

Begin your wellness journey with Cathay and enjoy premier health coverage from Cigna

Enjoy an exclusive health and wellbeing offering with Cigna to be more rewarded on Cathay's new virtual health companion app



Cathay is thrilled to be diving into the wellness space with the launch of Cathay's wellness journey. Cathay is also launching a strategic wellness and insurance collaboration with Cigna Hong Kong* with the exclusive Cigna Cathay Premier Health Plan – the only insurance product where members can directly earn and use miles when purchasing through Cathay.

Cathay and Cigna share respective visions to help Hong Kong people enhance their health and wellbeing. Both Asia Miles members' voice survey by Cathay, and the Cigna 360 Well-Being survey have recently highlighted the importance of health and wellbeing for the Hong Kong population, who may find it difficult to prioritise their wellbeing in their busy lives.

We are coming together to launch a new insurance product – the Cigna Cathay Premier Health Plan – which offers comprehensive protection whilst rewarding members for being healthy. We also now enable members to purchase three more Cigna products through the Cathay website, allowing them to earn and spend miles on their health protection purchases.

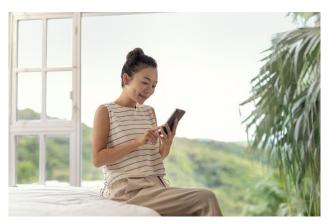
Cathay is also excited to open a new frontier of health and wellness for our members by launching our new virtual health companion in the Cathay lifestyle app. Cathay's wellness journey rewards Hong Kong-based Marco Polo Club and Asia Miles members with miles as they take steps towards sustainable, better health. Members can now earn miles every day by completing daily wellness goals – without the need to spend a dollar. In addition, members insured under any of the four Cigna health plans can earn 5x miles on Cathay's wellness journey when completing their daily wellness goals on the Cathay app.

Cathay Director Customer Lifestyle Paul Smitton said: "At Cathay, we are ultimately trusted to help people move forward in life. With wellness, we aim to empower our members to make the most of what lies ahead and move beyond what they previously thought possible. Embarking upon an uplifting wellness journey can be challenging. We wish to help our members by encouraging and rewarding positive lifestyle habits that will lead to a better quality of life and health outcomes. With our new virtual companion, we aim to remove the obstacles they face as they make efforts to elevate their lives."

Jonathan Spiers, Chief Executive Officer of Cigna Hong Kong, said: "The COVID-19 pandemic has raised awareness of the importance of health care protection, and has resulted in greater focus on overall physical and mental wellbeing. As a global health service leader, Cigna Hong Kong is delighted to collaborate with Cathay to launch the Cigna Cathay Premier Health Plan, providing comprehensive health plans with flexible coverage options that are tailored to support the diverse wellness needs of Cathay customers. The health plans will help customers better protect themselves, offering peace of mind in unpredictable times."

With the exclusive ability for members to earn miles directly when purchasing exclusive Cigna insurance products via the Cathay website – as well as the opportunity for all Hong Kong members to earn daily miles on Cathay's wellness journey when elevating daily habits – there are exciting new ways for members to get closer to their next flight, staycation, dining at partner restaurants or purchase from the online shop at Cathay whilst taking a proactive approach to their health and wellbeing.

Wellness journey





Cathay's wellness journey is a new and innovative feature within the Cathay app that's powered by Sprout Wellness Solutions and designed to make developing daily exercise, healthy eating and mindful habits more rewarding.

Each registered user¹ receives a personal Health Score, which is calculated based on a combination of self-reported health survey responses and health data captured through connected wearable devices and manual activity tracking. Based on their Health Score and account status, members can enjoy exclusive offers, and engaging high-quality health and wellness tips from experts to help them on their journey. Users can also opt to receive healthy behaviour reminders and connect their wearable devices to the wellness journey allowing seamless activity tracking and encouragement as members improve healthy habits and reach their health goals.

Members can earn up to 7 miles per day by completing six daily goals to improve aspects of their mind, body and diet – such as achieving 10,000 steps a day, doing 20 minutes of yoga, eating enough fruit and vegetables, getting a good night's sleep of at least 7 hours, and more - all without spending a dollar. First-time wellness journey users also get 100 miles² upon profile completion when they first receive their personal Health Score.

Sprout Wellness Solutions CEO Neeraj Sharma said: "Sprout Wellness Solutions is proud to be the exclusive health technology partner powering Cathay's all-new wellness journey. As an industry leader, Cathay is writing a new chapter in creating meaningful, personalised experiences and we are excited to help empower their members to lead happier and healthier lives."



For a tutorial of how to join the wellness journey, visit here.

For more information about Cathay's wellness journey, visit $\underline{\text{here}}$.

To start your wellness journey, download Cathay App now!



* "Cigna" refers to Cigna Worldwide Life Insurance Company Limited and/or Cigna Worldwide General Insurance Company Limited.

¹ To join Cathay's wellness journey, you must be at least 18 years old, and currently located in Hong Kong with an Asia Miles account registered with a Hong Kong contact number (+852) and a Hong Kong residential address. Please download the Cathay app, select your location in Hong Kong SAR, and enter the wellness journey registration portal(s)

Cigna Cathay partnership insurance products

Policyholders can earn 5,000 miles ² per policy purchase and those insured on policies can earn up to an additional 5,000 miles ² by registering for the elevated wellness journey and completing at least one daily goal within 14 days of policy inception. Those insured under a Cigna insurance policy purchased via Cathay who give their Asia Miles number at the time of purchase are automatically upgraded to the elevated wellness journey on the Cathay app, enabling them to enjoy 5x miles when completing their daily goals (up to 12,775 miles a year) along with even more rewards, perks and challenges.

Policyholders can now spend miles to offset premiums by purchasing Cigna vouchers on the shop at Cathay. Once these have been successfully redeemed, policyholders will receive an e-voucher code via email within 24 hours, which they can enter during payment to offset the premium. For details, visit the shop at Cathay here.

By purchasing a Cigna insurance product through Cathay, customers can be confident in their coverage powered by Cigna, a global health insurer with more than 225 years of history and a presence in over 30 countries and jurisdictions. Cigna offers comprehensive and flexible health protection solutions that suit the ever-globalising lifestyles of Cathay members, on top of 5x miles on the completion of daily wellness goals on the Cathay app.

These can be tailored to meet the different needs of Cathay members and can be bought online at the Cathay website or via the dedicated Cathay Cigna Hotline +852 8100 2040.

Four insurance products are available via Cathay.

- Cigna Cathay Premier Health Plan ("Premier") exclusively available to Marco Polo Club and Asia Miles members, offering comprehensive global medical coverage with an annual limit of up to HK\$30,000,000 to suit their globalising lifestyle. Premier offers global healthcare services through virtual care (telehealth), worldwide emergency assistance, round-the-clock customer service and care, wellness coverage such as annual body check, flu vaccine, spinal assessment and dietitian consultation, and flexibility to upgrade the Area of Cover of their policy without underwriting with the Optional Area of Cover Upgrade Guarantee. To encourage customers insured under the plan to stay healthy, they can earn even more miles with the No Claim Reward if no claim is paid every three years.
- Cigna DIY Health Plan offers a choice of seven different benefits and up to 128 different combinations for the ultimate personalisation of medical insurance

² From now until 15 May 2022.

coverage. Designed to supplement any personal or group hospitalisation cover, benefits of the plan include Core Outpatient Benefit, Outpatient Surgery Benefit, Supplementary Outpatient Benefit, Dental Benefit, Accident Benefit, Cancer Benefit, and Vision Benefit.

- Guarantee 100 Protection Plan critical illness protection with a guaranteed return of 100% of the total premium paid at age 65 with a Lifetime Critical Illness (CI) Protection Offer to convert your critical illness protection period to age 100 without further health assessment
- WorryFree Protection Plan critical illness protection of 100 critical illnesses (including 61 types of critical illnesses and 39 types of early stage critical illnesses) and three protection periods to choose from: to age 65, 80 and 100.

For more information about Cigna Cathay insurance plans visit here.

Special coverage measures for COVID-19

To provide added peace of mind for customers during the COVID-19 pandemic, members of Cigna Cathay Premier Health Plan can receive Cigna's pioneering Compulsory Quarantine Cash benefit of HK\$1,500 per day for up to 14 days if they are ordered by a physician to undergo compulsory quarantine due to confirmed or suspected infection with COVID-19. For these members, Cigna will also cover up to the benefit limits of the plan for any hospitalization or outpatient expenses for the treatment of COVID-19 and any treatment expenses resulting from any adverse events caused by COVID-19 vaccination, while waiving cost sharing for the COVID-19 diagnostic test when recommended by a healthcare professional until 31 March 2022.

Furthermore, individuals insured under the Guarantee 100 Protection Plan and the WorryFree Protection Plan who undergo compulsory quarantine for at least twenty-four consecutive hours can receive an extra one-off payment of HK\$2,000 until 31 March 2022.

For more information and terms and conditions, please review the special coverage measures here.

About Cathay

Cathay is a premium travel lifestyle brand that brings together all we love about travel with our everyday lifestyle. The range of products and services includes flights, hotels, shopping, dining, wellness and credit cards. All our travel lifestyle offerings are designed to bring customers exciting offers, unmissable rewards, meaningful experiences and hand-picked partners.

Flights are provided by Cathay Pacific, the home airline of Hong Kong and a founding member of the **one**world global alliance. The Cathay Group also comprises HK Express, Air Hong Kong (a dedicated freighter airline) and various subsidiaries. We are a member of the Swire Group and are listed on the Hong Kong Stock Exchange (HKSE) as a public company.

For 75 years, Cathay Pacific has been connecting our home city of Hong Kong to the world. Now we're bringing that connection to more of our customers' lives. The new era of Cathay elevates their every bite, swipe, step, stay and flight to greater heights. www.cathaypacific.com

About Cigna Worldwide Life Insurance Company Limited and Cigna Worldwide General Insurance Company Limited (Cigna Hong Kong)

Since 1933, Cigna Hong Kong has been offering insurance solutions at the right place and the right time, providing advice to customers throughout the different stages of their life journeys. Cigna delivers comprehensive health and wellness solutions to employers, employees and individual customers. Leveraging an extensive global healthcare network, Cigna provides group medical benefits that are suitable for international companies with a worldwide workforce, but also offers tailored and packaged group medical insurance plans to local small and medium-sized enterprises that fit specific needs of the company and its employees. For individual customers, Cigna offers a full suite of health insurance products that caters to consumers' diverse needs. For more details, please visit www.cigna.com.hk.

About Sprout

Sprout Wellness Solutions is a health technology company that empowers organisations to embrace wellbeing and improve the health and happiness of every user. Backed by 25 years of academic research and built on our proprietary Sprout Health Engine™, Sprout utilises machine learning and cognitive behavioural science to deliver personalised user experiences and drive engagement, loyalty, and overall health and wellbeing for every user by measuring and rewarding healthy behaviour.

Available as Sprout At Work™, our holistic corporate wellbeing solution or the Sprout Open Health API™, designed for enriching new and existing consumer applications, Sprout delivers health and wellbeing to the masses. To learn more, please visit www.sproutatwork.com.

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