



Press Release

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Cigna Hong Kong and The CareVoice Partner to Roll Out Bluum Woman

New platform provides support for women's health across every life stage by combining medical protection and innovative technology

Hong Kong - February 4, 2021 - Cigna's (NYSE: CI) Hong Kong business today announced a new partnership with The CareVoice, a leading Asian health insurtech company. The partnership will see the launch of "bluum woman," a solution that provides flexible medical protection and innovative digital health services to help protect women in Hong Kong at every life stage.

Available on bluum, an integrated health platform, bluum woman offers two insurance products: "Cigna HealthFirst Elite Medical Plan" and "Cigna HealthSecure Lady Care Plan," which provide protection against the costs associated with hospitalization, pregnancy, psychiatric treatment or critical illness. Complemented by digital health services for prevention, treatment and recovery support, bluum woman offers all-around care for women so that they can be free to live the life they want.

Highly flexible protection and digital services enable simple life planning

Cigna Hong Kong and The CareVoice aim to address the health challenges faced by women at different life stages, such as mental health concerns, maternity care, and the management of critical illnesses. According to the latest statistics issued by the Hong Kong Cancer Registry, the number of new cancer cases among women has been rising each year, with the number of new breast cancer cases increasing by almost 80% compared with 10 years ago¹. The research also shows that staying inactive most of the time will increase the risk of death from cancer by almost 80%. However, the COVID-19 pandemic has also caused many Hong Kong people to exercise less often. According to the findings of [Cigna COVID-19 Global Impact Study: Resilience and Well-being Through the Pandemic](#)², only 14% of Hong Kong people have exercised regularly during the pandemic.

Cigna Hong Kong and The CareVoice will offer a choice of flexible medical and critical illness protection, supplemented by comprehensive digital healthcare services that are designed in response to women's health needs across their different life stages. Digital services provided by The CareVoice such as Mindfulness, Nutrition and Body Measurement enable women to independently take care of their health at home and on the go, so they can better prevent health risks and manage health more conveniently.

Julian Mengual, Chief Executive Officer, South East Asia & Regional Health Solutions at Cigna, said: "The COVID-19 pandemic has impacted Hong Kong people from all walks of life. For women in Hong Kong this has meant juggling multiple roles and often involves having to manage the pressures created by family and work related stress. Our partnership with The CareVoice enables us to provide services that are tailored to support the specific needs of women in Hong Kong. This will help them protect their own health so that they are better equipped to cope with unexpected challenges in life such as hospitalization, dealing with cancer treatment, or pregnancy related issues."

Jan Velich, Co-founder and Chief Business Officer of The CareVoice, says "We are excited to partner with Cigna Hong Kong to provide well-rounded protection to women in Hong Kong. We are dedicated to innovating on behalf of the Hong Kong people and are committed to bringing custom made health solutions to people of different ages and health needs. Through CareVoice's digital services, Cigna's insurance expertise, and blüüm's health platform, we want to support women in Hong Kong by protecting and helping them manage their health easily."

Medical and critical illness protection supported by digital health services

blüüm woman provides two insurance product options, including "Cigna HealthFirst Elite Medical Plan" and "Cigna HealthSecure Lady Care Plan." Customers can choose the option according to their needs.

Cigna HealthFirst Elite Medical Plan offers comprehensive medical protection, including:

- **Comprehensive protection:** An annual limit of up to HK\$38,800,000 without any lifetime limit, and a pioneering Compulsory Quarantine Cash benefit of HK\$2,000 per day to support customers who are quarantined³ due to notifiable diseases, including COVID-19.
- **Flexible coverage to suit individual needs:** Customers can choose between different areas of coverage, accommodation room types and annual deductions, with optional benefits available (including outpatient, pharmacy, dental, deductible discount, and premium waiver due to cancer).
- **Personalized professional support:** Registered nurses from Cigna Hong Kong's Health, Wellness and Clinical Services Team will provide support and professional advice, through hospitalization to post-hospitalization discharge and recovery.

Cigna HealthSecure Lady Care Plan offers protection for medical expenses due to critical illnesses, including:

- **Multiple critical illness coverage:** Up to HK\$1,800,000 lifetime limit for critical illness or early stage critical illness protection.
- **Financial support:** Up to HK\$60,000 per month of income protection on diagnosis of a critical illness, up to a maximum of 24 months.

- **Protection for women across different life stages:** Maternity and New Born Child Care Benefit to protect expectant mothers and newborns; Psychiatric outpatient treatment benefit, as well as comprehensive medical protection for critical illnesses across different life stages.

Apart from medical protection, blüüm woman also offers “Cure” & “Care” digital health services powered by The CareVoice.

“Cure Digital Healthcare Solution” allows customers to manage policy and seek the best healthcare solutions through a mobile app, including:

- **Policy details:** View and access the details of your insurance policy.
- **Doctor and Clinic Navigation:** Locate the nearest doctor using the doctor and clinic directory.
- **Online Appointment:** Find the most updated physician availability to book appointments with the touch of a button.
- **E-claims:** Submit and track the status of claims digitally anytime, anywhere.
- **E-card:** Access the digital medical card at all times.

“Care Digital Healthcare Solution” aims to improve the physical and mental wellness of customers through innovative technology, including:

- **Mindfulness:** Measure how the body responds to stress with a 30-second selfie, and generate customized guided meditations.
- **Nutrition:** Check the nutrition of food by taking photos of meals using a smartphone
- **3D Body Measurement:** A scientific way to track physical changes using a smartphone
- **Lifestyle Rewards:** Exclusive free or discounted vouchers for lifestyle services and experiences.
- **Health Articles:** Useful health-related content.

Prevention is better than cure. blüüm woman also offers free annual body checkups for its customers, allowing them to identify their potential health risks, and support them to live their lives to the fullest.

For more information, please visit: www.cigna.com.hk/en/bluumwoman

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¹<https://www3.ha.org.hk/cancereg/pdf/overview/Overview%20of%20HK%20Cancer%20Stat%202018.pdf>

² Cigna Covid-19 Global Impact Study is part of Cigna’s annual 360 Well-Being Survey. This research is the third in a series of studies to better understand the global impact of the COVID-19 pandemic on people’s well-being in 11 of Cigna’s markets, including Hong Kong.

³ This applies to compulsory quarantine, which means the insured person is confirmed or suspected to have contracted any Notifiable Infectious Diseases. Notifiable Infectious Diseases refer to any kind of notifiable infectious diseases identified and defined and published by Hong Kong Government in accordance with the Prevention and Control of Disease Ordinance (Cap. 599).

⁴ The above-mentioned benefits are subject to terms and conditions. For details of the benefits, please refer to the relevant product brochure and policy provision.

About 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.

About The CareVoice

The CareVoice is a leading Asian health insurtech company dedicated to making health insurance more human. Through CareVoiceOS, the first healthcare operating system for insurers, CareVoice is expanding a "One Click" Connected Ecosystem for Health Insurance. According to insurers' maturity and technology investment, The CareVoice can be their turnkey solutions of choice, or become the new standard infrastructure for insurers to build their own customer engagement solutions. CareVoice helps insurers design and launch tailored insurance products for specific populations, with relevant customer-centric wellbeing & medical services and exclusive channels. The CareVoice completed Ping An accelerator program and closed a large Series A in 2019. For more information, please visit www.thecarevoice.com.

About blüüm

blüüm is an augmented health platform that provides innovative insurance and medical solutions to help users live their life to the fullest. Established in 2020, blüüm works closely with its strategic insurtech partner, The CareVoice, and top-tier insurance companies to provide user-centric and diversified health insurance solutions. With the creative use of technology and an inventive approach to health management, blüüm eliminates the pain points of the traditional insurance industry and provides a seamless healthcare experience to every user. For more information, please visit www.bluum.hk.