

Cigna Care Manager

Have you ever encountered any of the following?

Noticed a change in your health and unsure whether to seek medical advice or arrange health checkup?

Feeling confused about a doctor's diagnosis or medical report result, and looking for clinical advice?

Interested in exploring Public and Private Healthcare Services or alternative treatment or recovery options?

Feeling anxious about your own or family's health, treatment, or recovery process?



If you are experiencing any of the above issues, please contact Care Manager today via Cigna Customer Service Hotline on



2560 1990

| We are here to support your health!

Cigna Care Manager: Your Personalized Healthcare Concierge Service

Cigna Care Manager ("Care Manager") provides comprehensive healthcare support to both individual customers and group policy members, providing peace of mind in any circumstances. Our Care Managers, team of registered nurses with extensive clinical experience, offering medical treatment advice and support throughout your health journey all at no extra cost.

Our services include:



Complimentary 1-to-1
Healthcare Concierge



End-to-End Health
Journey Support



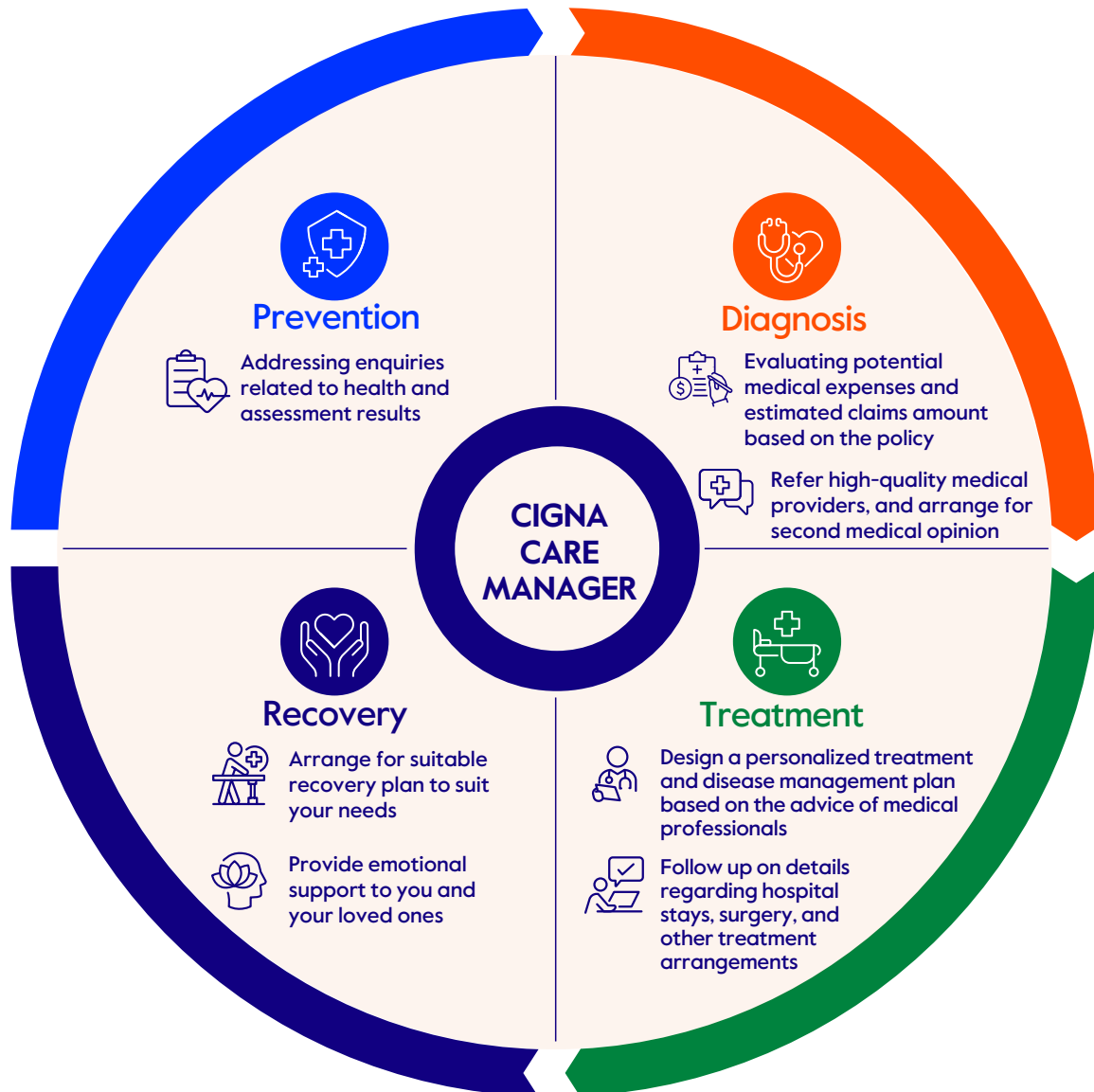
Personalized Treatment
and Recovery Plans



A Variety of Value-
Added Services

Your Companion in overcoming challenges throughout your health journey

A personalized and comprehensive support throughout every key stage of your health journey – from prevention and diagnosis to treatment and recovery.



Assists in arranging Value-Added Services

Care Manager also offers a range of other Value-Added Services to support your healthcare journey.

- **Cashless Medical Service** – Contact our Care Manager as soon as you have an upcoming planned admission to enjoy the convenience of Cashless Medical Service arrangements across our global network of over 1.7 million network providers.
- **Day Procedure Centre Cashless Service** – Enjoy hassle-free cashless experience for designated day surgery procedures without the need for hospitalization, allowing you to focus on receiving the treatment with peace of mind.
- **Cigna Virtual Health Service** – Get connected virtually with qualified doctor anywhere in the world via mobile devices for medical advice.
- **Cigna Health Services at Home** – With your attending doctor's permission, Care Manager will help you arrange at-home treatments (if applicable).

Customer Story 1

Severe Accident During Overseas Travel

Husband: Raymond

Wife: Amber

Care Manager provided emergency support and medical arrangements for Amber, who suffered a serious accident while traveling abroad



Click to watch the case video

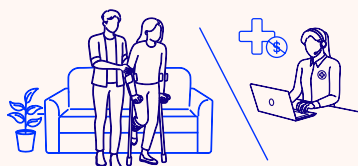


Amber, an avid traveler, was on vacation in Bali, Indonesia with her friend when she was involved in a serious car accident. The accident resulted in a ruptured spleen, multiple fractures, and pneumothorax, necessitating emergency surgery at a local hospital. Feeling panicked and anxious about the medical care and costs in a foreign country, Amber's husband, Raymond, rushed to Bali and immediately contacted Cigna Healthcare for assistance.



Care Manager responded quickly by

- Contacting Amber's attending doctor in Bali to monitor her condition and ensure she received the necessary medical attention
- Arranged for "Worldwide Emergency Assistance Services" to transfer Amber back to Hong Kong
- Consulted with Specialist of General Surgery and private hospital in Hong Kong to plan for the examination and treatment arrangements upon Amber's return



After Medical Evacuation from Bali, Care Manager

- Continued to support her treatment and recovery process
- Assisted in applying for "Cashless Medical Service"
- Provided emotional support



With the assistance of Care Manager, Amber and Raymond were able to focus on receiving treatment without worrying about the medical expenses with total peace of mind until full recovery.

Customer Story 2

Accountant Diagnosed with Stomach Cancer

Accountant: Calvin

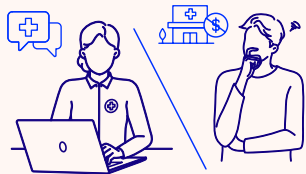
Care Manager assisted Calvin through treatment and recovery arrangements, including the application for the “Day Procedure Centre Cashless Service” to simplify his medical process.



Click to watch the case video



Calvin, a busy accountant, had long experienced gastrointestinal discomfort due to his hectic work schedule and irregular eating habits. Concerned about the potential for serious health issues, he sought medical advice from his family doctor, who recommended him to undergo gastroscopy and colonoscopy by admitting to the hospital. However, upon learning that the estimated cost for the procedures would be HKD50,000. Calvin reached out to Cigna Healthcare for assistance.



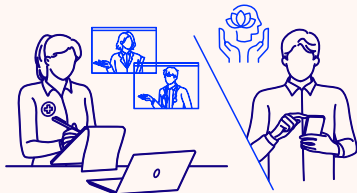
Care Manager responded quickly and

- Arranged consultations with network doctor and recommended him to seek a second medical opinion
- Suggested him to apply for the “Day Procedure Centre Cashless Service”



“Day Procedure Centre Cashless Service” where Calvin

- Performed gastroscopy and colonoscopy with colon polyps removed
- The report indicated an early-stage stomach cancer diagnosis



Post-diagnosis of stomach cancer, Care Manager

- Referred to network Specialist of General Surgery and Oncology
- Continued to follow up on treatment and recovery, including arranging for a nutritionist during treatment and introducing participation in support group for patients
- Provided emotional support



Calvin expressed his heartfelt gratitude to the Care Manager for the professional support on arranging “Day Procedure Centre Cashless Service” and support throughout his treatment and recovery journey. With the timely intervention and guidance provided, Calvin was able to manage his condition effectively, with the necessary resources he needed to navigate this challenging time.

Remarks:

1. "Cigna Healthcare", "We", "our" or "us" herein refers to Cigna Worldwide General Insurance Company Limited.
2. Cigna Care Manager is applicable to designated insurance plans. For enquiries, please contact Cigna Customer Service for details.
3. 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 the 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.
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