

## Cigna Cathay Premier Health Plan Renewal Discount

At every step of your journey, the 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 discount 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 discount you can enjoy on your renewal premium.

The renewal discount 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 discount 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 Discount

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

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

Cathay App refers to the app provided by CPA, and managed and operated by CPA together with AML.

#### Eligibility

To be eligible for the Renewal Discount, 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 Asia Miles and provided their Asia Miles membership number to Cigna and such membership number is recorded by Cigna on or before the last day of the relevant Policy Year;
3. has registered to participate in an elevated wellness journey on the Cathay App;
4. has an elevated wellness journey and Health Score on the 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 relevant Policy Year.

Discount Level

1. The Insured Person can earn a Renewal Discount on premium payable for the renewal of a Policy where they are the Insured Person.
2. The amount of Renewal Discount 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 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 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.
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 Asia Miles membership number on Cigna’s records on the last day of the Activity Period.
5. An Eligible Activity must be synced from a device to the Cathay App and/or recorded on the 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 (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	5
5 Serves of Vegetable Intake	5
8 Cups of Water Intake	5

Administration of discount

1. The Renewal Discount 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 Discount amount corresponding to the Renewal Year will automatically be deducted from the renewal premium of the Policy Year following the Renewal Year. The Renewal Discount 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.
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 Discount cannot be deducted from any future premium payments, the corresponding Renewal Discount 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 Discount is calculated based on the standard premium. Any additional premium payable due to premium loadings and/or levy will not be used to calculate the discount.
5. Any levy payable under the Policy shall be calculated after applying the Renewal Discount.

*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 discount (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 discount 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 discount 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 discount 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 discount on the fourth policy years' renewal premiums. Due to the same reason, no renewal discount 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 Discount Percentage	Standard Premium (HK\$)	Renewal Discount 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

Cathay App and elevated wellness journey

1. The Cathay App is owned and managed by CPA.
2. The elevated wellness journey refers to the wellness journey that is available on the 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 CPA 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 Cathay App and elevated wellness journey is subject to CPA's [terms and conditions](#).

Asia Miles membership account

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

### Personal Information and Data transfer

1. Cigna will share relevant personal information in accordance with Cigna'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 Cathay App.
2. The Insured Person's data on the Cathay App will be used to determine the Renewal Discount.
3. The Insured Person agrees to relevant data (including Asia Miles membership number, personal information and health data) being transferred from CPA and AML to Cigna for the purposes of calculating and administering the Renewal Discount and to improve Cigna's products and services.

### General

1. By participating in the Renewal Discount, 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 to share relevant personal information with AML to activate the elevated wellness journey on the Cathay App.
3. Asia Miles, Cathay App and the wellness journey are managed and operated by CPA together with AML. In case of disputes relating to the wellness journey, CPA and AML's decision shall be final.
4. Cigna reserves the right to change any of the terms and conditions of the Renewal Discount without prior notice. In case of any disputes, Cigna's decision shall be final.
5. The terms and conditions included in this leaflet apply to the Renewal Discount 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 CPA and AML website and corresponding terms and conditions.

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