



# CIGNA VHS SERIES

## The competitive edge of Cigna VHS Series

As a global health service leader dedicated to helping people improve their health, well-being, and peace of mind, Cigna is fully focused on providing the best medical insurance. We have a presence in over 30 countries and jurisdictions and our global network includes more than one million healthcare professionals, clinics, and facilities.



Our VHS plans are in the first batch of Certified Plans that are approved by Food and Health Bureau



Apart from other VHS products in the market, we are a genuine insurance provider who brings you extra warm-hearted services to give you a peace of mind whatever your circumstances



We provide 6 levels of plan, which includes different deductible levels available to suit your specific needs

## At Cigna, we care and offer more for our VHS clients



### DoctorNow app for virtual consultation and medication

Simply book a virtual consultation appointment from the app to obtain doctor's advice. Medication can also be picked up at the clinic or delivered to your doorstep.



### Cashless hospitalisation<sup>1</sup> applicable at all private hospitals in Hong Kong

Call us before your admission, and you will not need to pay any deposit to the hospital. Also, you won't need to worry about initiating claims after discharge, leaving you free to focus on recovery.

<sup>1</sup> Only applicable to eligible expenses



### Medical Classification Hotline and Care Manager

If you are recommended to have surgery, you may contact our hotline to help classify the treatment (e.g. Minor, Intermediate, Major, or Complex) and estimate the coverage available under your VHS plan and any shortfall that may remain.

For "Major" or "Complex" surgeries, our registered nurses will help with everything you need, from pre-treatment preparation to post-hospitalisation care, providing you and your family with both professional advice and emotional support.

## Cigna VHIS Plan at a glance

Certified Plan(s)	Cigna VHIS Series – Standard Plan	Cigna VHIS Series – Flexi Plan (SMM)	Cigna VHIS Series – Flexi Plan (Superior)
	<b>Affordable care for all-round assurance</b>	<b>Supplementary benefits for enhanced confidence</b>	<b>Comprehensive protection for total peace of mind</b>
Hospitalization benefits	Standard VHIS cover	Standard VHIS cover	Full compensation
Surgical benefits			
Diagnostic Imaging			
Cancer Treatment			
Other VHIS benefits			
Enhanced benefit: Outpatient Kidney Dialysis	✗	✓	✓ Full compensation
Enhanced benefit: Supplementary Major Medical	✗	✓	✗ as core benefits already enjoy full compensation
Annual Benefit Limit	\$420,000	\$540,000	\$5,000,000
Lifetime Benefit Limit	✗	✗	\$20,000,000
Annual Deductible	✗	✗	✓ \$0   \$15,000   \$25,000   \$50,000
Online application	✓ 15% discount on first year's premium Extra 10% discount on first year's premium if enroll for your family*	✓ 15% discount on first year's premium Extra 10% discount on first year's premium if enroll for your family*	✗

\*Terms and conditions applicable for discount

## Cigna VHIS Series vs Cigna HealthFirst Series

	Cigna VHIS Series	Cigna HealthFirst Choice	Cigna HealthFirst Elite
Plan Structure	Standalone	Standalone 4 optional riders	Standalone 6 optional riders
Maximum Insured Age	80	75	75
Protection Period	1 year and guaranteed renewable, up to age 100	1 year and guaranteed renewal for lifetime	1 year and guaranteed renewal for lifetime
Simplified Underwriting	✓	✓	✓
Tax Deductible	✓	✗	✗
Hospital Cash	✗	✓ Optional	✓
Private Nursing	✗	✓	✓
Companion Bed	✗	✓	✓
Pregnancy Complications	✗	✗	✓ Full Compensation
Congenital Condition(s)	Manifested or been diagnosed after the Insured Person attained the Age of eight (8) years	✗	✗
Psychiatric treatment	✓ Limited to Hong Kong only	✗	✓

For product's detailed information, please refer to the product brochure and policy provisions



Scan the QR code and apply now

Cigna Worldwide General Insurance Company Limited

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