



# Cigna Healthcare VitalGuard Critical Illness Plan™ Welcome Promotion

Cigna Healthcare understands that comprehensive protection and financial support are essential to you and your family when facing life’s unexpected challenges. During the Promotion Period, enroll in our **Cigna Healthcare VitalGuard Critical Illness Plan™** to enjoy a 35% premium discount<sup>1</sup> in the 1<sup>st</sup> Policy Year. Enroll together with your family and friends to enjoy up to 50% premium discount<sup>2</sup> in the 1<sup>st</sup> Policy Year!



**Promotion Period:**  
**1 March 2026 to 31 March 2026**

## Cigna Healthcare VitalGuard Critical Illness Plan™ Welcome Promotion Details:

Policy Year	Premium Discount	
	Single Policy <sup>1</sup>	Multiple Policies <sup>2</sup> (For 2 to 5 members)
<b>Year 1</b>	<b>35% premium discount</b>	<b>Uplifted to 50% premium discount</b>

The above promotions are subject to terms and conditions.

Remarks:

1. Eligible single policy will enjoy a 35% premium discount in the 1<sup>st</sup> Policy Year.
2. Eligible multiple policies (up to a maximum of 5 policies), submitted simultaneously, will enjoy a 50% premium discount in the 1<sup>st</sup> Policy Year on each eligible policy. (The 50% premium discount has included the 35% premium discount for a Single Policy)

## Cigna Healthcare VitalGuard Critical Illness Plan™ Welcome Promotion – Terms & Conditions:

1. This leaflet is for informational purposes only. The product information provided (if any) does not include the full terms and conditions of the policy. For detailed information regarding coverage, terms, conditions, and exclusions, please visit Cigna Healthcare website at [www.cigna.com.hk/](http://www.cigna.com.hk/) and refer to the relevant brochure and policy document.
2. Cigna Healthcare VitalGuard Critical Illness Plan™ Welcome Promotion (the “Offer”) is organized by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”).
3. The Offer is valid from 1 March 2026 to 31 March 2026, both days inclusive (the “Promotion Period”).
4. The Offer is only applicable to successful applications for Cigna Healthcare VitalGuard Critical Illness Plan™ (the “Eligible Plan”) that are submitted during the Promotion Period and must be underwritten and issued by Cigna Healthcare on or before 31 May 2026 (“Eligible Policy(ies)”). Each Eligible Policy will be entitled to the Premium Discount as stated in clauses 6 below, provided that the policy remains in force under an Eligible Plan until the Premium Discount is applied. Policies with the same insured person shall be regarded as one Eligible Policy when determining the eligibility for multiple policies premium discount.
5. The Offer cannot be combined with any other promotional offers.
6. Eligible single policies with an annual payment frequency will enjoy a 35% premium discount based on the standard annual premium in the 1<sup>st</sup> Policy Year. Eligible multiple policies, up to 5 policies, with an annual payment frequency applying together, will enjoy a 50% premium discount (the 50% premium discount has included the 35% premium discount for a Single Policy), based on the standard annual premium in the 1<sup>st</sup> Policy Year for each eligible policy.  
For policies with monthly payment frequency, eligible single policy will enjoy a 35% premium discount based on the standard monthly premium in the 1<sup>st</sup> Policy Year. Eligible multiple policies, up to 5 policies, with a monthly payment frequency applying together, will enjoy a 50% premium discount (the 50% premium discount has included the 35% premium discount for Single Policies) based on the standard monthly premium in the 1<sup>st</sup> Policy Year for each eligible policy.

### Calculation of Premium Discount on Eligible Policies:

Policy Year	Premium Discount	
	Single Policy	Multiple Policies (For 2 to 5 members)
Year 1	35% premium discount	Uplifted to 50% premium discount

7. 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.
8. In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Premium Discount will be cancelled, and only the actual premium paid will be refunded. Premium Discount cannot be redeemed for cash or transferred under all circumstances.
9. Each Eligible Policy can only enjoy the Premium Discount once during the promotion period.
10. The Offer is not applicable to applicants who have submitted applications for or enrolled in the Cigna Healthcare VitalGuard Critical Illness 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.
11. 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.
12. Staff of Cigna Healthcare and their families are not eligible for the Offer.
13. 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.

# Mental Wellness Service



Mental and physical health are closely connected, each influencing the other. Individuals facing critical illnesses often experience mental health challenges, while stress, anxiety, or depression can also increase the risk of developing long-term health conditions.

At Cigna Healthcare, we prioritize mental well-being of our customers. Enroll in our **Cigna Healthcare VitalGuard Critical Illness Plan™** to receive complimentary mental health support from qualified psychologists during your 1<sup>st</sup> Policy Year.

**Service Promotion Period: 1 March 2026 to 31 March 2026**

## I. Personal coaching program

Experience up to four one-on-one coaching sessions with a counseling psychologist in the 1<sup>st</sup> Policy Year, available face-to-face, online or via phone consultations. Simply follow the steps below to schedule your consultations.



1

Call the 24-hour hotline at



**(852) 2521 8186**

and identify yourself as a Cigna Healthcare VitalGuard Critical Illness Plan™ member



2

An appointment can be scheduled within 3 working days from the time of booking



3

Verify your identity at the first consultation

- For face-to-face / online consultation: Present your Welcome Email or Welcome Letter for your Cigna Healthcare VitalGuard Critical Illness policy for validation
- For phone consultation: Send a photo of your Welcome Email or Welcome Letter for your Cigna Healthcare VitalGuard Critical Illness policy to the service provider for validation



4

Subsequent appointments for consultation can be made at a time mutually agreed between you and your counseling psychologist

## 2. 24-hour mental hotline

You can call the 24-hour mental support hotline at **(852) 2521 8186** to talk to a counseling psychologist for immediate emotional support.

Furthermore, you can also contact the hotline to locate any useful information or resources to support you on work/life concerns (e.g. eldercare, childcare, household care, educational services). The service provider will respond to your request no later than the next working day.

## Mental Wellness Service terms & conditions:

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1. The Service Promotion Period is valid from 1 March 2026 to 31 March 2026, both days inclusive (the "Service Promotion Period").
2. The service is only applicable to successful applications for Cigna Healthcare VitalGuard Critical Illness Plan™ (the "Eligible Plan") that are submitted during the Service Promotion Period and must be underwritten and issued by Cigna Healthcare on or before 31 May 2026 ("Eligible Policy(ies)"). Eligible insured person is eligible to enjoy complimentary Mental Wellness Service during the 1st Policy Year.
3. If an eligible insured person holds both the Cigna Healthcare VitalGuard Critical Illness Plan™ and the Cigna HealthFirst Elite 360 Medical Plan, the usage limit for Mental Wellness Service will be calculated separately for each policy.
4. The Eligible Policy must be in force at the time the Mental Wellness Service is provided to the eligible insured person.
5. The Mental Wellness Service is a value-added service provided by an independent third-party service provider and does not form part of the contractual benefit under your policy. Cigna Healthcare reserves the right to amend or cancel the service at any time without prior notice at its absolute discretion. Cigna Healthcare is not the service provider for this service. The relevant service provider is not our agent, and vice versa. Cigna Healthcare makes no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider. Under no circumstance shall Cigna Healthcare be responsible or liable for the acts or omissions of the service provider in the provision of such services.
6. If the Insured Person requires other services which fall outside the scope of the aforementioned core services, all fees and costs in connection with or incidental to such services (if any) shall be borne by the Insured Person concerned and Cigna Healthcare shall not be liable for any of such fees and costs.

## Terms & Conditions of Cigna Healthcare VitalGuard Critical Illness Plan™ Mental Wellness Service & Shopping Vouchers Promotion (“T&C”):

### 信諾禦守危疾保™心理諮詢服務及購物禮券推廣活動條款及細則：

1. 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 March 2026 to 31 March 2026, both days inclusive (the “Promotion Period”).  
推廣活動由 2026 年 3 月 1 日至 2026 年 3 月 31 日止，包括首尾兩日（下稱「推廣期」）。
3. The Promotion is only applicable to Cigna Healthcare VitalGuard Critical Illness Plan™ (“Eligible Plans”).  
此推廣活動只適用於信諾禦守危疾保™（「合資格計劃」）。
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 May 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 5 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 Insured Person is entitled to complimentary Mental Wellness Services during the first policy year.  
每位合資格受保人於保單生效後首年可享免費心理諮詢服務。
6. Each Eligible Policy with sum insured of HK\$500,000 or above will be entitled to HK\$200 Mannings shopping voucher.  
每張投保額達到港幣\$500,000 元或以上的合資格保單，可額外獲贈港幣\$200 的萬寧購物禮券。
7. The “Mental Wellness Service” is a value-added service provided by an independent third-party service provider and does not form part of the contractual benefit under your policy. Cigna Healthcare reserves the right to amend or cancel the service at any time without prior notice at its absolute discretion. Cigna Healthcare is not the service provider for this service. The relevant service provider is not our agent, and vice versa. Cigna Healthcare makes no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider. Under no

circumstance shall Cigna Healthcare be responsible or liable for the acts or omissions of the service provider in the provision of such services. Service details will be provided after the policy is effective.

「心理諮詢服務」是由獨立第三方服務供應商提供的增值服務，並不構成保障內容的一部分。信諾環球有權隨時修訂或取消服務而毋須另行通知，並保留絕對酌情權。信諾環球並非此服務的供應商。相關服務供應商並非我們的代理，反之亦然。信諾環球對於服務之質素及其供應並不作出任何的陳述、保證或承諾，亦不會承擔服務供應商所提供的服務所引致的任何責任及法律責任。在任何情況下，信諾環球都不會就服務供應商在提供上述服務時的作為或不作為而承擔任何責任及法律責任。服務詳情將於保單生效後另行附上。

8. The shopping voucher(s) are not refundable or redeemable for cash. If Cigna Healthcare cannot provide the shopping voucher(s) (i.e. Mannings 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（即萬寧購物禮券），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）。

9. The shopping voucher(s) (i.e. Mannings 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 31 January 2027, whichever is later. If the Eligible Policyholder is not be 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（即萬寧購物禮券）將於合資格保單簽發日起計 6 至 9 個月後或於 2027 年 1 月 31 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。

10. The Eligible Policyholder should contact Cigna Healthcare by 28 February 2027 for enquiry if the shopping voucher(s) cannot be received. Cigna Healthcare will not be able to handle any shopping 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，請於 2027 年 2 月 28 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。

11. 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。

12. 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。

13. 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。

14. The Promotion cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (Superior) and Cigna HealthFirst Elite 360 Medical Plan (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）及信諾尊尚 360 醫療保

的折扣推廣活動除外（如適用）：

- Cigna Healthcare VHIS Series – Flexi Plan (Superior) and Cigna HealthFirst Elite 360 Medical Plan Premium Discount Promotion  
信諾環球自願醫保系列 – 靈活計劃（優越）及信諾尊尚 360 醫療保費減免推廣
  - Cigna Healthcare VHIS Series – Flexi Plan (Superior) and Cigna HealthFirst Elite 360 Medical Plan Shopping Vouchers Promotion  
信諾環球自願醫保系列 – 靈活計劃（優越）及信諾尊尚360醫療保購物禮券推廣
15. 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。
16. 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。
17. 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。
18. 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 Healthcare 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.  
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[信諾環球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。