



Critical Illness  
General Insurance



# Cigna Healthcare VitalGuard Critical Illness Plan™

**cigna**  
healthcare



# About Cigna Healthcare

**Cigna Healthcare is the health benefits provider of The Cigna Group, committed to improving the health and vitality of those we serve.**

## Why Our Customers Choose Cigna Healthcare



A global footprint with sales capacity and operations in **MORE THAN 30 MARKETS AND JURISDICTIONS<sup>1</sup>**



**RANKED 16<sup>TH</sup>** on the 2025 Fortune 500 List



More than **182 MILLION CUSTOMER RELATIONSHIPS** around the world!<sup>1</sup>



Cigna Healthcare Hong Kong, founded in 1933, is named as a '**CARING COMPANY**' by the Hong Kong Council of Social Service



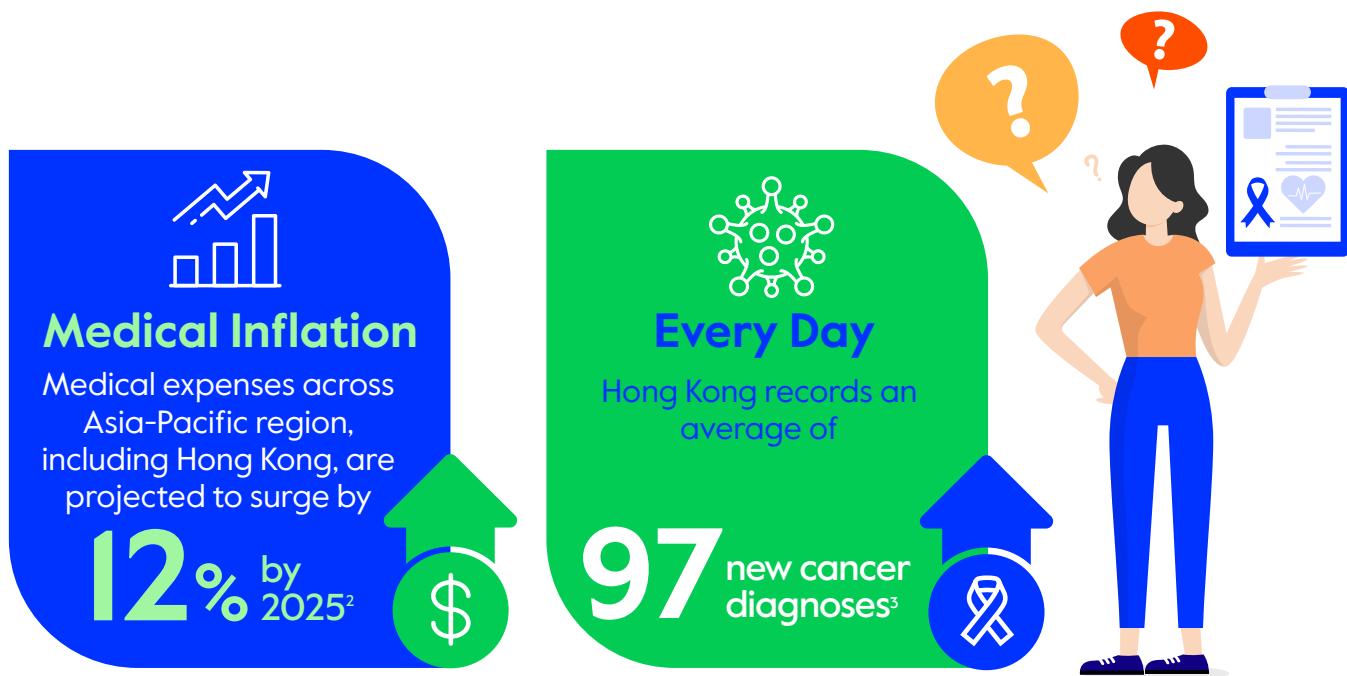
More than **73,000 EMPLOYEES** around the world!<sup>1</sup>

Remark:

I. The information provided is for informational purposes only and reflects data as of June 2025. It is subject to change.

# Empowering Recovery: Your Protector Against Health and Financial Burdens

With healthcare expenses steadily rising in Hong Kong, preparing for the health and financial impact of critical illnesses is now an essential part of personal and family financial planning. Yet despite growing awareness, over 80% of residents still lack cancer-specific insurance<sup>1</sup>. Meanwhile, the cost of private healthcare has risen sharply, with long-term treatments not only pose a risk of income disruption but also place significant financial burdens on families, further impacting recovery progress and overall quality of life.



Serious health conditions often bring significant financial pressures alongside physical challenges. **Cigna Healthcare VitalGuard Critical Illness Plan™** is designed to complement medical coverage by providing enhanced financial protection against critical illnesses, ensuring more comprehensive support for our customers. This plan offers a lump-sum benefit to support indirect financial needs. It covers both critical illnesses and early stage critical illnesses, along with access to health expertise for second medical opinions. As your vital financial safety net, the plan enables you and your families to focus on recovery without the added stress of financial uncertainty. It is a comprehensive solution that helps guard your health, finances, and peace of mind.

## Remarks:

1. 2024 Health Awareness Study by Insurance Asia
2. 2025 Global Medical Trends Survey by Willis Towers Watson
3. Overview of Hong Kong Cancer Statistics of 2022 by Hong Kong Hospital Authority

# Life Happens...



If diagnosed with a critical illness, patients and their families may face multiple challenges:

## Loss of income

Treatment and recovery may disrupt work, affecting household finances



## Rising medical costs

Hospitalization, surgery, and medication expenses can accumulate quickly

## Limited recovery support

Ongoing expenses and emotional stress can strain resources and well-being

## Family obligations

Mortgage, children's education, and daily expenses remain unavoidable regardless of health status

# Flexible Protection, Thoughtful Support for Every Life Stage



## Already have medical coverage?

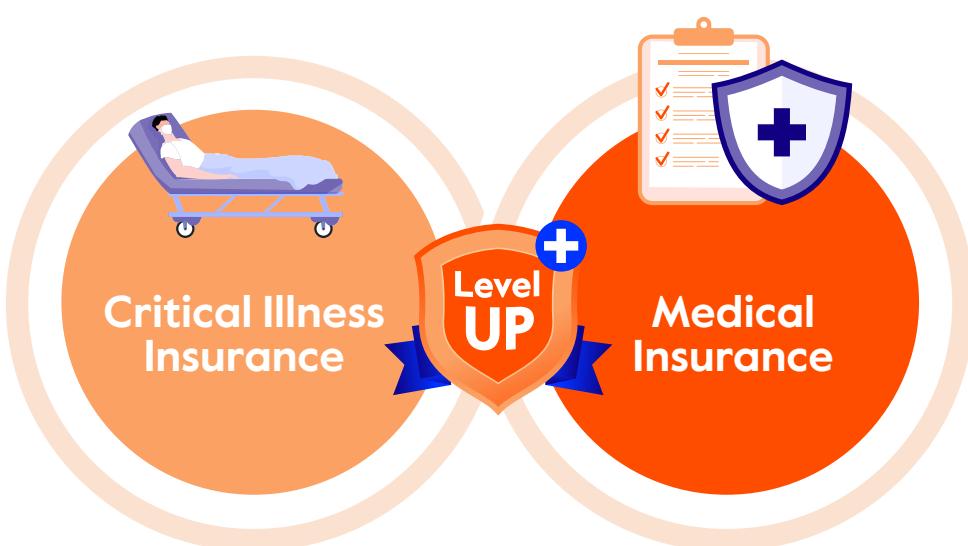
If you are currently covered by a medical insurance plan, you can enhance your protection by adding critical illness coverage. This provides support for unexpected health challenges, from treatment costs to daily living expenses, helping to ease financial stress and offering more comprehensive protection for you and your loved ones.



## New to medical or critical illness insurance?

We offer the critical illness plan that are easy to get started with, and designed to help you handle sudden health issues with confidence.

# Your Ideal Protection Combo



Whether facing a sudden diagnosis or navigating a long-term recovery, **Critical Illness Insurance** and **Medical Insurance** serve distinct yet complementary roles. By combining both, you and your family will receive comprehensive protection — covering medical expenses and providing financial support throughout the recovery journey — at different life stages.

## Benefits of Double Protection

	Critical Illness Insurance	Medical Insurance
 <b>Coverage</b>	<ul style="list-style-type: none"> <li>✓ Covers critical illnesses and early stage critical illnesses</li> </ul>	<ul style="list-style-type: none"> <li>✓ Covers hospitalization, surgery, outpatient treatment, and other eligible medical expenses</li> </ul>
 <b>Benefit Type</b>	<ul style="list-style-type: none"> <li>✓ Lump sum compensation to replace income and support daily living</li> </ul>	<ul style="list-style-type: none"> <li>✓ Reimbursement of actual medical expenses incurred</li> </ul>
 <b>Benefit Usage</b>	<ul style="list-style-type: none"> <li>✓ Flexible use for living expenses, recovery, or family needs to maintain quality of life</li> </ul>	<ul style="list-style-type: none"> <li>✓ Covers eligible hospitalization and medical costs</li> </ul>
 <b>Payout</b>	<ul style="list-style-type: none"> <li>✓ Immediate lump sum compensation upon diagnosis</li> </ul>	<ul style="list-style-type: none"> <li>✓ Reimbursements made after treatment, based on actual expenses or via Cashless Medical Service</li> </ul>
 <b>Purpose</b>	<ul style="list-style-type: none"> <li>✓ Provides financial support to help you and your family reduce economic stress, enabling you to focus on recovery</li> </ul>	<ul style="list-style-type: none"> <li>✓ Provides comprehensive medical support across all stages of health journeys from prevention, diagnosis, treatment, to recovery. Eases treatment burden and includes rehabilitation, extended care benefits and value-added services</li> </ul>

# Comprehensive Protection Tailored for Real Life\*

**Cigna Healthcare VitalGuard Critical Illness Plan™** provides individuals and families with practical, flexible and comprehensive protection against life's unexpected health challenges. This 5-year term Critical Illness Insurance plan, with guaranteed renewal up to age 85, offers a flexible and practical solution for safeguarding you and your family's financial future.



Sum Insured up to  
HK\$4,000,000<sup>1</sup>



**Total 110**  
diseases and  
surgeries<sup>2</sup>



**58 critical illnesses**



**4**  
early stage  
critical illnesses

**4**

**+**

**43**

**+**

**5**

surgeries

juvenile critical  
illnesses

## Critical Illness Benefit

Receive **100% of the Sum Insured** upon diagnosis of any of the **58** covered critical illnesses, including **Cancer, Stroke, Heart Attack, and organ failure**. This lump sum payout is designed to help you and your family manage daily living expenses, replace lost income, and focus on recovery without added financial stress.

## Early Stage Critical Illness Benefit

Early action matters. This benefit provides 20% of the Sum Insured for each diagnosis of early-stage conditions, including **Carcinoma-in-situ** (claimable up to 2 times in different organs), **Early Stage Cancer, surgery coverage** (please refer to the details below), and **juvenile critical illnesses**. It offers timely financial support, empowering you to seek treatment early, reduce complications, and protect your long-term health, giving you and your loved ones peace of mind.

## Surgery Coverage

Major procedures should not create major financial stress. Our plan includes **20% of the Sum Insured** for covered surgeries across multiple body systems—counted under the Early Stage Critical Illness Benefit. This ensures you receive support even before a condition develops into a major critical illness, so you and your family are supported at every stage.

Remarks:

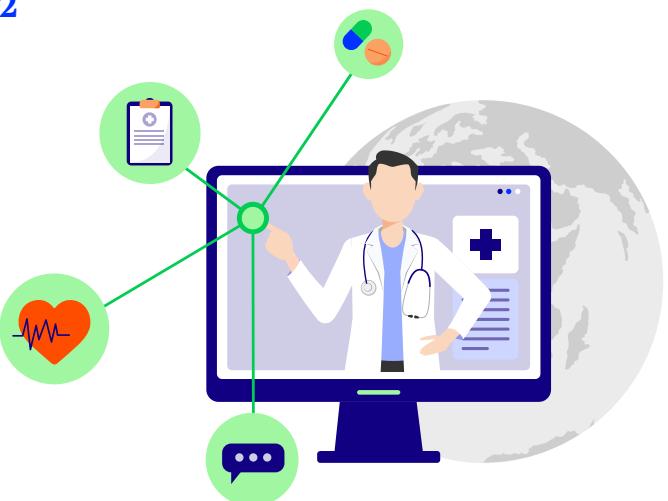
\*This section highlights the key features of the plan. For full coverage details, including all listed illnesses, claim limits, exclusions, relevant rules and the Sum Insured, please refer to other sections of this brochure, including the Plan at a Glance, Benefit Schedule, Important Information and Key Exclusions.

I. Sum Insured is subject to the insured's age range and the Sum Insured selected at enrollment.

2. IIO diseases and surgeries included 58 critical illnesses, 4 early stage critical illnesses, 43 surgeries and 5 juvenile critical illnesses.

# Worldwide Second Medical Opinion Service<sup>1,2</sup>

We offer a free of charge Worldwide Second Medical Opinion Service. This gives you access to an independent second opinion from global renowned medical centres on your diagnosis and treatment plan, empowering you to make an informed decision about the best treatment options.



Remarks:

1. This service is a value-added service provided by an independent third-party service provider and does not form part of the contractual benefit under your policy. Cigna Healthcare reserves the right to amend or cancel the service at any time without prior notice at its absolute discretion. Cigna Healthcare is not the service provider for this service. The relevant service provider is not our agent, and vice versa. We make no representation, warranty or undertaking as to the quality and availability of the service, and do not accept any responsibility or liability for the service provided by the service provider. Under no circumstances will Cigna Healthcare be responsible or liable for acts or omissions of the service provider in the provision of the service.
2. The "Worldwide Second Medical Opinion Service" is an independent opinion provided by the global medical centre and does not represent Cigna Healthcare's clinical stance. It is intended to supplement the information the Insured Person has already received from his/her attending doctor and should not be used to substitute the attending doctor's recommendations.



## Story I: Critical Illness Protection Became a Pillar of Strength for a Young Professional



Rex, Age 38

**Policy Holder and  
Insured Person** Rex



**Age** 38 (non-smoker)

**Background** At 38, Rex was at the peak of his career, focused on building a stable and fulfilling life. As a young professional, he understood that health risks could arise unexpectedly. To protect himself from the financial impact of serious illness, he chose to enroll in **Cigna Healthcare VitalGuard Critical Illness Plan™**.

**Sum Insured** HK\$1,500,000      **Annual Premium  
at Policy Inception** HK\$7,860\*

This example is hypothetical and for illustrative purposes only and assume that

- 1) all premiums are paid in full when due, and
- 2) underwriting requirements and claims requirements of the benefits are fulfilled.

Insured's Age

**Age 38**

Rex enrolled Cigna Healthcare VitalGuard Critical Illness Plan™

**Sum Insured:**  
**HK\$1,500,000**



**Total  
Financial Support:  
HK\$1,500,000**



**Total Premium Paid\*: HK\$31,440**

Over the years, Rex received a total of **HK\$1,500,000** (100% payout of the Sum Insured).

**This financial support:**



Financial security for the loss of income during his recovery



Cover medical bills, rent, and daily living expenses



Ease the burden on his family, allowing him to focus on healing



Maintain his quality of life even while unable to work

### Why It Matters

For young professionals like Rex, **Cigna Healthcare VitalGuard Critical Illness Plan™** offers flexible and comprehensive coverage. When health challenges arise, it provides immediate financial support so he can focus on recovery, not expenses.

**Age 41**

First claim

1<sup>st</sup>



**100% of the Sum Insured:  
HK\$1,500,000**

**The Unexpected Diagnosis: Lung Cancer**

Three years into his policy, Rex began experiencing unusual symptoms. After medical evaluation, he was diagnosed with **Lung Cancer**, one of the 58 covered critical illnesses under the plan. The news was devastating for him and his family.

Rex required surgery and chemotherapy, and was unable to work for 18 months. Beyond the physical toll, he faced immense emotional stress and was afraid to rely on him and his family's savings to cover daily expenses.



Remark:

\*It is level for 5 years and the premium level is subject to change from time to time due to medical inflation and claims experience.

## Story 2: Protecting a Young Family with Term Critical illness



Stella, Age 35

**Policy Holder and Insured Person** Stella



**Age** 35 (non-smoker)

**Background** Stella is a 35-year-old wife and mother to a 7-year-old daughter and a 6 year-old son. As the caregivers, she works hard to provide stability and build a secure future. Despite a tight budget, she understands the importance of protection, so she enrolled in **Cigna Healthcare VitalGuard Critical Illness Plan™**, ensuring her and her family has financial support if the unexpected happens.

**Sum Insured** HK\$1,000,000

**Annual Premium at Policy Inception** HK\$4,780\*

This example is hypothetical and for illustrative purposes only and assume that

- 1) all premiums are paid in full when due, and
- 2) underwriting requirements and claims requirements of the benefits are fulfilled.

## Insured's Age

Age 35

Age 36

Age 37

Stella enrolled Cigna Healthcare VitalGuard Critical Illness Plan™

**Sum Insured:**  
**HK\$1,000,000**



First claim

1<sup>st</sup>

**20% of the Sum Insured:**  
**HK\$200,000**

Two years after enrolling, Stella was diagnosed with **Cervical Cancer (Carcinoma-in-situ)**. The diagnosis was unsettling, but her plan provided immediate financial support.



Second claim

2<sup>nd</sup>

**20% of the Sum Insured:**  
**HK\$200,000**

A year later, Stella underwent a **Valve replacement surgery**. The unexpected need for surgery deeply affected her, both physically and emotionally.



## Total Financial Support: HK\$1,000,000



### Total Premium Paid\*: HK\$23,900

Over the years, Stella received a total of **HK\$1,000,000** (100% payout of the Sum Insured):

- **HK\$600,000** from three early stage critical illness claims
- **HK\$400,000** from the critical illness claim

#### This financial support:



Covered lost income and fixed expenses



Maintained her family's lifestyle



#### Why It Matters

For young families like Stella's, **Cigna Healthcare VitalGuard Critical Illness Plan™** provides practical, flexible, and comprehensive protection. It ensures financial stability during health crises, allowing her and her family to focus on recovery and peace of mind.

Age 38

Third claim <sup>3<sup>rd</sup></sup>  
20% of the Sum Insured:  
**HK\$200,000**

Soon after, Stella was diagnosed with **Esophageal Cancer (Carcinoma-in-situ)**. While treatable, the repeated illnesses strained both her emotional and financial resilience.



Age 39

Fourth claim <sup>4<sup>th</sup></sup>  
**HK\$400,000**  
(100% - 60% advanced payment of the Sum Insured)

Three years later, Stella faced her toughest challenge yet: **Colon Cancer**

She required surgery and chemotherapy and was unable to work for 18 months, causing a significant loss of income. She also reached out to Worldwide Second Medical Opinion Service for independent second opinion on the treatment plan.



Remark:

\*It is level for 5 years and the premium level is subject to change from time to time due to medical inflation and claims experience.

## Story 3: Critical Illness Protection Gave a Newly Married Couple Financial and Emotional Support



Ryan, Age 29

**Policy Holder and Insured Person** Ryan



**Age** 29 (non-smoker)

**Background** Ryan and Emma, both 29, had just entered a new chapter in life, newly married and proud owners of their first home. Their hearts were full of hope and excitement for the future. But with mortgage payments and rising living costs, financial planning has become a top priority. Ryan already had a basic medical insurance plan that covered hospitalization and medical costs. However, he understood that if a serious illness were to strike, medical insurance alone might not be enough to cover long-term recovery expenses or the impact of lost income. To strengthen their safety net, Ryan chose to enroll in **Cigna Healthcare VitalGuard Critical Illness Plan™**.

**Sum Insured** HK\$1,000,000      **Annual Premium at Policy Inception** HK\$2,800\*

This example is hypothetical and for illustrative purposes only and assume that

- 1) all premiums are paid in full when due, and
- 2) underwriting requirements and claims requirements of the benefits are fulfilled.

Insured's Age

Age 29

Age 29

Ryan enrolled Cigna Healthcare VitalGuard Critical Illness Plan™

**Sum Insured:**  
**HK\$1,000,000**



First claim

1<sup>st</sup>



**20% of the Sum Insured:**  
**HK\$200,000**

In the first year of his policy, Ryan was diagnosed with **Thyroid Cancer (Carcinoma-in-situ)**, an early stage critical illness covered under the plan. He received an immediate payout which helped cover daily expenses and filled the gaps not covered by his medical insurance.



**Total Financial Support:**  
**HK\$1,000,000**



**Total Premium Paid\*: HK\$5,600**

Over the years, Ryan received a total of **HK\$1,000,000** (100% payout of the Sum Insured):

- **HK\$200,000** from early stage critical illness claim
- **HK\$800,000** from the critical illness claim

**This financial support:**



Financial stability  
during a difficult time



Emotional  
reassurance and  
reduced stress



Benefits of double  
protection – medical  
and financial



The ability to  
maintain their  
lifestyle

### Why It Matters

For young couples starting a life together, critical illness protection is not just an insurance plan; it is a promise for the future. Even with medical coverage in place, **Cigna Healthcare VitalGuard Critical Illness Plan™** offers additional financial support when it is needed most, becoming a strong pillar of support during life's unexpected health challenges.

**Age 30**

Second claim

2<sup>nd</sup>



**HK\$800,000**

(100% - 20% advanced payment of the Sum Insured)

A year later, Ryan was diagnosed with **Heart Attack**, one of the critical illnesses covered by the plan. Under the policy terms, he received the remaining sum insured. While his medical insurance covered hospitalization and medical costs, the critical illness payout from this plan gave Ryan and Emma the financial breathing room and they needed to focus on recovery without worrying about bills or mortgage payments.



Remark:

\*It is level for 5 years and the premium level is subject to change from time to time due to medical inflation and claims experience.

# Your Plan Coverage

## Plan at a glance

 Plan Name	 Cigna Healthcare VitalGuard Critical Illness Plan™										
Product Type	Basic plan										
Premium Structure	5-year Term <sup>1</sup>										
Premium Payment Frequency	Annually / Monthly										
Entry Age (at last birthday)	15 days to Age 65										
Benefit Term	5 year term, guaranteed renewal up to age 85 of the Insured										
Policy Currency	HKD										
Sum Insured	<p><b>Minimum amount: HKD300,000</b></p> <table border="1"> <thead> <tr> <th>Age</th> <th>Maximum Sum Insured (HKD)</th> </tr> </thead> <tbody> <tr> <td>0 – 17</td> <td>\$2,000,000 (or up to parent's coverage, whichever is higher)</td> </tr> <tr> <td>18 – 45</td> <td>\$4,000,000</td> </tr> <tr> <td>46 – 55</td> <td>\$2,500,000</td> </tr> <tr> <td>56 – 65</td> <td>\$1,000,000</td> </tr> </tbody> </table>	Age	Maximum Sum Insured (HKD)	0 – 17	\$2,000,000 (or up to parent's coverage, whichever is higher)	18 – 45	\$4,000,000	46 – 55	\$2,500,000	56 – 65	\$1,000,000
Age	Maximum Sum Insured (HKD)										
0 – 17	\$2,000,000 (or up to parent's coverage, whichever is higher)										
18 – 45	\$4,000,000										
46 – 55	\$2,500,000										
56 – 65	\$1,000,000										
Critical Illness Benefit <sup>2</sup>	100% of Sum Insured (Less any Early Stage Critical Illness Benefit paid or payable; Less any indebtedness)										
Early Stage Critical Illness Benefit <sup>2</sup>	Advances 20% of Sum Insured <sup>3</sup> (Less any indebtedness)										

Remarks:

1. Premium is level but non-guaranteed and may be adjusted at each policy anniversary.
2. For full details of the Benefit coverage and Sum Insured, please refer to the Benefit Schedule.
3. The aggregate amount of all benefits paid and payable in respect of each claim of Early Stage Critical Illness Benefit under all critical illness policies issued by the Company shall not exceed HK\$400,000. For each claim, the payable amount will be limited to the lesser of (i) 20% of the Sum Insured or (ii) HK\$400,000 less the total amount of benefits paid and/or payable in respect of the same Early Stage Critical Illness under all other policies of "Cigna Healthcare VitalGuard Critical Illness Plan™" for the same Insured Person issued by the Company.

## Benefit Schedule

The following benefit items are for reference only. For more information, please refer to "Important Information" of this brochure or policy provision.

CRITICAL ILLNESS BENEFIT (58 critical illnesses)	
COVERED ILLNESSES	BENEFIT AMOUNT
Cancer	I. Major Cancer
Illnesses related to heart	2. Open Surgery to Aorta 3. Coronary Artery By-Pass Surgery 4. Heart Attack 5. Heart Valve Replacement or Repair 6. Other Serious Coronary Artery Disease 7. Primary Pulmonary Arterial Hypertension
Illnesses related to nervous system	8. Alzheimer's Disease 9. Apallic Syndrome 10. Bacterial Meningitis II. Benign Brain Tumour 12. Coma 13. Encephalitis 14. Major Head Trauma 15. Cerebral Arteriovenous Malformation Requiring Surgery 16. Muscular Dystrophy 17. Progressive bulbar palsy 18. Spinal Muscular Atrophy 19. Amyotrophic Lateral Sclerosis 20. Primary Lateral Sclerosis 21. Multiple Sclerosis 22. Paralysis of Limbs 23. Parkinson's Disease 24. Poliomyelitis 25. Stroke 26. Severe Myasthenia Gravis 27. Tuberculosis Meningitis 28. Progressive Supranuclear Palsy 29. Progressive Muscular Atrophy 30. Creutzfeldt-Jacob Disease
	100% of the Sum Insured

## CRITICAL ILLNESS BENEFIT (58 critical illnesses)

COVERED ILLNESSES	BENEFIT AMOUNT
Illnesses related to major organs and functions	
	31. Aplastic Anaemia
	32. End-Stage Liver Disease
	33. End-Stage Lung Disease
	34. Fulminant Viral Hepatitis
	35. Kidney Failure
	36. Medullary Cystic Disease
	37. Major Organ Transplant
	38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
	39. Systemic Scleroderma
	40. Eisenmenger's Syndrome
	41. Necrotising Fasciitis
Other major illnesses	42. AIDS/HIV due to Blood Transfusion
	43. Ebola
	44. Occupational Acquired HIV
	45. Severe Rheumatoid Arthritis
	46. Severe Ulcerative Colitis
	47. Elephantiasis
	48. Chronic Adrenal Insufficiency (Addison's Disease)
	49. HIV Infection due to Organ Transplant
	50. Medically Acquired HIV Infection
Disabilities	51. Blindness
	52. Loss of Hearing
	53. Loss of One Eye and One Limb
	54. Loss of Speech
	55. Major Burns
Supplementary coverages	56. Terminal Illness
	57. Total Permanent Disability
	58. Loss of Independent Existence

## EARLY STAGE CRITICAL ILLNESS BENEFIT (10 early stage critical illnesses)

COVERED ILLNESSES	BENEFIT AMOUNT
<b>1. Carcinoma-in-situ</b>	20% of the Sum Insured or up to HK\$ 400,000 of each claim for Carcinoma-in-situ (whichever is lesser) (Up to 2 claims occurring in 2 different organs)
<b>2. Early Stage Cancer</b>	
<b>3. Angioplasty and other Invasive Treatments for Coronary Artery</b>	
<b>4. Angioplasty or endarterectomy for carotid arteries</b>	
<b>5. Surgery coverage (Please refer to the List of Surgery)</b>	20% of the Sum Insured or up to HK\$400,000 for each and the same Early Stage Critical Illness (whichever is lesser) (Except for Carcinoma-in-situ, each Early Stage Critical Illness can be claimed once only)
<b>6. Kawasaki Disease</b>	
<b>7. Intellectual Impairment due to Injury</b>	
<b>8. Hand, Foot, Mouth Disease with Severe Complications</b>	
<b>9. Pulmonary Hemorrhage Nephritis Syndrome</b>	
<b>10. Respiratory Diphtheria</b>	

Remarks:

1. The Critical Illness Benefit payable shall be 100% of the Sum Insured, less any Early Stage Critical Illness Benefit paid and/or payable, and less Indebtedness (if any).
2. The Early Stage Critical Illness Benefit payable (for each Early Stage Critical Illness) shall be the lesser of a) 20% of the Sum Insured or b) HK\$400,000 less the total amount of benefits paid and/or payable in respect of the same Early Stage Critical Illness under all other policies of Cigna Healthcare VitalGuard Critical Illness Plan™ for the same Insured Person issued by the Company, and less Indebtedness (if any).
3. The Early Stage Critical Illness Benefit can be claimed for each Early Stage Critical Illness once only.
4. Notwithstanding Remarks 3, the Early Stage Critical Illness Benefit can be claimed in respect of Carcinoma-in-situ for up to 2 times, provided that the 2 claims must be in respect of Carcinoma-in-situ occurring in 2 different organ(s). In this regard, once Carcinoma-in-situ is diagnosed in 1 covered organ, that organ is excluded for purposes of a second claim for Carcinoma-in-situ under the Early Stage Critical Illness Benefit. If the relevant organ has both a left and a right component (such as, but not limited to, the lungs or breasts), the left side and right side of the organ shall be considered as 1 and the same organ.
5. If the Insured Person is insured under more than 1 policy of Cigna Healthcare VitalGuard Critical Illness Plan™ issued by the Company, the total amount of benefits paid and/or payable in respect of each and the same Early Stage Critical Illness under all such policies shall not exceed HK\$400,000.
6. Notwithstanding Remarks 5, if the Insured Person is insured under more than 1 policy of Cigna Healthcare VitalGuard Critical Illness Plan™ issued by the Company:
  - (a) the total amount of benefits paid and/or payable in respect of each claim for Carcinoma-in-situ under all such policies shall not exceed HK\$400,000; and
  - (b) the total amount of benefits paid and/or payable in respect of the 2 claims for Carcinoma-in-situ under all such policies shall not exceed HK\$800,000.
7. The Early Stage Critical Illness Benefit can be claimed multiple times and the aggregate amount of the Early Stage Critical Illness Benefit paid and/or payable shall not exceed 100% of the Sum Insured.
8. The benefits shall cease upon payment of the Critical Illness Benefit or when the aggregate amount of the Early Stage Critical Illness Benefit paid reaches 100% of the Sum Insured.
9. The benefits shall be payable after Waiting Period. Waiting Period shall mean a period of 90 days from the latest of:
  - (a) the benefit issuance date or the benefit effective date (whichever is the later); or
  - (b) the issue date or the effective date of the increase in the Sum Insured (whichever is the later) or
  - (c) the effective date of reinstatement (if applicable).

## List of Surgery (43 surgeries)

- I. Oesophagectomy
- 2. Total oesophagectomy and interposition of intestine
- 3. Partial gastrectomy with anastomosis to oesophagus
- 4. Proximal gastrectomy/radical gastrectomy/total gastrectomy +/- intestinal interposition
- 5. Anterior resection of rectum, open or laparoscopic
- 6. Abdominoperineal resection, open or laparoscopic
- 7. Colectomy, open or laparoscopic
- 8. Low anterior resection of rectum, open or laparoscopic
- 9. Liver transplantation
- 10. Segmentectomy of liver, open or laparoscopic
- II. Pancreaticoduodenectomy (Whipple's Operation)
- 12. Craniectomy
- 13. Cranial nerve decompression
- 14. Clipping of intracranial aneurysm
- 15. Wrapping of intracranial aneurysm
- 16. Excision of arteriovenous malformation, intracranial
- 17. Excision of acoustic neuroma
- 18. Excision of brain tumour or brain abscess
- 19. Excision of cranial nerve tumour
- 20. Decompression of trigeminal nerve root/open trigeminal rhizotomy
- 21. Excision of brain, including lobectomy

- 22. Hemispherectomy
- 23. Excision of intraspinal tumour, extradural or intradural
- 24. Coronary artery bypass graft (CABG)
- 25. Cardiac transplantation
- 26. Closed heart valvotomy
- 27. Open heart valvuloplasty
- 28. Valve replacement
- 29. Intra-abdominal venous shunt/spleno-renal shunt/ portal-caval shunt
- 30. Resection of abdominal vessels with replacement/ anastomosis
- 31. Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic
- 32. Total excision of pineal gland
- 33. Operation of pituitary tumour
- 34. Laryngectomy +/- radical neck resection
- 35. Lobectomy of lung/pneumonectomy
- 36. Radical abdominal hysterectomy
- 37. Pelvic exenteration
- 38. Radical vaginectomy
- 39. Radical prostatectomy, open or laparoscopic
- 40. Nephrectomy, partial/lower pole
- 41. Kidney transplant
- 42. Radical/total cystectomy, open or laparoscopic
- 43. Formation of ileal conduit, including ureteric implantation



# Important Information

The product information provided in this brochure is for general reference only and does not constitute the full terms and conditions of the policy. For detailed definitions of specified terms, specific coverage conditions, exclusions, and complete terms, please refer to the policy document.

## I. Cooling Off Right

You may exercise the right to cancel the policy and obtain a refund of the standard premium and premium loading (if any) and insurance levy paid within the cooling-off period.

The cooling-off period is the period of 30 days immediately following the day of the delivery of the policy or the cooling-off notice (whichever is the earlier), to you or your nominated representative. The cooling off notice is a notice that will be sent to you or your nominated representative by Cigna Worldwide General Insurance Company Limited to notify you of the cooling-off period around the time the policy is delivered.

To exercise this right, a written notice of cancellation must be signed by you or the request to cancel must be made by you in a form prescribed by the Company and received directly by the Company at 16/F, 348 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong. In such event, the policy shall be deemed to have been void from the policy effective date and the Company shall not be liable to pay any benefit.

No refund can be made if a benefit payment has been made, is to be made or pending.

## 2. Policy Cancellation

After the cooling-off period, you may cancel the policy by giving not less than 30 days notice to us using a form prescribed by the Company.

Termination of the policy caused by such cancellation shall become effective on the date specified in such form or the date approved by the Company, whichever is the later.

There shall be no refund of the standard premium, the premium loading (if any) and insurance levy paid. The Company reserves the right to charge the standard premium and the premium loading (if any) calculated until the end of such policy year during which the termination of the policy becomes effective.

## 3. Mis-statement of Non-health Related Information

If any non-health related information (e.g. age, sex or smoking Habit) of the Insured Person has been mis-stated in the Application or in any subsequent information or document submitted to the Company for the purpose of the application, the Company may adjust the premium payable on the basis of the correct information or declare the Policy void as from the Policy Effective Date if the application of the Insured Person should have been rejected based on the correct information.

## 4. Misrepresentation or Fraud

If any material fact relating to the health related information of the Insured Person has been incorrectly stated in, or omitted from the application or any statement or declaration made for or by the Insured Person in the application

or in any subsequent information or document submitted to the Company for the purpose of the application; or any application or claim submitted is fraudulent or where a fraudulent representation is made, the Company may declare the policy void as from the policy effective date.

## 5. Premium

### 1) Premium payable

For the basic policy, you are required to pay the standard premium and the premium loading (if any) regularly on the premium due date.

### 2) Non-payment of premium

If you fail to pay the initial premium in full for the policy on or before the policy issuance date or the policy effective date (whichever is the earlier), the policy shall be deemed to be void as from the Policy Effective Date for all purposes. Accordingly, we shall not be liable to pay any benefit under the policy.

Except for the initial premium payment, a grace period after any premium due date will be allowed for payment of premium or any part thereof. The coverage of the policy will remain in force during this grace period, but the Company shall have the right to deduct at its discretion any due premium payment from the benefit payable under the policy if there is any benefit payable during the grace period.

If the standard premium and premium loading (if any) of the Basic Policy or any part thereof remains unpaid at the end of the grace period, the policy shall terminate on the premium due date on which the unpaid standard premium and premium loading (if any) was first due.

### 3) Premium Adjustment

The Company reserves the right to revise the standard premium of the Policy on each anniversary date at its sole discretion by taking into account such factors as the Company determines to be relevant for the purpose of revising the standard premium. If the premium loading is set as a percentage of the standard premium, the amount of premium loading will be adjusted automatically according to the change in the standard premium.

## 6. Claims Procedure

To make a claim, please download and register for the MyCigna HK app. For details of procedures by claims type, please visit the Company website [www.cigna.com.hk/en/customer-service/insurance-claim-procedure](http://www.cigna.com.hk/en/customer-service/insurance-claim-procedure).

A fully completed claim form prescribed by the Company must be given to the Company during the lifetime of the insured person and within 60 days (a) after the date of the event giving rise to the claim or (b) after the first diagnosis of critical illness or early stage critical illness (whichever is the earlier). Such form shall include information sufficient to identify the insured person and the nature of the claim.

## 7. Benefits

Coverage is subject to compliance with sanctions rules under policy provisions.

### Critical Illness Benefit

Subject to the terms and conditions of the policy, while the policy is in force and after the Waiting Period, if the insured person is first diagnosed to be suffering from a critical illness, the Company shall pay the Critical Illness Benefit to the policy holder in lump sum calculated in accordance with the formula as follows:

Critical Illness Benefit payable	100% of the Sum Insured  <b>LESS ( - )</b>  Any Early Stage Critical Illness Benefit paid or payable  <b>LESS ( - )</b>  Indebtedness (if any)
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Illness Benefit to the Policy Holder calculated in accordance with the formula as follows:

Early Stage Critical Illness Benefit payable (for each Early Stage Critical Illness)	The lesser of: a) 20% of the Sum Insured; or b) HK\$400,000 less the total amount of benefits paid and/or payable in respect of the same Early Stage Critical Illness under all other policies of Cigna Healthcare VitalGuard Critical Illness Plan™ for the same Insured Person issued by the Company  <b>LESS ( - )</b>  Indebtedness (if any)
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For the avoidance of doubt, the policy shall terminate and cease to provide any coverage upon payment of the Critical Illness Benefit.

#### **Early Stage Critical Illness Benefit**

Subject to the terms and conditions of the policy, while the policy is in force and after the Waiting Period, if the insured person is first diagnosed to be suffering from an early stage critical illness, the Company shall pay the Early Stage Critical



The Early Stage Critical Illness Benefit can be claimed for each early stage critical illness once only under the Policy. Notwithstanding the aforementioned, the Early Stage Critical Illness Benefit can be claimed in respect of "Carcinoma-in-situ" for up to 2 times, provided that the 2 claims must be in respect of "Carcinoma-in-situ" occurring in 2 different organ(s). In this regard, once "Carcinoma-in-situ" is diagnosed in 1 covered organ, that organ is excluded for purposes of a second claim for "Carcinoma-in-situ" under the Early Stage Critical Illness Benefit. If the relevant organ has both a left and a right component (such as, but not limited to, the lungs or breasts), the left side and right side of the organ shall be considered as 1 and the same organ.

If the Insured Person is insured under more than 1 policy of "Cigna Healthcare VitalGuard Critical Illness Plan™" issued by the Company, the total amount of benefits paid and/or payable in respect of each and the same early stage critical illness under all such policies shall not exceed HK\$400,000. Notwithstanding the aforementioned, if the Insured Person is insured under more than 1 policy of Cigna Healthcare VitalGuard Critical Illness Plan™ issued by the Company: (a) the total amount of benefits paid and/or payable in respect of each claim for "Carcinoma-in-situ" under all such policies shall not exceed HK\$400,000; and (b) the total amount of benefits paid and/or payable in respect of the 2 claims for "Carcinoma-in-situ" under all such policies shall not exceed HK\$800,000.

The Early Stage Critical Illness Benefit can be claimed multiple times and the aggregate amount of the Early Stage Critical Illness Benefit paid and/or payable under the Policy shall not exceed 100% of the Sum Insured.

For the avoidance of doubt, the policy shall terminate and cease to provide any coverage when the aggregate amount of the Early Stage Critical Illness Benefit paid reaches 100% of the Sum Insured.

## **8. Renewal**

The basic policy shall be effective for the period of cover and thereafter guaranteed to be automatically renewable for each subsequent period of cover, provided that the standard premium and premium loading (if any) is paid on or before each premium due date and that we continue to issue new policy(ies) under the basic policy.

The Company reserves the right to revise the standard premium on each Anniversary Date at its sole discretion by taking into account such factors as the Company determines to be relevant for the purpose of revising the standard premium.

The Company reserves the right to revise the terms and conditions and/or the Benefit Schedule of the policy upon each renewal.

If the basic policy is not renewed by the Company, we will send a written notice to you, at least before 30 days prior to the next renewal date, to notify you that the policy will not be renewed.

## **9. Termination**

The policy shall terminate upon the occurrence of the earliest of the following events:

- (a) the death of the insured person;
- (b) the policy is canceled during the cooling-off period;
- (c) the cancellation of the policy by the Policy Holder;
- (d) the cancellation of the Policy by the Company due to mis-statement of non-health information, misrepresentation or fraud, non-payment of initial payment;
- (e) the policy is non-renewal that we discontinue to issue new policy(ies)
- (f) the lapse of the policy following the non-payment premium by the end of the grace period;

- (g) upon payment of the Critical Illness Benefit;
- (h) when the aggregate amount of the Early Stage Critical Illness Benefit paid reaches 100% of the Sum Insured; or
- (i) on the anniversary date immediately after the insured person reaches age 85.

## 10. Inflation Risk

Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if the Company meet all of our contractual obligations.

## II. Medically Necessary

“Medically Necessary” shall mean the need to have medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice and such medical service must:

- (a) require the expertise of, or be referred by, a registered medical practitioner;
- (b) be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- (c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner;
- (d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- (e) be furnished at the most appropriate level which can be safely and effectively provided to the insured person.

## 12. Waiting Period

“Waiting Period” shall mean a period of 90 days from the latest of:

- (a) the policy issuance date or the policy effective date (whichever is the later); and
- (b) the effective date of reinstatement (if the policy has been reinstated).

In respect of any increase in benefits resulting from a higher Sum Insured under the policy, “Waiting Period” shall mean a period of 90 days from the latest of:

- (a) the issue date or the effective date of the increase in the Sum Insured (whichever is the later); and
- (b) the effective date of reinstatement (if the policy has been reinstated).

# Key Exclusions

The product information provided in this brochure is for general reference only and does not constitute the full terms and conditions of the policy. For detailed definitions of specified terms, specific coverage conditions, exclusions, and complete terms, please refer to the policy document.

Under the policy, the Company shall not pay any benefits in relation to or arising from the following:

- (a) any disability other than a diagnosis of critical illness or early stage critical illness;
- (b) any disability the signs or symptoms of which, or any surgery the cause or triggering condition of which, first occurred prior to the policy issuance date or the policy effective date (whichever is the later);
- (c) any disability the signs or symptoms of which, or any surgery the cause or triggering condition of which, first occurred during the Waiting Period;
- (d) Fulminant Viral Hepatitis or Cancer suffered by the insured person, where in our opinion such disease was directly or indirectly due to AIDS or HIV Infection (except for AIDS/HIV due to Blood Transfusion, Occupational Acquired HIV, HIV Infection due to Organ Transplant, and Medically Acquired HIV Infection);
- (e) any disability or surgery caused by suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane;
- (f) any disability or surgery directly or indirectly caused by the taking of drugs (except under the direction of a doctor), the consumption of poison or alcohol;
- (g) any disability resulting from a physical or mental condition which existed before the policy issuance date or the policy effective date (whichever is the later) and which was not disclosed in the application;
- (h) violation or attempted violation of the law or participation in fight or affray or resistance to arrest;
- (i) war, whether declared or undeclared, revolution or any warlike operations;
- (j) engaging in services in armed forces in times of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (k) operating, being transported, or in any way engaging in air travel except as a fare paying passenger or cabin crew in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; and
- (l) any congenital conditions.

Notes: "Cigna Healthcare", "the Company", "We", "our" or "us" herein refer to Cigna Worldwide General Insurance Company Limited.

This product brochure is also available in Chinese. You may request for the Chinese version from us.  
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### **Cigna Worldwide General Insurance Company Limited**

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The above insurance plan is underwritten by Cigna Worldwide General Insurance Company Limited, an authorized insurer to carry on general insurance business in or from Hong Kong. This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Cigna Healthcare outside Hong Kong. It is designed to provide you with a brief summary of the named insurance plan, its terms, conditions and exclusions, and is not a contract of insurance. For complete details of terms, conditions and exclusions, please refer to the policy provisions. If there is any conflict between the policy provisions and this brochure, the policy provisions shall prevail.

The policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (the "Ordinance"). Other than the Company and the Policy Holder, a person who is not a party to the Policy (including, but not limited to, the Person Insured or the beneficiary) shall have no right under the Ordinance to enforce any term of the Policy.

Cigna Healthcare reserves the right to change any of the details in this brochure. In case of any disputes about the content of this brochure, Cigna Healthcare's decision shall be final.