

Cigna Cathay Premier Health Plan Renewal Rebate

At every step of your journey, the Cigna Cathay Premier Health Plan offers you the opportunity to earn rewards. Your Cathay elevated wellness journey rewards you for your everyday healthy choices like drinking 8 cups of water, completing 30 minutes of exercise or practicing 20 minutes of yoga. The elevated wellness journey also tracks your Health Score, helping you monitor your health compared to other people of the same age and gender as you.

Cigna Cathay Premier Health Plan's renewal rebate is designed to reward you further! We have integrated the Asia Miles you earn from your elevated wellness journey with your Health Score so that in a given policy year, the more Asia Miles you earn from completing activities, and the higher your Health Score, the more renewal rebate you can enjoy on your renewal premium.

The renewal rebate you are entitled to is calculated based on the Asia Miles you earn through the Cathay elevated wellness journey, together with your Health Score. The renewal rebate percentage available can be calculated as follows:

Asia Miles Earned in a Policy Year through the Cathay elevated wellness journey	Health Score* Poor, Fair or Good	Health Score* Very Good or Excellent
≤999	0%	0%
1,000-1,999	0%	2%
2,000-2,999	2%	4%
3,000-3,999	4%	6%
4,000-4,999	6%	8%
≥5,000	8%	10%

*On the last day of the Policy Year.

Terms and Conditions for Cigna Cathay Premier Health Plan Renewal Rebate

The Cigna Cathay Premier Health Plan Renewal Rebate ("Renewal Rebate") is offered by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").

Cathay Membership Programme ("Cathay") refers to the program owned by Cathay Pacific Airways Limited ("CPA"), and managed and operated by Asia Miles Limited ("AML").

Asia Miles by Cathay App refers to the app provided by AML.

Eligibility

To be eligible for the Renewal Rebate, an individual must be an Insured Person of a Cigna Cathay Premier Health Plan policy ("Policy") issued on or after 11 January 2022 who:

1. is aged 18 years or above at the beginning of the relevant Policy Year;
2. is a member of Cathay and has provided their Cathay membership number to Cigna Healthcare and such membership number is recorded by Cigna Healthcare on or before the last day of the relevant Policy Year;

3. has registered to participate in an elevated wellness journey on the Asia Miles by Cathay App;
4. has an elevated wellness journey and Health Score on the Asia Miles by Cathay App on the last day of the relevant Policy Year; and
5. is the Insured Person of a Policy which has been renewed and remains in force for the Policy Year following the Renewal Date of the Policy.

Rebate Level

1. The Insured Person can earn a Renewal Rebate on premium payable for the renewal of a Policy where they are the Insured Person.
2. The amount of Renewal Rebate varies based on
 - a. **Asia Miles Earned in a Policy Year** - The total number of Asia Miles ("Specified Mileage Credits") earned by the Insured Person during the Policy Year ("Activity Period") from completing certain activities ("Eligible Activity") on the Asia Miles by Cathay App's elevated wellness journey; and
 - b. **Health Score on the last day of the Policy Year** - The Insured Person's Health Score on the Asia Miles by Cathay App's elevated wellness journey on the last day of the Activity Period.
3. The Asia Miles earned by each Eligible Activity is calculated in accordance with Specified Mileage Credits only and excludes all other Asia Miles earned through the elevated wellness journey including but not limited to challenges, events, assessments or promotions. Asia Miles earned from Eligible Activities for the calculation of the Renewal Rebate is subject to a maximum of 35 Asia Miles per day.
4. The Insured Person's Asia Miles Earned in a Policy Year and Health Score on the last day of the Activity Period will be based on the activity record corresponding to the elevated wellness journey account of the Cathay membership number on Cigna Healthcare's records on the last day of the Activity Period.
5. An Eligible Activity must be synced from a device to the Asia Miles by Cathay App and/or recorded on the Asia Miles by Cathay App within the period of time required by AML and CPA in order to earn the Specified Mileage Credits.
6. The Specified Mileage Credits of each Eligible Activity to determine the Asia Miles Earned in a Policy Year is as follows:

Eligible Activity ¹ (per day)	Specified Mileage Credits (Asia Miles per activity)
10,000 Steps	10
30 Active Minutes	5
7 Hours of Sleep	5
20 Minutes of Yoga; or 30 Minutes of Running; or 20 Minutes of Cycling; or 20 Minutes of Stretching	5
5 Serves of Vegetable Intake	5
8 Cups of Water Intake	5

¹ Eligible Activities and the corresponding Specified Mileage Credits on the Asia Miles by Cathay App are determined by CPA and subject to changes from time to time without prior notice.

Administration of rebate

1. The Renewal Rebate percentage is applied to the premium of the Insured Person's Policy for the Policy Year following the Activity Period ("Renewal Year").
2. Provided that the Policy is renewed for the entire Renewal Year and the premium has been paid in full, the Renewal Rebate amount corresponding to the Renewal Year will automatically be deducted from the renewal premium of the Policy Year following the Renewal Year. The Renewal Rebate amount will be deducted from the first and/or subsequent premium payment due after all premium for the Renewal Year has been received by Cigna Healthcare.
3. If the Policy is renewed for the entire Renewal Year and the premium has been paid in full but not renewed at the end of the Renewal Year for any reason such that the Renewal Rebate amount cannot be deducted from any future premium payments, the corresponding Renewal Rebate amount will be refunded to the Policy Holder. For premiums paid using credit card, the refund will be made to the Policy Holder's credit card where the premium was debited. For all other payment methods, the refund will be made via a bank cheque to the Policy Holder.
4. The Renewal Rebate amount is calculated based on applying the Renewal Rebate percentage to the standard premium net of discounts (if applicable). Any additional premium payable due to premium loadings and/or levy will not be used to calculate the rebate.
5. Any levy payable under the Policy shall be calculated before applying the Renewal Rebate.

Illustration

The following example is hypothetical and for illustrative purposes only.

- Mary enrolled in Cigna Cathay Premier Health Plan and her first year premium was \$5,000.
- During the first policy year, Mary earned 6,000 Asia Miles on the elevated wellness journey and had a Very Good Health Score on the last day of the policy year. Therefore, she can enjoy a 10% renewal rebate (i.e. \$550) on the second policy year premium of \$5,500.
- The renewal premium for Mary's third policy year will be reduced by \$550 from the renewal rebate accumulated in the second policy year.
- During the second policy year, Mary earned 4,500 Asia Miles on the elevated wellness journey and maintained a Very Good Health Score which enables her to enjoy a renewal rebate of 8% on the third policy years' renewal premiums of \$6,000.
- The renewal premium for Mary's fourth policy year will be reduced by \$480 from the renewal rebate accumulated in the third policy year.
- During the third policy year, Mary earned 800 Asia Miles on the elevated wellness journey and was therefore unable to enjoy any renewal rebate on the fourth policy years' renewal premiums. Due to the same reason, no renewal rebate was earned on the fifth policy years' renewal premium.

Policy Year	Health Score on last day of Policy Year	Asia Miles earned from Eligible Activities on the elevated wellness journey during the Policy Year	Renewal Rebate Percentage	Standard Premium (HK\$)	Renewal Rebate Amount (HK\$)	Premium payable at beginning of Policy Year (HK\$)
1	Very Good	6,000 Asia Miles	N/A	5,000	N/A	5,000
2	Very Good	4,500 Asia Miles	10%	5,500	550	5,500
3	Very Good	800 Asia Miles	8%	6,000	480	6,000 – 550 = 5,450
4	Very Good	750 Asia Miles	0%	6,500	0	6,500 – 480 = 6,020

Asia Miles by Cathay App and elevated wellness journey

1. The Asia Miles by Cathay App is provided by AML.
2. The elevated wellness journey refers to the wellness journey that is available on the Asia Miles by Cathay App and where the Insured Person participates as an elevated wellness journey participant.
3. Asia Miles Earned in a Policy Year by an Insured Person and their corresponding Health Score at the end of the Activity Period is calculated and determined by AML based on activity logged by the Insured Person on their elevated wellness journey and is subject to the Terms and Conditions of the wellness journey.
4. The Asia Miles by Cathay App and elevated wellness journey is subject to the Cathay [terms and conditions](#).

Cathay membership account

1. The Policy Holder is responsible for providing the correct Cathay membership number of the Insured Person to Cigna Healthcare.
2. If a Policy Holder has changed and/or updated a Cathay membership number for an Insured Person during a Policy Year, the Renewal Rebate will be calculated based on the Asia Miles Earned in a Policy Year of the individual whose Cathay membership number is on Cigna Healthcare's records at the end of the Activity Period.

Personal Information and Data transfer

1. Cigna Healthcare will share relevant personal information in accordance with Cigna Healthcare's Personal Information Statement with CPA and AML to enable CPA and AML to activate the elevated wellness journey for the Insured Person on the Asia Miles by Cathay App.
2. The Insured Person's data on the Asia Miles by Cathay App will be used to determine the Renewal Rebate.
3. The Insured Person agrees to relevant data (including Cathay membership number, personal information and health data) being transferred from CPA and AML to Cigna

Healthcare for the purposes of calculating and administering the Renewal Rebate and to improve Cigna Healthcare's products and services.

General

1. By participating in the Renewal Rebate, the Policy Holder and the Insured Person agree and accept to be bound by the terms and conditions.
2. The Policy Holder must have provided consent to Cigna Healthcare to share relevant personal information with AML to activate the elevated wellness journey on the Asia Miles by Cathay App.
3. Cathay, Asia Miles by Cathay App and the wellness journey are managed and operated by AML. In case of disputes relating to the wellness journey, CPA and AML's decision shall be final.
4. Cigna Healthcare reserves the right to change any of the terms and conditions of the Renewal Rebate without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
5. The terms and conditions included in this leaflet apply to the Renewal Rebate only. For details of the features, contents, terms, conditions and exclusions of Cigna Cathay Premier Health Plan, please refer to the relevant product brochure(s) and policy provision(s). For details and features of the wellness journey, please refer to the wellness page of the CPA website and corresponding terms and conditions.

The English version of the terms and conditions of the Renewal Rebate shall prevail if there is any discrepancy between the English and Chinese versions.