



信諾與您 共渡健康生活**80**載  
Cigna Taking care of your health for 80 years

2013年第一季客戶通訊  
1<sup>st</sup> Quarter 2013 Customer Newsletter

# 享受健康生活，由 i 選擇

# Enjoy a healthier lifestyle. i Decide.

信諾環球人壽保險有限公司(信諾)自1933年於香港成立，80年來一直致力為您提供多元化的醫療、人壽及意外保障計劃，滿足您的個人需要。

為答謝您一直以來的支持以及慶祝信諾80周年誌慶，我們隆重宣佈「信諾貴賓會」的成立，貴為我們的客戶，您可享「信諾貴賓會」為您精心挑選的一連串精彩禮遇，並接收更全面的保障、健康及獨家優惠資訊，讓您過更健康的生活。精彩禮遇陸續有來，請即登入 [www.cigna.com.hk](http://www.cigna.com.hk) 選擇您享受健康生活的方式！

Established in Hong Kong since 1933, Cigna Worldwide Life Insurance Company Limited (Cigna) has now been meeting your uniquely diversified needs in health, life and accident protection for 80 years.

To thank you for your on-going support and celebrate our 80<sup>th</sup> anniversary, we are delighted to announce the launch of **Cigna Club**. As our valued customer, you are warmly invited to enjoy exclusive Club privileges including member-only value offers plus instant access to comprehensive protection and health information. To start enjoying an even healthier and worry free life, please visit [www.cigna.com.hk](http://www.cigna.com.hk) today! And keep watching this space for still more exciting offers!

信諾客戶專享優惠包括 Exclusive offers for Cigna customers:



白蘭氏® 燕窩高達68折優惠及  
InnerShine® 紅肌原嫩肌精華啫喱39折優惠  
Up to 32% discount on BRAND'S® Bird's Nest &  
61% discount on InnerShine® RubyCollagen  
Essence Strip



優惠價HK\$120流感疫苗及  
HK\$2,700子宮頸癌預防疫苗注射  
Discounted price of HK\$120 on flu vaccination &  
HK\$2,700 on cervical cancer preventive vaccination



生果禮品籃港幣100元現金禮券及  
免費「脆皮朱古力士多啤梨」優惠券  
Fruity basket HK\$100 cash coupon &  
free "Dipped Strawberries" coupon



健康檢查優惠低至47折  
Up to 53% discount coupon for health check-up



最新OTO ADELLE ONE 按摩椅 (AD-01) 4折  
即優惠價HK\$11,520及正價貨品95折優惠  
60% discount on OTO Adelle One Massage Chair  
(AD-01) at special price of HK\$11,520 &  
5% discount on regular priced items



特選二人同行台灣旅遊套票港幣200元現金折扣優惠及  
特選二人同行歐洲郵輪套票港幣400元現金折扣優惠  
HK\$200 cash discount for selected companion  
Taiwan package & HK\$400 cash discount for selected  
companion Europe cruise package

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優惠詳情請瀏覽 [www.cigna.com.hk](http://www.cigna.com.hk)，所有優惠均受條款及細則約束。

Please visit [www.cigna.com.hk](http://www.cigna.com.hk) for more details of the exclusive offers. All offers are subject to terms and conditions.

# 以您為先的保健夥伴，由 i 選擇 Most customer-centric healthcare partner. i Decide.

信諾一直致力為您提供卓越的服務及最佳的保險產品，並一向以您為先；我們剛榮獲資本雜誌嘉許兩項殊榮，以肯定我們以客為先的精神。

At Cigna, we've always done our utmost to provide excellent service and quality health insurance solutions that put you first at every stage and in every corner of your life. Our commitment to customer centricity has recently been awarded with two accolades by Capital Magazine.

資本至尊榮譽大獎 — 最以客為先優質服務保險公司  
Capital Platform 25<sup>th</sup> Anniversary Honor Grand Award –  
The Most Customer-Centric Insurance Company



第十三屆資本傑出企業成就獎 — 最佳人壽及醫療保險公司  
13<sup>th</sup> Capital Outstanding Enterprise Awards –  
The Outstanding Life & Health Insurance Company



信諾香港行政總裁施韻珊對獲獎深感榮幸。Susan Stevenson, Country Manager & CEO, Cigna HK, is honoured to receive the award.



信諾的專業團隊將繼續以以客為先的精神為您服務。The Cigna team is committed to putting you first in everything we do.

# 保障健康人生，今日由 i 作主 Life's a choice. Today i Decide.

您可知道環球醫療研究報告\*指出，於過去4年，香港的醫療費用平均每年上升達百份之十？醫療費用不斷上漲，要減低其可能帶來的風險，最有效的方法便是及早未雨綢繆。

信諾自選醫療保突破傳統的醫療規範，除了為醫療費用提供保障外，還為您度身訂造「美滿人生健康管理方案」（詳情參閱下表），讓您享受全面穩妥保障的同時，盡享健康快樂的人生。

Did you know that global surveys\* are currently showing that medical costs have risen at a rate of near to 10% annually for the past four years? So it's now wiser than ever to minimize the risk of potentially ruinous hospital expenses by planning ahead!

Our **HealthFirst Choice** policy breaks through the boundaries limiting traditional medical insurance plans by offering you not only protection but also a preventive **Cigna Health and Wellness Program** (see details below). The ultimate aim is to ensure you are not only securely protected but can also enjoy a healthier, happier and more fulfilling life.



計劃的周全保障包括：

- 額外高達每年港幣十萬元的癌症及洗腎治療保障
- 免入院按金、出院免索償
- 續保時享有高達15%無索償保費回贈
- 提供第二醫療意見諮詢，包括美國及中國內地頂尖醫學專家的意見

The plan's many other privileges include:

- Additional coverage of up to HK\$100,000 per year for cancer and dialysis treatment
- No deposit hospital admissions and no post-discharge claims procedures
- Up to 15% in no claims bonus upon renewal
- Option of second opinions from best-in-class medical experts at top institutes in the US & China



## 信諾美滿人生健康管理方案 Cigna Health & Wellness Program

健康檢查	Health Screening
眼部護理	Eye care
防疫注射	Vaccination
體重管理	Weight Control Program
戒煙治療	Smoke Cessation Program
其他服務包括壓力管理、足部及背部檢查、食物敏感測試等	Other services like stress management, gait and spine assessment and allergy profile test, etc

# 關懷社會，由 i 做起

## Giving back to the community. i Decide.

提升客人的健康、安康及保障是信諾的使命，我們希望每位客人都明白健康生活的重要性，特別是現今長期病患和危疾越趨年輕化，大家更應及早預防，以保證健康優質的生活。

信諾與「糖尿天使」的宗旨和使命不謀而合，因此從2012年起我們便開始正式合作，贊助「糖尿天使」的關愛糖尿病行動，巡迴於不同地區為市民免費檢驗血糖和血壓水平，提高市民預防糖尿病以及保持健康的意識。

請致電 8106 1088 聯絡「糖尿天使」或瀏覽 [www.aod.org.hk](http://www.aod.org.hk) 查詢關愛糖尿病行動的詳情。

Our mission is to improve the health, well-being and sense of security of both you and your nearest and dearest. In a world where chronic diseases and critical illnesses are striking people younger and younger, we want you to take all the precautions you need to enjoy a better quality of life.

Since Cigna and “Angel of Diabetic” (AOD) both share the same vision, we began working closely together last year. In sponsoring AOD’s Care for the Diabetics Roadshow across Hong Kong, we enable people to access free blood sugar and pressure tests and are helping raise everyone’s awareness of diabetes and other important health issues.

Please call AOD on 8106 1088 or browse [www.aod.org.hk](http://www.aod.org.hk) for details of upcoming Care for the Diabetics Roadshows.



2月3日於紅磡海逸坊舉辦的關愛糖尿病行動中，邀請了信諾的市場推廣部總監鄭嘉雯小姐分享信諾與「糖尿天使」的合作；在場亦有義工為紅磡區市民免費檢驗血糖和血壓水平。

Roadshow at Hung Hom’s Laguna Mall on 3 Feb, 2013 where our Director, Marketing, Ms. Carmen Cheng, outlined the benefits of the partnership between Cigna and AOD. Volunteers were also on hand to provide free blood sugar and pressure tests for visitors to the event.

# 登記 / 更新電郵地址，愛護地球由 i 做起

## Register for e-mail updates and save the Earth. i Decide



為了我們的下一代著想，並讓您更方便快捷地收取信諾最新保險相關產品及優惠資訊，請即登記電郵地址。新登記電郵地址的客戶更可獲「HeyYO!! Frozen Yogurt」HK\$5 優惠券\*！

To help preserve our planet's precious natural resources for our children and grandchildren, and to receive updates of our latest insurance-related products and promotional information, please register your email address with us today! We will send you a HK\$5 "HeyYO!! Frozen Yogurt" discount coupon\* as a token of appreciation.

(1) 瀏覽 [www.cigna.com.hk](http://www.cigna.com.hk)  
Visit

(2) 致電 2560 1990，選擇語言後按 9 字  
Call us on 2560 1990 and press 9 after language selection

\* 優惠期至 2013 年 5 月 31 日，並受條款及細則約束。

Promotion is valid until 31 May 2013. Terms and conditions apply.



如您選擇不收取信諾環球人壽保險有限公司及信諾環球保險有限公司的推廣資訊，請您郵寄至香港銅鑼灣希慎道十號新寧大廈二十五樓或致電 2560 1990 通知我們。  
If you no longer wish to receive any promotional information from Cigna Worldwide Life Insurance Company Limited & Cigna Worldwide General Insurance Company Limited, please send us your written request to 25th Floor, Sunning plaza, 10 Hysan Avenue, Causeway Bay, Hong Kong or contact us at 2560 1990.