



2024 Q1 Cigna HealthFirst Elite 360 Medical Plan Promotion

Cigna Healthcare understands that a 360-degree health protection is crucial to support you and your family in living an active and healthy life. Enroll in our **Cigna HealthFirst Elite 360 Medical Plan** to enjoy up to 3 months premium refund¹ on your policy and 50% premium discount on your child's policy when enrolling together!



Promotion Period: 31 January 2024 to 31 March 2024

2024 Q1 Cigna HealthFirst Elite 360 Medical Plan Promotion Offer Details:

Eligible Premium Refund and Discount	
Welcome Offer ¹	Child Discount ^{2,3}
3 months premium refund in 2nd Policy Year = 25% premium discount in 2nd Policy Year	50% premium discount for child's policy until child reaches age 18

Remarks:

1. 3 months premium refund which is equivalent to 25% off the premium for the 2nd Policy Year will be used for the settlement of the premium payable of the Eligible Policy, please refer to the terms and conditions of this leaflet for details.
2. Not applicable to Optional Dental Benefits (if any).
3. Applicable to child's policy and only if applications for the child's policy is submitted together with one of the parents. If applications for the child's policy is not submitted together with one of the parents, then the child's policy can only enjoy the Welcome offer.

2024 Q1 Cigna HealthFirst Elite 360 Medical Plan Promotion – Terms & Conditions:

- 1. 2024 Q1 Cigna HealthFirst Elite 360 Medical Plan Promotion (the "Offer") is organized and sponsored by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
- 2. The Offer is valid from 31 January 2024 to 31 March 2024, both days inclusive (the "Promotion Period").
- 3. The Offer applies to the following plan levels of Cigna HealthFirst Elite 360 Medical Plan regardless of room type and area of cover (the "Eligible Plan(s)"):
 - (i) Welcome Offer: Applicable to all deductible plans and optional insurance benefits (if any)
 - (ii) Child Discount: Applicable to all deductible plans and optional insurance benefit excluding the Optional Dental Benefits (if any).
- 4. The Offer is only applicable to successful applications for Eligible Plans that are submitted during the Promotion Period and must be underwritten and issued by Cigna Healthcare on or before 30 May 2024 ("Eligible Policy(ies)"). Each Eligible Policy will cover one insured person and each Eligible Policy will be entitled to the Welcome Offer or Child Discount ("Welcome Offer or Child Discount") as stated in clauses 7 to 9 below provided that the Eligible Policy remains continuously inforce under an Eligible Plan until the Welcome Offer or Child Discount is applied. Successful applications for the child's policy must be submitted together with one of the parents to enjoy the Child Discount.
- 5. The Child Discount will cease to apply from the next policy anniversary date of the child policy if:
 - (i) the parent's and/or child's policy is terminated; or
 - (ii) the child reaches age 18.
- 6. The Offer cannot be combined with any other promotional offer, except the exclusive online first year premium discount offer for Cigna HealthFirst Elite 360 Medical Plan (if applicable).
- 7. The Welcome Offer or Child Discount will be applied against the settlement of the premium payable for the Eligible Policy as follows:
 - (i) Welcome Offer: in the 2nd Policy Year.
 - (ii) Child Discount: every Policy Year until the child reaches age 18 and/or if the parent's and/or child's policy is terminated.

The Welcome Offer or Child Discount is not redeemable for cash and cannot be used to settle any other amount due to Cigna Healthcare in any circumstances.

- 8. Calculation of the Welcome Offer on Eligible Policy:

	Eligible Premium Refund	Equivalent to:	Premium refund calculation method
2nd Policy Year	3 months		25% off premium

Policies with annual payment frequency will enjoy 25% off the annual premium for the 2nd Policy Year. Policies with monthly payment frequency will enjoy 25% off each monthly premium for the 2nd Policy Year.

- 9. Calculation of the Child Discount on Eligible Policy:

Policies with annual payment frequency will enjoy 50% off the annual premium for each Policy Year until the child reaches age 18 and/or if the parent's and/or child's policy is terminated. Policies with monthly payment frequency will enjoy 50% off each monthly premium per Policy Year until the child reaches age 18 and/or if the parent's and/or child's policy is terminated.
- 10. The calculation of the Welcome Offer or Child 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.
- 11. In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Welcome Offer or Child Discount will be cancelled, and value equivalent to relevant insurance premium shall not be refunded to the policyholder. Welcome Offer or Child Discount cannot be redeemed for cash or transferred under all circumstances.
- 12. Each Eligible Policy can only enjoy the Welcome Offer or Child Discount once during the promotion period.
- 13. The Offer is not applicable to applicants who have submitted applications for or enrolled in the Cigna HealthFirst Elite Medical Plan or Cigna HealthFirst Elite 360 Medical 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.
- 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.
- 17. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.