



2025 Q4 Cigna VHIS EXTRA BONUS Premium Discount Promotion

At Cigna Healthcare, we are committed to support your health needs at different stages of life, giving you peace of mind to protect yourself and your loved ones. Enroll in our **Cigna VHIS Series – Flexi Plan (Superior)** to enjoy up to **8-month premium discount¹** in two consecutive years. Enroll together with your family to enjoy up to **12-month of premium discount¹** over three consecutive years and enjoy tax deduction on your premium paid!



Promotion Period: 1 September 2025 to 30 September 2025

2025 Q4 Cigna VHIS EXTRA BONUS Premium Discount Promotion Offer Details: Cigna VHIS Series – Flexi Plan (Superior)

Policy Year	Eligible Premium Discount ²	
	Single Policy	Family Policies (2 or more members) ³
Year 1	2-month premium discount	2-month premium discount
Year 2	4-month premium discount + 2-month premium discount (If no claims have been paid or submitted for the 1st Policy Year ¹)	4-month premium discount + 3-month premium discount (If no claims have been paid or submitted for the 1st Policy Year ¹)
Year 3	/	3-month premium discount (If no claims have been paid or submitted for the 1st and 2nd Policy Year ¹)

The above promotions are subject to terms and conditions.

Remarks:

1. The Policy Holder for single policy and family policies is eligible for an additional 2-month premium discount (applicable to a single policy) or an additional 3-month premium discount (applicable to family policies) at renewal in the 2nd Policy Year, provided that no claims have been paid or submitted for the 1st Policy Year, including claims submitted after the 2nd Policy Year Renewal Date. Family policies are eligible for an additional 3-month premium discount at renewal in the 3rd Policy Year if no claims have been paid or submitted for the 1st and 2nd Policy Years, including claims submitted after the 2nd and 3rd Policy Year Renewal Dates.
2. Only applicable to plans with deductible of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000.
3. Applications for all family members must be submitted at the same time to be eligible for the offer. Family members include spouses (including domestic partners), children, parents, and siblings.

Plan Features

Governed medical plans with various plan options



Flexible options

Including Standard Plan, Flexi Plan (SMM) and Flexi Plan (Superior), with different deductible and wards class options.



Hassle-free on medical expenses

Up to HK\$30,000,000 per year and unlimited lifetime benefit limit.



Comprehensive protection

All cancer treatment expenses are fully covered^{1,2}, including various common non-surgical cancer treatments³.



Tax deductible

Up to HK\$8,000 per insured person per tax year for tax deduction.



Guaranteed renewal

Guaranteed renewal up to age of 100, no matters how your health conditions changed.



Cashless Medical Services⁴ and Cigna Care Manager

With extensive network of medical professionals and personalized healthcare concierge service for you.

Remarks

- 1. Applicable to Cigna VHIS Series - Flexi (Superior) only.
- 2. Subject to the Annual Benefit Limit.
- 3. Covers a number of non-surgical cancer treatments including chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy etc. Proton therapy, gamma knife and cyber knife are radiation treatments that are also covered as radiotherapy.
- 4. The Cashless Medical Service is a value-added service and subject to terms and conditions.

This section highlights key selling points of the Cigna VHIS Series.
For detailed information regarding coverage, terms, and conditions, please refer to the brochure/policy document.



Variety of Value-added Services

Cigna Care Manager One-to-One Health Concierge Services

Supported by a team of registered nurse, offering personalized healthcare concierge services and supports throughout your health journey.



New Customer Stories:

- 1) Severe Accident During Overseas Travel?
- 2) Diagnosed with Stomach Cancer?

Scan to learn more about the stories!

Cashless Medical Service Hassle-free cashless arrangement

Enjoy cashless hospitalization arrangement! with our network in Hong Kong of 1,000+ reputable medical providers



Day Procedure Centre Cashless Service

Extensive network in Hong Kong and time saving

Perform OGD and Colonoscopy at network Day Procedure Center with Cashless Medical Service, reduces the risk of hospital acquired infection and provide you with convenience.



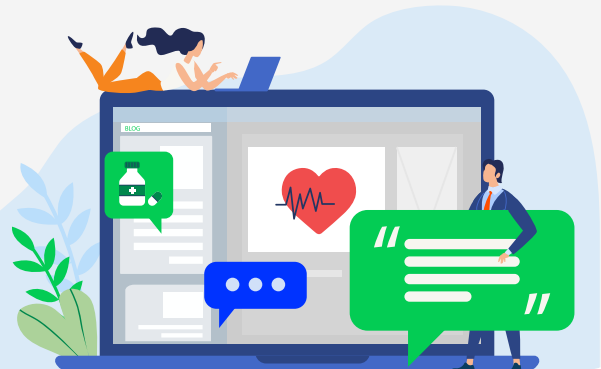
Booking Hotline: (852) 8100 4330

Access to Smart Health Online health information hub

Provide you with the latest health and wellness information to improve your health and wellness.



Scan to visit
Cigna Smart Health



MyCigna HK App Your on-the-go healthcare companion

Featuring user-friendly functionalities, including submit and check of claims, finding network doctors and clinics, and even submit Cashless Medical Services Request anytime, anywhere!



Scan to download



I. The Cashless Medical Service is a value-added service and subject to terms and conditions. To use the Cashless Medical Service, a Pre-approval Form for Cashless Medical Service ("Pre-approval Form") must be submitted to us for approval prior to hospital admission. Cigna Healthcare requires 5 working days upon receipt of a completed form and supporting medical documents to process the application. We will confirm your application by issuing you a Letter of Guarantee to Cashless Medical Service (CMS) which sets out the conditions of the Cashless Medical Service arrangement. We have the absolute discretion to decline the Cashless Medical Service application based on information provided by the Insured Person and/or Policy Holder about the Insured Person's medical condition or if the Cashless Medical Service application does not include valid, sufficient and complete information for credit card authorization. All Cashless Medical Service approvals provided by us are subject to the deductible level and benefit limit of the Policy. The Insured Person and/or Policy Holder are responsible for settling any amount not covered by their Policy.

2025 Q4 Cigna VHIS EXTRA BONUS Premium Discount Promotion – Terms & Conditions:

- 1. 2025 Q4 Cigna VHIS EXTRA BONUS Premium Discount Promotion (the “Offer”) is organized by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”).
- 2. The Offer is valid from 1 September 2025 to 30 September 2025, both days inclusive (the “Promotion Period”).
- 3. Eligible plans include Cigna VHIS Series – Flexi Plan (Superior) with HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover (if applicable) (the “Eligible Plan(s)”).
- 4. The Offer is only applicable to successful applications for Eligible Plans that are submitted during the Promotion Period and must be underwritten and issued by Cigna Healthcare on or before 31 December 2025 (“Eligible Policy(ies)”). Each Eligible Policy will be entitled to an offer of premium discount (“Premium Discount”) as stated in clauses 6 below provided that the Eligible Policy remains continuously inforce under an Eligible Plan until the Premium Discount is applied.
- 5. The Offer cannot be combined with any other promotional offer, except the exclusive online offer (with promo code) for Cigna VHIS Series – Flexi Plan (if applicable).
- 6. Eligible single and family policies with an annual payment frequency will enjoy a 2-month premium discount based on the standard annual premium in the 1st Policy Year, and a 4-month premium discount in the 2nd Policy Year. If no claims have been paid or submitted during the 1st Policy Year, the Policy Holder will be eligible for an additional premium discount at renewal in the 2nd Policy Year – 2 months for a single policy and 3 months for family policies. If no claims have been paid or submitted during both the 1st and 2nd Policy Years, the Policy Holder of a family policy will be eligible for an additional 3-month premium discount at renewal in the 3rd Policy Year.
For policies with a monthly payment frequency, both single and family policies will enjoy a 2-month premium discount based on the standard monthly premium in the 1st Policy Year, and a 4-month premium discount in the 2nd Policy Year. If no claims have been paid or submitted during the 1st Policy Year, the Policy Holder will be eligible for an additional premium discount at renewal in the 2nd Policy Year – 2 months for a single policy and 3 months for family policies. If no claims have been paid or submitted during both the 1st and 2nd Policy Years, the Policy Holder of a family policy will be eligible for an additional 3-month premium discount at renewal in the 3rd Policy Year.

Calculation of Premium Discount on Eligible Policy:

Policy Year	Eligible Premium Discount	
	Single Policy	Family Policies (2 or more members)
Year 1	2-month premium discount	2-month premium discount
Year 2	4-month premium discount + 2-month premium discount (If no claims have been paid or submitted for the 1st Policy Year)	4-month premium discount + 3-month premium discount (If no claims have been paid or submitted for the 1st Policy Year)
Year 3	/	3-month premium discount (If no claims have been paid or submitted for the 1st and 2nd Policy Year)

If any claims for the 1st Policy Year are submitted before the 2nd Policy Year Renewal Date and the claim payment is made after the 2nd Policy Year Renewal Date, or any claims for the 1st Policy Year are submitted after the 2nd Policy Year Renewal Date, the Policy Holder will not be entitled to the additional 2-month premium discount for a single policy and the 3-month premium discount for family policies. The Policy Holder will need to reimburse previously received discount upon Cigna Healthcare’s request.

Similarly, for family policies, if any claims for the 2nd Policy Year are submitted before the 3rd Policy Year Renewal Date, and the claim payment is made after the 3rd Policy Year Renewal Date, or any claims for the 2nd Policy Year are submitted after the 3rd Policy Year Renewal Date, the Policy Holder will not be entitled to the additional 3-month premium discount and will need to reimburse previously received discount upon Cigna Healthcare’s request. The claims records of individual family members will be assessed independently and will not affect the eligibility of other family members for the no claims premium discount.

- 7. The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy. The Offer is not applicable to any premium loading (if any) and levy.
- 8. For the Eligible Policies of Cigna VHIS Series - Flexi (Superior), only the actual paid premiums are tax deductible. The premium discount (if any) are not tax deductible. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
- 9. In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Premium Discount will be cancelled, only the actual premium paid will be refunded. The Premium Discount cannot be redeemed for cash or transferred under all circumstances.

2025 Q4 Cigna VHS EXTRA BONUS Premium Discount Promotion – Terms & Conditions:

- I0. Each Eligible Policy can only enjoy the Premium Discount once.
- II. The Offer is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan(s) within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan(s) during the Promotion Period.
- I2. All the Eligible Policies need to undergo normal application process, including underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or reject any application.
- I3. Staff of Cigna Healthcare and their families are not eligible for the Offer.
- I4. Cigna Healthcare reserves the right to change, suspend or cancel the Offer or change any of the terms and conditions of the Offer at any time without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.

Terms & Conditions of Cigna Healthcare's VHIS Shopping Vouchers Promotion ("T&C"):

信諾環球自願醫保購物禮券推廣活動條款及細則：

- I. This promotion (the "Promotion") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
此優惠（下稱「推廣活動」）由信諾環球保險有限公司（「信諾環球」）舉辦。
2. The Promotion is valid from 1 September 2025 to 30 September 2025, both days inclusive (the "Promotion Period").
推廣活動由 2025 年 9 月 1 日至 2025 年 9 月 30 日止，包括首尾兩日（下稱「推廣期」）。
3. The Promotion is only applicable to Cigna VHIS Series ("Eligible Plans"), including
此推廣活動只適用於信諾自願醫保系列（「合資格計劃」），包括
 - Flexi Plan (Superior) with HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover
靈活計劃（優越）的港幣\$15,000、港幣\$25,000、港幣\$50,000 或港幣\$75,000 自付費計劃。病房類別及受保地區選項則不限。
4. To qualify for the Promotion, all conditions below must be satisfied:
要享有此推廣活動優惠，必須符合以下所有條件：
 - i. The new applications must be submitted through the "contact me" form on the Cigna Healthcare web page, or call Cigna Healthcare designated hotline 8100 1526 to submit contact details; and
新投保申請必須透過信諾環球網站上的「請聯絡我」表格，或致電信諾環球專屬熱線 8100 1526 提交聯絡資料；及
 - ii. The new applications of Eligible Plan must be received by Cigna Healthcare within the Promotion Period, solely based on the record of Cigna Healthcare; and
於推廣期內信諾環球收到合資格計劃之新投保申請，而收到申請之時間僅根據信諾環球的紀錄而定；及
 - iii. Policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 31 October 2025 (each an "Eligible Policy"); and
所有相關計劃之申請必須由信諾環球於 2025 年 10 月 31 日或之前核保並簽發（每張保單下稱「合資格保單」）；及
 - iv. Each Eligible Policy shall only be counted once for the Promotion; and
每張合資格保單於推廣期內只可參與此推廣活動一次；及
 - v. Each Eligible Policy must be in force and all payable premiums shall have been settled by the policyholder when the shopping vouchers are mailed to the policyholder of the relevant Eligible Policy ("Eligible Policyholder").
當購物禮券寄出予合資格保單之保單持有人（下稱「合資格保單持有人」）時，每張合資格保單必須仍然生效及合資格保單持有人已成功繳付所有屆時需繳付的保費。
5. Each Eligible Policy will be entitled to receive Parknshop shopping voucher, value of HK\$300.
每張合資格保單可享香港百佳超級市場禮券，價值港幣\$300。
6. The shopping voucher(s) are not refundable or redeemable for cash. If Cigna Healthcare cannot provide the shopping voucher(s) (i.e. ParknShop shopping voucher(s)) for any reasons, Cigna Healthcare reserves the right to replace the said voucher(s) with other voucher(s) at the same face value and the Eligible Policyholder shall not raise any objection to this arrangement. The use of all voucher(s) is subject to the terms and conditions

imposed by the supplier. Cigna Healthcare is not the supplier or distributor of the voucher(s) and shall not be liable in any way whatsoever in relation to any aspects for the use of the voucher(s), including but not limited to their services' quality and supply.

有關購物禮券不可作退款或兌換現金。如因任何原因而不能提供有關禮券(即香港百佳超級市場購物禮券)，信諾環球有權以相同價值的其他公司發出的禮券代替有關禮券，合資格保單持有人不得異議。所有禮券之使用受個別供應商所定之條款及細則約束。信諾環球並非禮券的供應商或分銷商，並無須在任何形式上就服務或使用服務的結果負責(包括但不限於服務的品質及供應)。

7. The shopping voucher(s) (i.e. ParknShop shopping voucher) will be mailed to the Eligible Policyholder's last known correspondence Hong Kong address (based on Cigna's Healthcare's record) after 6 months from the policy issue date or before 30 June 2026. If the Eligible Policyholder is not be able to receive any shopping voucher(s) due to an inaccurate or incorrect correspondence address being provided to Cigna Healthcare, or non-delivery arising from an address outside of Hong Kong, Cigna Healthcare will not be liable or responsible for the loss or non-delivery.

購物禮券(即香港百佳超級市場購物禮券)將於合資格保單簽發日起計6個月後或於2026年6月30日前郵寄至合資格保單持有人最近所提供之香港通訊地址(根據信諾環球紀錄)。若合資格保單持有人因提供錯誤通訊地址或提供非香港地址而無法收到有關購物禮券，信諾環球概不承擔任何失去或未能收到獎品之責任。

8. The Eligible Policyholder should contact Cigna Healthcare by 31 July 2026 for enquiry if the shopping voucher(s) or e-gift voucher(s) cannot be received. Cigna Healthcare will not be able to handle any shopping voucher(s) or e-gift voucher(s) re-issuance after this date.

若合資格保單持有人無法收到有關購物禮券或電子購物禮券，請於2026年7月31日或之前聯絡信諾環球。在此日期之後，信諾環球將無法處理購物禮券或電子購物禮券的重新發放事宜。

9. The applicant is responsible for reviewing these terms and conditions. By participating in the Promotion, the applicant agrees and accepts to be bound by these terms and conditions.

申請人有責任閱讀此等條款及細則。通過參與本推廣活動，即代表申請人同意並接受此等條款及細則的約束。

10. All application(s) for the Eligible Plan are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.

所有合資格計劃投保申請須經信諾環球核保及批准。信諾環球保留是否接受任何有關計劃投保申請的絕對權利。

11. The Promotion is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.

推廣活動並不適用於推廣期之前12個月內已遞交申請或已生效的合資格計劃但其後撤回投保申請或取消保單，並於推廣期內再次投保合資格計劃之客戶。

12. The Promotion cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (Superior) (if applicable):

本推廣活動不可與其他優惠同時使用。以下適用於信諾自願醫保系列 – 靈活計劃(優越)的折扣推廣活動除外(如適用)：

- Cigna Healthcare VHIS Premium Discount Promotion
信諾環球自願醫保保費減免推廣

13. Cigna Healthcare gives no warranty or representation for and is not legally liable for the loss, damage, delay, non-delivery or misdelivery of the shopping voucher(s) sent by post.

信諾環球不會就任何購物禮券於郵寄過程中的遺失、損壞、郵遞延誤、無法派遞或派遞錯誤負上任何責任。

14. Cigna Healthcare reserves the right to change, suspend or cancel the Promotion or change any of the terms and conditions of the Promotion at any time without prior notice. In case of any disputes, decision of Cigna Healthcare shall be final.

信諾環球保留在沒有預先通知的情況下隨時更改、暫停或取消是次推廣活動或修訂其條款及細則之權利。有關是次推廣活動的任何爭議，信諾環球保留最終決定權。

15. The terms and conditions contain general information only. It does not constitute any contract or any part thereof between Cigna Healthcare and any other party(ies). All the product information is for reference only. For details of the features, contents, terms, conditions, and exclusions of the relevant specified product, please refer to the relevant product brochure(s) and policy provision(s).

此條款及細則只載有一般資料，並不構成信諾環球與任何人士或團體所訂立任何合約或合約的任何一部份。所有產品資料只供參考。就有關產品特色、內容、條款、細則及不保事項，請參閱相關產品小冊子及保單條款。

16. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the [Personal Information Collection Statement of Cigna Healthcare Hong Kong](#). By participating in this Promotion, the applicants are deemed to have read, understood and agreed to be bound by the Cigna Healthcare Personal Information Collection Statement.

與此推廣活動有關的個人資料的收集、使用、儲存、披露或其他處理方面，將根據[信諾環球香港個人資料收集聲明](#)進行收集、處理或使用。參與此推廣活動即表示申請人已閱讀、理解、接受並被視為明白及同意遵守信諾環球的個人資料收集聲明。