

# Cigna HealthFirst Choice Medical Plan

Voluntary Medical Insurance Scheme for Civil Servants and Non-civil Servants employed by the Hong Kong Government

Civil Servants and Non-civil Servants employed by the Hong Kong Government and their family who successfully apply for **Cigna HealthFirst Choice Medical Plan** during the specified promotion period will enjoy up to **45% discount on first year premium**.

## Key Benefits

- Cashless Medical Service
- Comprehensive yet affordable medical coverage
- Up to 15% No Claim Renewal Premium Discount
- An array of optional benefits to suit your needs (Supplementary Major Medical, Outpatient, Dental)
- Free annual body check up

## Promotion Period: 1 July 2024 - 30 June 2025

	First Year Premium Discount	Renewal Year Premium Discount
Single Policy	25%	15%
Child's policy enrolls with one of the parents <sup>#</sup>	45%	15%

The above promotion is subject to terms and conditions. For any enquiries, please contact us via:



**Enroll now:**  
8100 6162 / 8107 0799



**Plan details:**  
[www.cigna.com.hk/en/voluntary-medical-insurance-scheme](http://www.cigna.com.hk/en/voluntary-medical-insurance-scheme)

### Remarks:

<sup>#</sup> The child must enroll in the same plan level and same options of riders as those of the parent, and enroll at the same time or on any policy anniversary date of the parent. If the parent's policy is terminated, the discount for the child's policy will no longer apply. The discount is applicable to the premium of Hospital and Surgical Benefits and Optional Insurance Benefits.

### Terms & Conditions for the offer:

- This promotion (the "Promotion") is organized and sponsored by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare"). The Promotion is valid from 1 July 2024 to 30 June 2025, both dates inclusive (the "Promotion Period").
- To qualify for the Promotion, (i) new applications of Cigna HealthFirst Choice Medical Plan (the "Plan") must be received by Cigna Healthcare within the Promotion Period, solely based on Cigna Healthcare's record; (ii) policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 31 July 2025; (iii) each Eligible Policy shall only be counted once for the Promotion.
- Policyholder or insured person under an existing policy of the same Plan which was cancelled within the previous 12 months and re-applied for the same Plan are not eligible for the Promotion.
- To qualify for the offer, applicants must be Hong Kong Civil Servants or Non-Civil Servants employed by the Government of the Hong Kong Special Administrative Region, or staff members including contract and term staff employed by The Hong Kong Housing Authority, The Hospital Authority, or Legislative Council Secretariat, or their spouse or children.
- For the discount for Child's policy enrolls with one of the parents, the child must enroll in the same plan level and same options of riders as those of the parent, and enroll at the same time or on any policy anniversary date of the parent. If the parent's policy is terminated, the discount for the child's policy will no longer apply. The discount is applicable to the premium of Hospital and Surgical Benefits and Optional Insurance Benefits.
- Unless otherwise specified, this promotional offer cannot be used in conjunction with other promotional offer applicable to the Plan at the same time, including but not limited to the standard discount being offered to the public.
- If the relevant policy of the Plan under the Promotion is cancelled within the cooling off period (if applicable), the refund of premium shall be the actual amount paid after discount.
- All application(s) for the Plan(s) are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
- Applicants are responsible for reviewing these terms and conditions. By participating in the Promotion, applicants agree and accept to be bound by these terms and conditions.
- Cigna Healthcare reserves the right to change any of the terms and conditions of the Promotion without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
- This leaflet contains terms and conditions of the promotion only and does not represent the full terms of the policy. For details of the features, contents, terms, conditions and exclusions of the Cigna Healthcare products in this leaflet, please refer to the relevant product brochure(s) at [www.cigna.com.hk](http://www.cigna.com.hk) and the policy provision(s).
- The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.

A woman and a young girl are shown in a home setting, unpacking a large cardboard box. The woman, wearing a blue t-shirt, is holding a large, striped pillow (white, yellow, and blue) and looking at the girl with a smile. The girl, wearing a white dress, is also smiling and gesturing towards the box. The box is open, revealing several pillows and other items inside. The background shows a wooden cabinet and a window with a plant. A blue leaf-shaped graphic is in the top right corner.

HOSPITAL / SURGICAL  
General insurance

Cigna HealthFirst Medical Plan Series

# Cigna HealthFirst Choice Medical Plan





# About The Cigna Group

## Our mission

We are dedicated to improve the health and vitality of those we serve.



Sales capability in **OVER 30 COUNTRIES AND JURISDICTIONS**<sup>I</sup>



**RANKED 12<sup>TH</sup>** on the 2022 Fortune 500 List



More than **190 MILLION CUSTOMER RELATIONSHIPS**<sup>I</sup> around the world<sup>I</sup>



Named a '**CARING COMPANY**' by the Hong Kong Council of Social Service



More than **70,000 EMPLOYEES** around the world<sup>I</sup>

### Remarks:

I. The above data is for informational purposes only and may not relate to a particular subsidiary of The Cigna Group. Data is based on The Cigna Group's internal reporting as of 5 May 2023 and is subject to change.



# We help protect you against rising medical costs

## Shielding you from expenses that may arise unexpectedly

Medical cost inflation remains significant with the average medical trend rate rising by 10% in a year<sup>1</sup>. Only 19% of global respondents feel they can meet the medical needs of their family members financially<sup>2</sup>.

At Cigna Healthcare, we recognize the importance of having the right medical protection to safeguard you and your family during unexpected medical emergencies. We also want to minimize the hassle associated with any hospital stay, putting your recovery first.



## How can we help?

Providing you with a convenient protection solution, **Cigna HealthFirst Choice Medical Plan** (hereafter “Choice Medical Plan”) is a comprehensive medical plan with value-added services. With **cashless hospitalization** (subject to pre-approval), you can get hospital admittance without paying an admission deposit, and you would not need to make any claim after discharge. The plan covers hospitalization expenses, pre-admission and post-hospitalization treatment, private nursing, cancer treatment, dialysis and more, enhancing your chances of a speedy recovery.

### Remarks:

1. Global Medical Trends Survey 2023 by Willis Towers Watson
2. Cigna COVID-19 Global Impact Study results 2021

# How can you benefit from Choice medical plan?

**Providing a helping hand in the event of an emergency, Choice Medical Plan cuts down on the hassle so you can focus on your own health.**

## **Comprehensive medical protection during your deepest need**

The plan covers hospitalization as well as other common expenses such as pre-admission and post-hospitalization outpatient treatment, and private nursing expenses. To save you from the hassle of hospitalization, the plan also covers MRIs, CT scans, and PET scans<sup>1</sup> carried out in an outpatient clinic for medical conditions related to hospital confinement

If serious illness strikes, we want you to have extra support. That's why the plan includes additional coverage of up to HK\$160,000 per Policy Year for cancer treatment and dialysis, giving you an extra peace of mind.

To help you with important decisions, our second medical opinion service offers you alternative medical opinions through a network of leading medical centers and experts - at no extra cost to you.

## **Cashless hospitalization - No admission deposit, no claim after discharge<sup>2</sup>**

You can choose to be admitted to hospital for medical treatment without paying the hospital admission deposit or initiating a claim after discharge. Simply fill in a form to obtain pre-approval.

You can also seek advice directly from medical professionals through our 24-hour Cigna HealthFirst Hotline (852-8100 3209).

## **Flexible plan with an array of Optional Insurance Benefits to suit your unique needs**

Choose from three plan levels with private, semi-private, or ward coverage. To meet your needs, the plan also offers an array of Optional Insurance Benefits<sup>3</sup>, enabling you to customize your coverage:

- Supplementary Major Medical Benefit - additional benefit of up to HK\$575,000 per Policy Year
- Outpatient Benefit - Chinese herbalist, Chinese bonesetter, acupuncturist, physiotherapist, home consultation, etc.
- Dental Benefit - scaling and polishing, routine oral examination, extractions, fillings, X-ray, root canal fillings, etc.

## **Unique one to one dedicated Care Manager Service in Hong Kong**

Cigna Healthcare understands that you want the best treatment possible when you are sick. If you find yourself in need of medical treatment, Cigna Healthcare can help you estimate the medical expenses needed and predict the circumstances you may face. As a member of Cigna HealthFirst Choice Medical Plan, you will be assigned a dedicated Care Manager through our healthcare concierge service, who will follow up on your hospital stay, surgery, or other treatment arrangements. In addition to getting maximum coverage for your medical expenses, you can also enjoy other care services through Cigna's healthcare concierge.

For more information, please refer to our "Healthcare Concierge Service" Leaflet.

Remarks:

1. Diagnostic imaging services including X-rays, MRIs, CT scans and PET scans must be performed within 30 days prior to admission or 30 days after discharge.
2. To use Cashless Hospitalization service, a Cigna Guarantee of Payment/Pre-Authorization ("GOP") Application 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 Cigna Health Insurance Scheme Guarantee of Payment (Inpatient) approval letter which sets out the conditions of the GOP arrangement. We or our designated medical service providers have the absolute discretion to decline the GOP application based on information provided by the Person Insured and/or Policyholder about the Person Insured's medical condition or if the GOP application does not include valid, sufficient and complete information for credit card authorization. All GOP approvals provided by us are subject to the deductible level and benefit limit of the Policy. The Person Insured and/or Policyholder are responsible for settling any amount not covered by their Policy.
3. For details of coverage, please refer to the Benefit Schedule of Choice Medical Plan. You are required to enroll at the same benefit level for Hospital and Surgical Benefits as well as optional benefits.

# Exclusive privilege

## Free Annual Health Check-ups

The plan offers a free annual influenza vaccination and body check, enabling you to keep track of your health.

We will send you a free body check-up<sup>1</sup> 30 days after the policy anniversary date.

## Health Reward

To celebrate your good health, you will be offered a No Claim Renewal Premium Discount at the time of policy renewal. The renewal discount applies to the Hospital and Surgical Benefits.

Number of consecutive Policy Years with no Hospital and Surgical claim record	No Claim Renewal Premium Discount – discount for Hospital and Surgical Benefits at renewal
2	5%
3	8%
5 or above	15%

## Guaranteed Lifetime Renewal

The Hospital and Surgical Benefits are guaranteed to be renewable every year regardless of any changes in your health condition or claims record<sup>2</sup>.

Remarks:

1. Coupon is transferable and may be redeemed by any adult (aged 18 or above). The services are offered by Cigna Healthcare's designated third party service providers and are applicable in Hong Kong only. Cigna Healthcare reserves the right to change the services and designated third party service providers from time to time without prior notice.
2. It is subject to the continued issuance of Choice Medical Plan by the Company and payment of the premium of your policy. Cigna Healthcare reserves the right to revise premiums, terms and conditions, and/or the Benefit Schedule upon each renewal.



# The plan at a glance

<b>Issue age (at last birthday)</b>	15 days to age 75
<b>Plan type</b>	This product is a standalone individual policy. The basic plan provides hospitalization benefits which can be added with optional benefits of outpatient or other medical protection. The policy provides indemnity benefits and contains no cash value.
<b>Policy term and premium structure of basic plan</b>	1 year and annually renewable The plan provides a protection period of 1 year and guaranteed renewable up to age 100 of Person Insured*, with payment period until the end of protection period. Premiums will increase with age and are subject to annual adjustment at policy renewal.
<b>Premium payment frequency</b>	Annual / Monthly
<b>Policy currency</b>	HKD

\* This is applicable to Hospital and Surgical Benefits only. Guaranteed renewable subject to Cigna Healthcare continue to issue new policy(ies) under the Basic Benefits and respective Optional Insurance Benefits (if applicable) of "Cigna HealthFirst Choice Medical Plan", and upon payment of the premium at time of renewal.

## Hospital and Surgical Benefits - Benefit Schedule (HKD)

The following benefit items are for reference only. Benefits are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to "Important Information" of this brochure or policy provision.

Item	Maximum Limit (HK\$)		
	Plan 1 (Private)	Plan 2 (Semi-Private)	Plan 3 (Ward)
<b>Hospital Room and Board</b> (maximum 270 days per Policy Year)	\$3,200 per day	\$1,600 per day	\$750 per day
<b>Surgical Expenses (per surgery)</b>			
• Complex	\$95,000	\$65,000	\$48,000
• Major	\$47,500	\$32,500	\$25,000
• Intermediate	\$20,500	\$13,600	\$10,000
• Minor	\$7,500	\$6,500	\$5,500
<b>Anaesthetist's Expenses (per surgery)</b>			
• Complex	\$26,900	\$16,000	\$12,300
• Major	\$13,200	\$9,100	\$7,100
• Intermediate	\$6,000	\$4,000	\$3,000
• Minor	\$3,200	\$2,200	\$2,000

Operation Theatre Expenses (per surgery)			
• Complex	\$27,400	\$16,600	\$12,500
• Major	\$13,500	\$10,000	\$8,100
• Intermediate	\$6,500	\$4,200	\$3,500
• Minor	\$3,250	\$2,200	\$2,000
Item	Maximum Limit (HK\$)		
	Plan 1 (Private)	Plan 2 (Semi-Private)	Plan 3 (Ward)
Inpatient Doctor's Call (for non-surgical case only, maximum 270 days per Policy Year)	\$3,200 per day	\$1,600 per day	\$750 per day
Cancer Treatment and Dialysis (per Policy Year)	\$160,000	\$120,000	\$80,000
Intensive Care Unit Expenses (per Policy Year)	\$25,500	\$22,000	\$20,100
Inpatient Specialist's Fee (written referral from the attending physician required) (per Policy Year)	\$10,000	\$3,800	\$2,500
Companion Bed (maximum 270 days per Policy Year)	\$1,500 per day	\$750 per day	\$350 per day
Pre-admission and Post-Hospitalization Outpatient Expenses (maximum 2 pre-admission and 2 post-hospitalization clinic visits) (per Policy Year)	\$4,500	\$2,500	\$1,800
Private Nursing Expenses (maximum 120 days per Policy Year)	\$850 per day	\$500 per day	\$325 per day
Other Medical Expenses – including in-hospital / clinical X-ray, MRI, CT scan, PET scan, miscellaneous hospital charges, etc. (within 30 days prior to admission or 30 days after discharge) (per Policy Year)	\$35,000	\$21,500	\$13,600
Overall Annual Limit (per Policy Year)			
Under attained age of 65 on the policy commencement date	Unlimited		
Attained age of 65 or above on the policy commencement date	\$700,000	\$375,000	\$175,000
No Claim Renewal Premium Discount			
No claim record for 2 consecutive years	5%	5%	5%
No claim record for 3 consecutive years	8%	8%	8%
No claim record for 5 consecutive years or more	15%	15%	15%



## Optional Insurance Benefits - Benefit Schedule (HKD)

The following benefit items are for reference only. Benefits are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to “Important Information” of this brochure or policy provision.

	Plan 1 (Private)	Plan 2 (Semi-Private)	Plan 3 (Ward)
<b>Supplementary Major Medical Benefit</b>	<b>Maximum Limit (HK\$)</b>		
Maximum limit per Policy Year	\$575,000	\$290,000	\$120,000
Lifetime Limit (applicable from age 75 onwards)	\$850,000	\$450,000	\$220,000
Remarks: <ul style="list-style-type: none"> <li>For each claim, HK\$500 will be deducted from the claim amount, and the reimbursement amount will be 80% of the remaining balance.</li> <li>The claim amount will be adjusted if the actual level of hospital confinement is higher than the eligible plan level. Please refer to the important information for details.</li> </ul>			
<b>Outpatient Benefit</b>	<b>Maximum Limit (HK\$)</b>		
1. General Practitioner (includes up to 3 days' basic medication)	\$380	\$240	\$180
2. Specialist* (includes up to 3 days' basic medication)	\$660	\$480	\$350
3. Physiotherapist*	\$630	\$430	\$330
4. Chiropractor*	\$630	\$430	\$330
5. Chinese Herbalist (includes up to 2 packs of Chinese medicine)	\$230	\$180	\$150
6. Chinese Bonesetter	\$230	\$180	\$150
7. Acupuncturist	\$230	\$180	\$150
8. Home Consultation (consultation fee only, per visit)	\$720	\$520	\$350
9. Prescribed Western Medicine (per Policy Year)	\$2,500	\$1,500	\$1,000
10. Diagnostic Imaging and Laboratory Tests* (per Policy Year)	\$3,500	\$2,000	\$1,500
Remarks: <ul style="list-style-type: none"> <li>* Referral from a physician is required.</li> <li>Maximum 30 visits per Policy Year for items 1 to 8, within with a maximum of 10 visits per Policy Year for items 4 to 8.</li> <li>For items 1 to 7, full coverage for network clinics or 80% reimbursement up to the respective maximum benefit limit for non-network clinics. For Chiropractor, network clinics are not available.</li> </ul>			
<b>Dental Benefit</b>	<b>Maximum Limit (HK\$)</b> (maximum limit per Policy Year is up to \$5,000 for below benefits)		
Scaling and Polishing	2 visits		
Fillings; dentures, crowns and bridges (only if necessitated by an accident); drainage of abscesses; extractions; X-ray; root canal fillings; routine oral examination	Fully covered		

# Case illustration

The following example is hypothetical and for illustrative purpose only.



## Profile

<b>Policyholder</b>	<b>Patrick</b>
<b>Current age</b>	41 (non-smoker)
<b>Background</b>	Operating an online business with irregular working hours, Patrick suffers constant stomach pain.
<b>Current plan level</b>	Cigna HealthFirst Choice Medical Plan 2

At age 41, Patrick is discovered to have a 5cm malignant tumor inside his stomach during a PET scan at a clinic. He is advised to undergo total gastrectomy surgery followed by chemotherapy. Patrick submits a form and successfully applies for cashless hospitalization. His subsequent operation is successful and he remains hospitalized for two weeks. After 12 chemotherapy treatments - 6 in the hospital and the remainder in private clinics - he gradually recovers.

## How did Choice Medical Plan help Patrick?

- Cashless hospitalization was easily arranged
- His chemotherapy expenses are covered under "Cancer Treatment and Dialysis" benefit and the miscellaneous hospital charges during hospitalization can be covered under "Other Medical Expenses" benefit, subject to the maximum limit of his plan
- The cost of PET scan conducted in a clinic is covered

## Total amount covered (HKD) :

Hospital and Surgical Benefits		
Items	Amount covered (HK\$)	Maximum Limit (HK\$)
Hospital Room & Board	\$22,400 (\$1,600 x 14 days)	\$1,600 per day
Surgical Expenses (complex) <sup>1</sup>	\$60,000	\$65,000
Anaesthetist's Expenses (complex)	\$16,000 <sup>2</sup>	\$16,000
Operation Theatre Expenses (complex)	\$15,000	\$16,600
Other Medical Expenses (including outpatient PET scan )	\$20,500	\$21,500
Cancer Treatment and Dialysis (Chemotherapy)	\$102,000 (\$8,500 x 12 times)	\$120,000

Total amount reimbursed:  
**HK\$235,900**

### Remarks:

1. For the classification of operations, please refer to the Simplified Schedule of Operations of the policy provisions.
2. The actual anaesthetist's expense is HK\$19,000. Due to the eligible maximum limit under his current plan level is HK\$16,000, the amount covered under this item will be HK\$16,000. For the rest of the items, since the actual expenses do not exceed the maximum limit, the entire amount can be covered.

# Important information

The product information in this brochure does not represent the full terms of the policy and the full terms can be found in the policy document.

## Premium

### 1. Premium Level

The premium level corresponding to the plan level you select is determined based on the age, sex and smoking habit of the Person Insured at policy commencement and at the time of renewal upon each anniversary date of the policy.

### 2. Non-payment of Premium

If you fail to pay the initial premium, your policy will not take effect from the commencement date of your policy. Except for the initial premium payment, there will be a grace period of 30 days after any premium due date. Your policy will remain effective during this grace period. If any premium is not paid at the end of the grace period, your policy will lapse on the premium due date and you will lose the insurance coverage.

We will not make any claim payment or any other payment payable under the policy, until we receive payment of all outstanding premium up to the date of the claim payment or when the policy terminates.

### 3. Mis-statement of Age, Sex or Smoking Habit

If age, sex or smoking habit has been mis-stated by you or any Person Insured but the relevant Person Insured would still be eligible for coverage, we have the right to adjust the premiums payable based on the correct information.

### 4. Premium Adjustment

The company reserves the right to revise the premium of the policy on the anniversary date or upon renewal. Factors leading to premium adjustment may include but are not limited to our experience in claims and expenses incurred by and/ or to this product.

The amount of the renewal premium will be stated in the policy schedule enclosed in the renewal pack which will be sent to you 45 days in advance of the policy anniversary date.

## Benefits

### 1. Extent of Benefits

The coverage under this policy is worldwide, except under the Optional Insurance Benefits, which is subject to emergency conditions if expenses are incurred outside of Hong Kong. We reserve the right to request that the Person Insured obtain pre-approval from us before incurring such relevant expenses.

### 2. Supplementary Major Medical Benefit

If the Person Insured uses a higher level of hospital facilities and services than he is entitled under this policy, the benefit amount payable shall be lowered according to the adjustment factor. This benefit shall not be payable for class of suite/ VIP/ deluxe room of a hospital.

PLAN LEVEL	ROOM TYPE CONFINED	ADJUSTMENT FACTOR
Semi-Private	Private	50%
Ward	Semi-Private	50%
Ward	Private	25%

Under the Supplementary Major Medical Benefit, the following terms and conditions shall apply regarding the Lifetime Limit starting from the anniversary date after the Person Insured reaches age 75:

(i) Any benefit payable under this section will be deducted from the Lifetime Limit, the balance of the Lifetime Limit as at the end of the current Policy Year will be carried forward to the next Policy Year

(ii) If the Person Insured's application for a change in the benefit level is approved by the Company, the Lifetime Limit applicable to the next Policy Year will be equivalent to the Lifetime Limit of the new benefit level, minus all benefits paid since the anniversary date following the Person Insured reaching age 75.

(iii) This benefit will automatically terminate upon the first anniversary date after the Lifetime Limit is exhausted.

## Duplicated Policy

Person Insured can only be covered under one single "Cigna HealthFirst Medical Plan Series" policy. The series include "Cigna HealthFirst Elite Medical Plan", "Cigna HealthFirst Choice Medical Plan", "Cigna HealthFirst DiaMedic Plan and any other insurance policies that fall under the "Cigna HealthFirst Medical Plan Series", "Cigna VHIS Series" and "Cigna Cathay Premier Health Plan" as defined and issued by the Company from time to time.

## Co-ordination of Benefits

If any Medically Necessary charges shall be reimbursed by another party or by us under another insurance plan, we shall only be liable for the difference between such reimbursement and the total amount of benefits which would otherwise be payable in respect of such medical expenses under the policy

## Renewal

The Hospital and Surgical Benefits will be effective for an initial period of 12 months and thereafter guaranteed and automatically renewable, for successive periods of 12 months each provided that we continue to issue new policy(ies) under the "Cigna HealthFirst Choice Medical Plan", and upon payment of the premium at the time of renewal. The Company reserves the right to revise the terms of the policy and/or the premium and/or the benefit schedule upon each renewal.

## Termination

1. This policy will be automatically terminated when one of the following happens:
  - The Person Insured passes away;
  - Any premium is not paid at the end of the grace period; or
  - The policy is terminated by the Company or the policyholder.
2. If there is any fraud, mis-statement or concealment in the application or declaration, or if you or your beneficiary makes a dishonest claim, we have the right to cancel the policy immediately. In such case, all the premium paid will not be returned and you shall immediately return all payment including claims paid by us under the policy.

3. The Company may terminate any Optional Insurance Benefit, by giving not less than 30 days advance notice in writing to you.
4. If the policy is terminated by the policyholder during the Policy Year we reserve the right to charge the premium until the end of such Policy Year after the termination.

## 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 we meet all of our contractual obligations..

## Conversion of policy

If you have an existing medical insurance policy and intend to switch the coverage to this plan, please be aware of the potential implications in terms of insurability, claims eligibility and financial values regarding the change to the insurance arrangement.

Some benefits under the existing policy may be changed or not be covered under this plan due to changes in policy features, Age, health conditions, occupation, lifestyle, habit or recreational activities. Also, riders or supplementary benefits under your existing insurance policy may not be available under this plan.

Benefits under the existing insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period (if any) in respect of certain benefits under the terms and conditions of the new policy.

## Claims Procedure

To make a claim, please login to our customer portal or register at [www.mycigna.com.hk](http://www.mycigna.com.hk) or download our MyCigna 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).

Written notification of a claim must be given to the Company within 30 days after the occurrence of the event giving rise to the claim. Such notification shall include information sufficient to identify the Person Insured and the nature of the claim.



## Medically Necessary

We only cover the charges and / or expenses of the Person Insured on medically necessary and reasonable and customary basis.

“Medically Necessary” means the necessity to have a medical service which is:

1. Consistent with the diagnosis and customary medical treatment for the condition at a Reasonable and Customary charge;
2. In accordance with standards of good and prudent medical practice;
3. Necessary for such a diagnosis or treatment;
4. Not furnished primarily for the convenience of the Person Insured, Physician, Chinese Medicine Practitioner, Physiotherapist, Anaesthetist or any other medical service providers;
5. Furnished at the most appropriate level which can be safely and effectively provided to the Person Insured; and
6. With respect to hospital confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy.

## Reasonable and Customary

“Reasonable and Customary” in relation to a fee, a charge or an expense, means any fee or expense which

1. Is charged for treatment, supplies (inclusive of medication) or medical services that are Medically Necessary and in accordance with standards of good medical practice for the care of an injured or ill person under the care, supervision or order of a Physician;
2. Does not exceed the usual level of charges for similar treatment, supplies (inclusive of medication) or medical services in the locality where the expense is incurred; and
3. Does not include charges that would not have been made if no insurance existed.

The Company reserves the right to determine whether any particular Hospital/medical charge is a reasonable and customary charge with reference but not limited to any relevant publication or information made available, such as schedule of fees, by the government, relevant authorities and recognized medical association in the locality. The Company reserves the right to adjust any and all benefits payable in relation to any Hospital/medical charges which are not reasonable and customary.

# Key exclusions

**The following list is for reference only. Please refer to the policy provisions for the complete list and details of exclusions.**

**We shall not be liable for any claims or the expenses incurred through, directly or indirectly caused by, or resulting from any one or more of the following:**

**Applicable to all benefits (including Optional Insurance Benefit):**

1. Pre-existing medical conditions;
2. War, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil commotion, rebellion, revolution, insurrection, military or usurped power or terrorism;
3. The Person Insured's suicide, attempted suicide

or intentionally self-inflicted injuries while sane or insane;

4. The Person Insured being under the influence of alcohol or drugs unless, in the case of drug consumption, it is proven that such drug was taken in accordance with a proper medical prescription by a physician other than for the treatment of drug addiction;
5. Pregnancy, childbirth and miscarriage of or abortion by the Person Insured including complications resulting therefrom notwithstanding that such incident may have been accelerated or induced by bodily injury or sickness; infertility or sterilization or any type of fertility;
6. Infection with Human Immunodeficiency Virus (HIV) or variants including Acquired Immune Deficiency Syndrome (AIDS) and AIDS-related

complex (ARC); sexually-transmitted diseases or treatment thereof;

7. Birth defects, congenital conditions, development conditions, hereditary conditions or any disabilities arising therefrom; congenital conditions; developmental conditions; or hereditary conditionst;
8. Cosmetic and elective surgery;
9. Vaccination and immunization injections;
10. All dental treatment prescribed by a dentist except emergency treatments by a physician during hospital confinement due to bodily injury; follow-up treatment from such hospital confinement (unless the Dental Benefit applies under this policy);
11. Mental, psychiatric or nervous illness;
12. Treatment for a related condition resulting from addictive conditions and disorders; sleep disorders including insomnia, snoring, sleep-related breathing problems or sleep studies;
13. Treatment that is not medically necessary;
14. The Person Insured's voluntarily exposing himself/herself to any hazard or danger;
15. Fees/expenses incurred due to the following reasons:
  - (a) Convalescence accommodation, treatment or services rendered at any sanatorium or similar establishment;
  - (b) Prosthesis, corrective devices and medical appliances, that are not intra-operatively required;
  - (c) All organ transplantation, transplant procedures and acquisition of the organ itself to be used for organ transplantation;
  - (d) Routine medical examinations or health screening checks;
  - (e) Alternative treatment including but not limited to Chinese medicine treatment, acupuncture, acupressure, Tui Nai, hypnotism, rolfing, massage therapy, aromatherapy

(unless provided under the Acupuncturist benefit, Chinese Herbalist benefit and Chinese Bonesetter benefit payable under the Benefit Schedule);

- (f) Experimental and/or new medical technology/ procedure not yet approved by the Company; or
- (g) Non medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes (apart from VAT and GST charged on Eligible Expenses), medical report charges and the like. ;

**Applicable only to the Optional Dental Benefit:**

- I. Appliances or restoration necessary to increase vertical dimension or restore an occlusion;
2. Dental implants;
3. Cosmetic dentistry procedures such as bleaching and veneers;
4. Orthodontic services;
5. Repair or replacement of orthodontic appliances;
6. Placement of bone grafts or extra-oral substances in the treatment of periodontal disorders;
7. Procedures or appliances to correct congenital malformations;
8. Treatment of malignancies, cysts, or neoplasms;
9. Replacement of lost or stolen dentures;
10. Services or treatment for, or associated with, temporomandibular joint (TMJ) dysfunction or disorder or for orthognathic surgery;
- II. Services or supplies intended to diagnose or treat any condition that is an occupational injury or disease; or
12. Replacement of or additions to existing dentures or bridgework.

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

**This product brochure is also available in Chinese. You may request for the Chinese version from us.**  
此產品小冊子同時備有中文版本，閣下可向本公司索取中文版本。



## **Cigna Worldwide General Insurance Company Limited**

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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.