻上一份關懷。

AS SHORT A WAITING PERIOD AS IT IS POSSIBLE OFFER

Whether it is protection for a mother-to-be or for a new-born baby, the Plan's waiting period is just 8 calendar months from the issue date.

特短等候期

不論是對準母親或初生嬰兒的保障，等候期一律為保單簽發日期起計算之八個月內。