

# CASE ILLUSTRATION

The following examples are hypothetical and for illustrative purposes only.

## Case 1 - How disease management helps with pre-diabetes



### Policyholder Eliza

**Age** 38 (non-smoker)  
**Background** Eliza's mother suffered from diabetes. Because of her family history, Eliza worried about developing diabetes as well, particularly with the high medical expenses associated with the condition's complications.  
**Plan level** Superior

During a health check, she discovers that her HbA1c level is at 5.8% and fasting glucose at 6.3mmol/l, which puts her on the verge of being diabetic. Luckily, she purchased the Plan for a greater peace of mind, even facing medical expenses that may arise from diabetes.



Annual free check-up is provided to help Eliza to get a better idea of her health condition.



With the help of personalized tips from Health2Sync, she realizes that her lifestyle was doing more harm than good, and that she needs to properly manage her diabetic risks. With the help from the educational content on Health2Sync, she begins to eat healthily and do exercise more often. Around the time of her first policy anniversary, she notices a remarkable improvement in her HbA1c and fasting glucose levels.



She submits her latest medical report to Cigna. Following assessment, she gets a health reward of HK\$2,000 as a bonus for her efforts to stay healthy.

**Eliza is able to maintain her health condition. She earns her health reward and renews her policy, with no hassle.**



## Case 2 - How complications are covered



### Policyholder Edmond

<b>Age</b>	58 (non-smoker)
<b>Background</b>	Edmond has suffered from Type 2 diabetes since age 47. He only has basic ideas about managing it through his diet.
<b>Plan level</b>	Standard

At age 50, he purchases the Plan and gets instant cover, mainly to help with his diabetes-related medical costs. Due to his busy work schedule, Edmond cannot utilize the Plan's wellness programs and tools.

	Eligible Benefits / Services	Maximum benefit amount for this policy year (HK\$)
 <p>At age 58, he begins to experience occasional chest pain and worries if it is a symptom of heart disease. He uses the free annual check-up that comes with the Plan, abnormalities are found in his blood pressure and cholesterol level.</p> <p>Edmond obtains referral from a network general practitioner to get further checking from a specialist.</p>	Free annual check-up	-
	General Practitioner Outpatient Consultation	Fully covered (maximum 12 visits / policy year)
 <p>After checking from a specialist, Edmond is diagnosed with coronary artery disease as a diabetes complication and is advised to undergo coronary artery bypass surgery. Two clinical visits are arranged before his admission.</p> <p>A designated care manager is offered to help him with application for cashless hospitalization, and to provide him advice on hospital admission, in-hospital support and post-discharge follow-ups.</p> <p>The coronary artery bypass surgery is successful and Edmond can go home after 7 days of hospitalization. He has several clinical visits after discharge.</p>	Pre-admission & Post-Hospitalization Outpatient Expenses	\$6,000 / policy year
	Cashless hospitalization arrangement	-
	Designated care manager arrangement	-
	Hospital Room & Board (7 days)	\$6,300 (\$900/day)
	Inpatient Specialist's Fee	\$3,000 / policy year
	Surgical Expenses (complex) <sup>1</sup>	\$75,000 / surgery
	Other Medical Expenses	\$16,000 / policy year



**Total maximum eligible benefit amount for this policy year: HK\$106,300**



Finally, Edmond decides to try out the Health2Sync app for better management. He also joins activities organized by Angels of Diabetic and obtains information for healthy diet and tips on blood glucose management.

With assistance and advice from all channels, he is well on his way to a healthier lifestyle.

**In addition to valuable medical coverage, the Plan also provides Edmond with more effective ways to manage his diabetes condition.**

Remarks:

1. For the classification of operations, please refer to the Simplified Schedule of Operations of the policy provisions.