Media Alert



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Cigna Hong Kong Extends Support to Customers around COVID-19 Vaccination and Related Costs

A series of supportive measures for customers has been extended until end of 2021

HONG KONG – March 29, 2021 – Cigna Corporation's (NYSE:CI) Hong Kong business today announced the launch of additional benefits and the extension of special coverage measures for its customers in Hong Kong in response to the ongoing COVID-19¹ outbreak.

The new measures include extending coverage for COVID-19 vaccination and its side effects, and waiving any cost-share arrangements for expenses related to COVID-19 diagnostic tests.

Jonathan Spiers, Country Manager at Cigna Hong Kong, said: "With COVID-19 vaccines now available in Hong Kong, we are pleased to launch new measures to support our customers during this trying time, demonstrating our commitment to provide our customers with peace of mind."

Cigna is extending these supportive measures to enhance the benefits available to our customers with immediate effect until 31 December 2021 (special protection period), details are as follow:

New COVID-19 related coverage and benefits:

1) Coverage for COVID-19 vaccination (including side-effects)²

Under our individual medical insurance products, Cigna covers treatment expenses resulting from any adverse events caused by COVID-19 vaccinations to our members, both locally and globally. Such expenses will be claimable up to the limits of the coverage available under relevant plans. COVID-19 vaccination expenses can also be claimed under the vaccination benefit of the optional outpatient module, if applicable to your plan.

2) Coverage of COVID-19 treatment costs

Any hospitalization or outpatient expenses resulting from confirmed or suspected cases of COVID-19 will be claimable under the coverage available under Cigna's health insurance plans. We are also waiving cost-sharing for the COVID-19 diagnostic test when recommended by a health care professional. Please refer to your policy for full details of the coverage you are entitled to.

3) Other supportive measures

Cigna has also previously rolled out a series of special coverage measures, such as providing best-in-market coverage including Hospital Cash and a pioneering Compulsory Quarantine Cash³ benefit of HK\$2,000 per day to any insured person under Cigna HealthFirst Elite Medical Plan who quarantined due to notifiable diseases.

Cigna is also offering a one-off extra payment of HK\$2,000 to customers with our other medical insurance plans (including Cigna VHIS Series and Cigna HealthFirst Medical Plan Series⁴) and members of our Local Employee Benefits Group Schemes⁵, due to confirmed or suspected COVID-19 infection which will apply during this special protection period.

Besides, Cigna has been extending the grace period for premium payment from 30 days to 90 days for policyholders of its medical reimbursement plans⁶ who are suspected or confirmed to be infected with COVID-19, no penalty for ward upgrade in case of COVID-19 hospitalization, and prioritizing the assessment of claims related to the treatment of COVID-19 to speed up and simplify the claims procedures. These benefits and measures are available to our customers during the special protection period.

Click <u>here</u> for more information about the new benefits and extended special coverage measures for Cigna's customers in Hong Kong.

We reserve the right to change any terms and conditions of these special measures without advance notice. In the event of any disputes, our decision shall be final and conclusive. Please refer to the relevant benefit schedule and policy provision for more details.

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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.

^{1 &}quot;COVID-19" means the 2019-nCoV virus and the related illness as defined by the World Health Organization.

² Standard policy terms and conditions apply. For the applicable benefit limits, please refer to your member booklet, benefit schedule or product brochure for details. The COVID-19 vaccination must be approved by the relevant local health authorities and prescribed by a registered medical practitioner.

³ "Compulsory quarantine" means the insured person is confirmed or suspected to have contracted 2019-nCoV virus as certified by any Physician, and the insured person is being confined in an isolated ward of a hospital or kept in an isolated site appointed by the government or at home quarantine for at least twenty-four (24) consecutive hours and continuously stays in there until discharged from the quarantine. "Suspected" infection means the presence of clinical symptom(s) associated with COVID-19 according to the World Health Organization or Centers for Disease Control and Prevention. Compulsory quarantine order by the government solely on the basis of travel history or contact tracing does not apply.

⁴ One-off extra payment is applicable to Cigna HealthFirst Choice Medical Plan, Cigna Plus Medical Plan, Cigna HealthFirst TopUp Medical Plan, and Cigna HealthFirst DiaMedic Medical Plan under Cigna HealthFirst Medical Plan Series and Standard Plan, Flexi Plan (SMM), Flexi Plan (Superior) under Cigna VHIS Series, Guarantee 100 Protection Plan and WorryFree Protection Plan under Cigna HealthSecure Critical Illness Series, and Cigna 108% Health Spectra.

⁵ Cigna CareChoice Group Plan Inclusive.

⁶ Medical insurance plans include Cigna HealthFirst Elite Medical Plan, Cigna HealthFirst Choice Medical Plan, Cigna Plus Medical Plan, Cigna HealthFirst TopUp Medical Plan, and Cigna HealthFirst DiaMedic Medical Plan under Cigna HealthFirst Medical Plan Series and Standard Plan, Flexi Plan (SMM), Flexi Plan (Superior) under Cigna VHIS Series, Guarantee 100 Protection Plan and WorryFree Protection Plan under Cigna HealthSecure Critical Illness Series, and Cigna 108% Health Spectra.