

Cigna Telehealth Service Terms and Conditions for Cigna Cathay Premier Health Plan

1. Cigna Telehealth Service (the “Service”) is available to an Insured Person of a Cigna Cathay Premier Health Plan who is aged 18 or above. If the Insured Person is aged below 18, his/her parent(s) (provided any of them is an Insured Person of a Cigna Cathay Premier Health Plan) can register for the Service for them as dependant(s).
2. The Insured Person of Cigna Cathay Premier Health Plan needs to complete the downloading and installation of MyCigna HK App according to the instructions provided therein to enjoy the Service.
3. The Service is available to the Insured Person only when the relevant Cigna Cathay Premier Health Plan is in force to an extent permitted by applicable laws and regulations. No additional payment is required from the Insured Person of a Cigna Cathay Premier Health Plan to enjoy the Service. Click [here](#) to register for this Service.
4. The Service is arranged by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”), and provided and administered by Teladoc Health International S.A. (“Teladoc Health”). The use of the Service is subject to Cigna Healthcare's and Teladoc Health's respective terms and conditions. For details of Teladoc Health's terms and conditions, please click [here](#). Cigna Healthcare reserves the right to change the service provider from time to time.
5. Cigna Healthcare is not the service provider, and is not responsible in any form for the service or the results of using the service (including but not limited to the quality and supply of the service) or any loss or damage of any sort incurred as a result of the service or using the Service. The participants understand that his/her use of the Service is at his/her own risk.
6. Personal data, including identification number, name, gender, birth date, country of residence, nationality, email address and contact number is required to be provided for registration. Cigna Healthcare will not pass any personal data collected from the Service to any third parties (except Teladoc Health).
7. Before registering and using the Service, participants must read and understand these Terms and Conditions, Cigna Healthcare's and Teladoc Health's respective terms and conditions. Please seek prior advice from doctor, pharmacist, therapist or other healthcare professionals in case participants have any concern on use of the Service. By registering for the Service, the participants are deemed to have read, understood and accepted to be bound by all these Terms and Conditions, Cigna Healthcare's and Teladoc Health's respective terms and conditions.
8. The Service does not cover the symptoms which are classified as high risk, please visit [here](#) for details.
9. The Service is not suitable for person(s) with symptoms requiring immediate medical assistance. If you require emergency medical assistance or have been experiencing symptoms that would require immediate medical attention, please contact your in-country emergency service or hospital.
10. Insured Person of Cigna Cathay Premier Health Plan who is aged 18 or above can register for the Service as main account holder. Each account holder is entitled to add up to 3 dependants who

are aged below 18 to enjoy the Service under the same account.

11. The parent or legal guardian is required to join the consultation of the dependants under the age of 18.
12. If the doctor renders it necessary and appropriate based on his/her professional judgement after the consultation, the doctor may issue medical certificates (e.g. Sick Leave Certificate) and/or referral letter and/or prescription via email in digital format. You should check before the consultation if the submitting organization accepts such digital format medical certificates and/or referral letter.
13. The Service is available in various regions globally. Please check the region list in MyCigna HK App for details.
14. The Service is available Hong Kong time 8am –10pm from Monday to Sunday (excluding Hong Kong public holidays).
15. The Service is subject to the regulatory requirements of licensed physician providing the Service in the location of both the licensed physician and users.
16. The Service is subject to Teladoc Health's operating hours and availability of doctors.
17. Cigna Healthcare reserves the right to amend these Terms and Conditions and may withdraw or discontinue the Service at any time without prior notice. In case of any objections or disputes, Cigna Healthcare's decision shall be final.
18. These Terms and Conditions are governed and construed by Hong Kong laws.
19. In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Terms and conditions of the Over-the-Counter Medicine Delivery Service provided by Mannings and Teladoc Health

1. The Over-the-Counter Medicine Delivery Service is provided by The Dairy Farm Company, Limited trading as Mannings ("Mannings") and Teladoc Health to an extent permitted by applicable laws and regulations. Cigna Healthcare is not the provider of the Over-the-Counter Medicine Delivery Service, and is not responsible in any form for the service or the results of using the service (including but not limited to the quality and supply of the service).
2. Over-the-Counter Medicine Delivery Service provided by Mannings and Teladoc Health is available in Hong Kong.
3. [Mannings Online Purchase Terms and Conditions](#) apply.
4. For details of Home Delivery arrangement, please refer to [here](#).
5. These Terms and Conditions are governed and construed by Hong Kong laws.