

2026 Q4 Cigna VHIS Premium Discount Promotion

At Cigna Healthcare, we are committed to supporting your health needs at different stages of life, giving you peace of mind to protect yourself and your loved ones. Enroll alone in our **Cigna VHIS Series – Flexi Plan (Superior)** to enjoy a **6-month premium discount**^{1,2} in the 1st Policy Year. Enroll together with your family and/or friends to enjoy up to **10-month premium discount**^{1,2,3} in the first two consecutive Policy Years, in addition to any tax deductions⁴ you may be eligible for on your premiums!



Promotion Period: 1 October 2026 to 31 October 2026

2026 Q4 Cigna VHIS Premium Discount Promotion Offer Details: Cigna VHIS Series – Flexi Plan (Superior)

Eligible Premium Discount ¹				
Policy Year	Single Policy ²	Multiple Policies ^{2,3} (family members and/or friends enrolled together)		
		2 – 3 members	4 – 5 members	6 or more members
1 st Policy Year	6-month premium discount	6-month premium discount		
2 nd Policy Year	/	1-month premium discount	2-month premium discount	4-month premium discount

The above promotions are subject to Terms and Conditions.

Remarks:

- Only applicable to plans with deductible of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000, regardless of room type or area of cover (if applicable).
- Eligible Single Policy and Multiple Policies (family members and/or friends enrolled together) are eligible for the premium discounts shown in the above table for the 1st and 2nd Policy Years. See Remark 3 for online enrollment exclusions.
- For online enrollment, only Eligible Single Policies and Eligible Multiple Policies involving family members enrolled together are eligible for the Premium Discounts shown in the above table. Multiple Policies involving friends enrolled together are not eligible for any Premium Discount through online enrollment.
- For eligibility and details of tax deductions, please refer to the Terms and Conditions of this promotion.

Plan Features

Governed medical plans with various plan options



Flexible options

Including Standard Plan, Flexi Plan (SMM) and Flexi Plan (Superior), with different deductible and wards class options.



Hassle-free on medical expenses

Up to HK\$30,000,000 per Policy Year and unlimited lifetime benefit limit.



Comprehensive protection

All cancer treatment expenses are fully covered^{1,2}, including various common non-surgical cancer treatments³.



Tax deductible⁴

Up to HK\$8,000 per insured person per tax year for tax deduction.



Guaranteed renewal

Guaranteed renewal up to the insured person's age of 100, no matters how your health conditions changed.



Cashless Medical Services⁵ and Cigna Care Manager

With extensive network of medical professionals and personalized healthcare concierge service for you.

Remarks

1. Applicable to Cigna VHIS Series – Flexi (Superior) only.

2. Subject to the Annual Benefit Limit.

3. Covers a number of non-surgical cancer treatments including chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy etc. Proton therapy, gamma knife and cyber knife are radiation treatments that are also covered as radiotherapy.

4. Tax deductible/Tax deductions is one of the allowable deductions from assessable income, it does not equate to a direct deduction from total tax payable. Terms & conditions apply.

5. The Cashless Medical Service is a value-added service and subject to terms and conditions.

This section highlights key selling points of the Cigna VHIS Series.

For detailed information regarding coverage, terms, and conditions, please visit the Cigna Healthcare website at www.cigna.com.hk/ and refer to the relevant brochure and policy document.



Variety of Value-added Services

Cigna Care Manager

One-to-One Health Concierge Services

Supported by a team of registered nurse, offering personalized healthcare concierge services and supports throughout your health journey.



New Customer Stories:

- 1) Severe Accident During Overseas Travel?
- 2) Diagnosed with Stomach Cancer?

Scan to learn more about the stories!

Cashless Medical Service

Hassle-free cashless arrangement

Enjoy cashless hospitalization arrangement¹ with our network in Hong Kong of 1,000+ reputable medical providers



Day Procedure Centre Cashless Service

Extensive network in Hong Kong and time saving

Perform OGD and Colonoscopy at network Day Procedure Center with Cashless Medical Service, reduces the risk of hospital acquired infection and provide you with convenience.



Booking Hotline: (852) 8100 4330

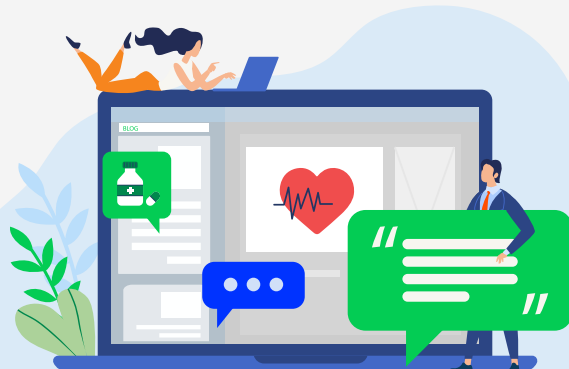
Access to Smart Health

Online health information hub

Provide you with the latest health and wellness information to improve your health and wellness.



Scan to visit
Cigna Smart Health



MyCigna HK App

Your on-the-go healthcare companion

Featuring user-friendly functionalities, including submit and check of claims, finding network doctors and clinics, and even submit Cashless Medical Services Request anytime, anywhere!



Scan to download



1. 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 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.

2026 Q4 Cigna VHIS Premium Discount Promotion – Terms & Conditions:

- I. This leaflet is for informational purposes only and does not contain the full terms and conditions of the insurance plan. Any promotion, including discounts and other rewards (where applicable), is subject to the relevant terms and conditions. The insurance plan is underwritten by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare") and is subject to the policy provisions. For details of product features, coverage, terms, conditions and exclusions, please visit the Cigna Healthcare website at www.cigna.com.hk/ and refer to the relevant product brochure and policy document(s).
2. 2026 Q4 Cigna VHIS Premium Discount Promotion (the "Offer") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
3. The Offer is valid from 1 October 2026 to 31 October 2026, both days inclusive (the "Promotion Period").
4. Eligible plans include Cigna VHIS Series – Flexi Plan (Superior) with HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover (if applicable) (the "Eligible Plan(s)").
5. The Offer applies only to successful applications for Eligible Plans that are submitted and received during the Promotion Period, as determined solely by Cigna Healthcare's records, and must be underwritten and issued by Cigna Healthcare on or before 31 December 2026 ("Eligible Policy(ies)"). Each Eligible Policy will be entitled to an offer of premium discount ("Premium Discount") as stated in clause 7 below provided that the Eligible Policy remains continuously in force under an Eligible Plan until the Premium Discount is applied.
6. The Offer cannot be combined with any other promotional offer, except the exclusive online offer (with promo code) for Cigna VHIS Series – Flexi Plan (if applicable).
7. Eligible Single Policies and Eligible Multiple Policies involving family members and/or friends (for non-online enrollment) enrolled together are eligible for the Premium Discount. For online enrollment, Eligible Single Policies and Eligible Multiple Policies involving family members (for online enrollment) enrolled together are eligible for the Premium Discount. Eligible Single Policies and Eligible Multiple Policies with an annual payment frequency will enjoy a 6-month premium discount, based on the standard annual premium, in the 1st Policy Year. Eligible Multiple Policies (for non-online enrollment) or Multiple Policies of family members (for online enrollment), submitted together during Promotion Period, will enjoy an additional 1-month premium discount (for 2-3 members), 2-month premium discount (for 4-5 members) or 4-month premium discount (for 6 or more members) at renewal in the 2nd Policy Year, based on the standard annual premium.

Eligible Single Policies and Eligible Multiple Policies involving family members and/or friends (for non-online enrollment) enrolled together are eligible for the Premium Discount. For online enrollment, Eligible Single Policies and Eligible Multiple Policies involving family members (for online enrollment) enrolled together are eligible for the Premium Discount. Eligible Single Policies and Eligible Multiple Policies with a monthly payment frequency will enjoy a 6-month premium discount, based on the standard monthly premium, in the 1st Policy Year. Eligible Multiple Policies (for non-online enrollment) or Multiple Policies of family members (for online enrollment), submitted together during Promotion Period, will enjoy an additional 1-month premium discount (for 2-3 members), 2-month premium discount (for 4-5 members) or 4-month premium discount (for 6 or more members) at renewal in the 2nd Policy Year, based on the standard monthly premium.

Calculation of Premium Discount on Eligible Policy:

Eligible Premium Discount				
Policy Year	Single Policy	Multiple Policies (family members and/or friends enrolled together)		
		2 – 3 members	4 – 5 members	6 or more members
1 st Policy Year	6-month premium discount	6-month premium discount		
2 nd Policy Year	/	1-month premium discount	2-month premium discount	4-month premium discount

For Eligible Multiple Policies through non-online applications, members must state on the application form the i) name and ii) HKID, policy number or phone number of their family members and/or friends who are applying together at the time of enrollment, or verbally advise the telemarketing representatives. For multiple Eligible Policies through online applications, members must complete the application form with the i) name and ii) HKID, policy number or phone number of their family members who are applying together at the time of enrollment.

8. The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy. The Offer is not applicable to any premium loading (if any) and levy.
9. The policyholder(s) of the Eligible Multiple Policies will receive the renewal notification letter and policy document at next policy renewal, setting out the premium payable after the applicable premium discount in 2nd Policy Year.
10. For the Eligible Policies of Cigna VHIS Series - Flexi (Superior), only the actual paid premiums are tax deductible. The premium discount (if any) are not tax deductible. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
- II. If an Eligible Policy is cancelled or terminated for any reason during the cooling-off period, the Premium Discount will be cancelled, only the actual premium paid will be refunded. The Premium Discount cannot be redeemed for cash or transferred under all circumstances. Any Eligible Premium Discount enjoyed but not meeting the above criteria shall be subject to reversal by Cigna Healthcare.
12. Each Eligible Policy can only enjoy the Premium Discount once during the Promotion Period.

2026 Q4 Cigna VHIS Premium Discount Promotion – Terms & Conditions:

13. The Offer is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan(s) within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan(s) during the Promotion Period.
14. All the Eligible Policies need to undergo normal application process, including underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or reject any application.
15. Staff of Cigna Healthcare and their families are not eligible for the Offer.
16. Cigna Healthcare reserves the right to change, suspend or cancel the Offer or change any of the terms and conditions of the Offer at any time without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.

Terms & Conditions of Cigna Healthcare's VHIS Shopping Vouchers Promotion ("T&C"):

信諾環球自願醫保購物禮券推廣活動條款及細則：

- I. This promotion (the "Promotion") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
此優惠（下稱「推廣活動」）由信諾環球保險有限公司（「信諾環球」）舉辦。
2. The Promotion is valid from 1 October 2026 to 31 October 2026, both days inclusive (the "Promotion Period").
推廣活動由 2026 年 10 月 1 日至 2026 年 10 月 31 日止，包括首尾兩日（下稱「推廣期」）。
3. The Promotion is only applicable to Cigna VHIS Series ("Eligible Plans"), including
此推廣活動只適用於信諾自願醫保系列（「合資格計劃」），包括
 - Flexi Plan (Superior) with HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover
靈活計劃（優越）的港幣\$15,000、港幣\$25,000、港幣\$50,000 或港幣\$75,000 自付費計劃。病房類別及受保地區選項則不限。
4. To qualify for the Promotion, all conditions below must be satisfied:
要享有此推廣活動優惠，必須符合以下所有條件：
 - i. The new applications must be submitted through the "contact me" form on the Cigna Healthcare web page, or call Cigna Healthcare designated hotline 8100 1526 to submit contact details; and
新投保申請必須透過信諾環球網站上的「請聯絡我」表格，或致電信諾環球專屬熱線 8100 1526 提交聯絡資料；及
 - ii. The new applications of Eligible Plan must be received by Cigna Healthcare within the Promotion Period, solely based on the record of Cigna Healthcare; and
於推廣期內信諾環球收到合資格計劃之新投保申請，而收到申請之時間僅根據信諾環球的紀錄而定；及
 - iii. Policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 31 December 2026 (each an "Eligible Policy"); and
所有相關計劃之申請必須由信諾環球於 2026 年 12 月 31 日或之前核保並簽發（每張保單下稱「合資格保單」）；及
 - iv. Each Eligible Policy shall only be counted once for the Promotion; and
每張合資格保單於推廣期內只可參與此推廣活動一次；及
 - v. Each Eligible Policy must be in force and all payable premiums shall have been settled by the policyholder when the shopping vouchers are mailed to the policyholder of the relevant Eligible Policy ("Eligible Policyholder").
當購物禮券寄出予合資格保單之保單持有人（下稱「合資格保單持有人」）時，每張合資格保單必須仍然生效及合資格保單持有人已成功繳付所有屆時需繳付的保費。
5. Each Eligible Policy will be entitled to receive Parknshop shopping voucher, value of HK\$200.
每張合資格保單可享香港百佳超級市場禮券，價值港幣\$200。
6. The shopping voucher(s) are not refundable or redeemable for cash. If Cigna Healthcare cannot provide the shopping voucher(s) (i.e. ParknShop shopping voucher(s)) for any reasons, Cigna Healthcare reserves the right to replace the said voucher(s) with other voucher(s) at the same face value and the Eligible Policyholder shall not raise any objection to this arrangement. The use of all voucher(s) is subject to the terms and conditions imposed by the supplier. Cigna Healthcare is not the supplier or distributor of the voucher(s) and shall not be liable in any way whatsoever in relation to any aspects for the use of the voucher(s), including but not limited to their services' quality and supply.

有關購物禮券不可作退款或兌換現金。如因任何原因而不能提供有關禮券 (即香港百佳超級市場購物禮券)，信諾環球有權以相同價值的其他公司發出的禮券代替有關禮券，合資格保單持有人不得異議。所有禮券之使用受個別供應商所定之條款及細則約束。信諾環球並非禮券的供應商或分銷商，並無須在任何形式上就服務或使用服務的結果負責 (包括但不限於服務的品質及供應)。

7. The shopping voucher(s) (i.e. ParknShop shopping voucher) will be mailed to the Eligible Policyholder's last known correspondence Hong Kong address (based on Cigna Healthcare's record) after 6 to 9 months from the policy issue date or before 30 September 2027, whichever is later. If the Eligible Policyholder is not able to receive any shopping voucher(s) due to an inaccurate or incorrect correspondence address being provided to Cigna Healthcare, or non-delivery arising from an address outside of Hong Kong, Cigna Healthcare will not be liable or responsible for the loss or non-delivery.

購物禮券 (即香港百佳超級市場購物禮券) 將於合資格保單簽發日起計 6 至 9 個月後或於 2027 年 9 月 30 日前 (以較遲者為準) 郵寄至合資格保單持有人最近所提供之香港通訊地址 (根據信諾環球紀錄)。若合資格保單持有人因提供錯誤通訊地址或提供非香港地址而無法收到有關購物禮券，信諾環球概不承擔任何失去或未能收到獎品之責任。

8. The Eligible Policyholder should contact Cigna Healthcare by 31 October 2027 for enquiry if the shopping voucher(s) or e-gift voucher(s) cannot be received. Cigna Healthcare will not be able to handle any shopping voucher(s) or e-gift voucher(s) re-issuance after this date.

若合資格保單持有人無法收到有關購物禮券或電子購物禮券，請於 2027 年 10 月 31 日或之前聯絡信諾環球。在此日期之後，信諾環球將無法處理購物禮券或電子購物禮券的重新發放事宜。

9. The applicant is responsible for reviewing these terms and conditions. By participating in the Promotion, the applicant agrees and accepts to be bound by these terms and conditions.

申請人有責任閱讀此等條款及細則。通過參與本推廣活動，即代表申請人同意並接受此等條款及細則的約束。

10. All application(s) for the Eligible Plan are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.

所有合資格計劃投保申請須經信諾環球核保及批准。信諾環球保留是否接受任何有關計劃投保申請的絕對權利。

11. The Promotion is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.

推廣活動並不適用於推廣期之前 12 個月內已遞交申請或已生效的合資格計劃但其後撤回投保申請或取消保單，並於推廣期內再次投保合資格計劃之客戶。

12. The Promotion cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (Superior) (if applicable):

本推廣活動不可與其他優惠同時使用。以下適用於信諾自願醫保系列 – 靈活計劃 (優越) 的折扣推廣活動除外 (如適用)：

- Cigna Healthcare VHIS Premium Discount Promotion
信諾環球自願醫保保費減免推廣

13. Cigna Healthcare gives no warranty or representation for and is not legally liable for the loss, damage, delay, non-delivery or misdelivery of the shopping voucher(s) sent by post.

信諾環球不會就任何購物禮券於郵寄過程中的遺失、損壞、郵遞延誤、無法派遞或派遞錯誤負上任何責任。

14. Cigna Healthcare reserves the right to change, suspend or cancel the Promotion or change any of the terms and conditions of the Promotion at any time without prior notice. In case of any disputes, decision of Cigna Healthcare shall be final.

信諾環球保留在沒有預先通知的情況下隨時更改、暫停或取消是次推廣活動或修訂其條款及細則之權利。有關是次推廣活動的任何爭議，信諾環球保留最終決定權。

15. The terms and conditions contain general information only. It does not constitute any contract or any part thereof between Cigna Healthcare and any other party(ies). All the product information is for reference only. For details of the features, contents, terms, conditions, and exclusions of the relevant specified product, please refer to the relevant product brochure(s) and policy provision(s).

此條款及細則只載有一般資料，並不構成信諾環球與任何人士或團體所訂立任何合約或合約的任何一部份。所有產品資料只供參考。就有關產品特色、內容、條款、細則及不保事項，請參閱相關產品小冊子及保單條款。

16. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the [Personal Information Collection Statement of Cigna Hong Kong](#). By participating in this Promotion, the applicants are deemed to have read, understood and agreed to be bound by the Cigna Healthcare Personal Information Collection Statement. If you do not consent to Cigna Healthcare using and/or sharing your personal information for any of those purposes, you may exercise your opt-out right by notifying Cigna Hong Kong's Data Protection Officer at the address provided in the Personal Information Collection Statement of Cigna Hong Kong. Should you exercise this right, Cigna Healthcare, the insurance intermediary, and/or third-party service providers will not be able to send you any direct marketing, targeted, or special offers in the future.

與此推廣活動有關的個人資料的收集、使用、儲存、披露或其他處理方面，將根據[信諾香港個人資料收集聲明](#)進行收集、處理或使用。參與此推廣活動即表示申請人已閱讀、理解、接受並被視為明白及同意遵守信諾環球的個人資料收集聲明。如閣下不同意信諾環球就任何上述用途運用及/或分享閣下的個人資料，閣下可根據信諾香港個人資料收集聲明中所列的地址通知信諾環球資料私隱主任行使你的退出權利，我們將予以配合。一旦行使退出權利，即表示信諾環球、保險中介人及/或第三方服務供應商將不能在將來向閣下發送任何直接促銷、針對性或特別優惠的資訊。