

Case II: Save for a rainy day



Policyholder Carl

Age	30 (non-smoker)
Background	Carl wants affordable and comprehensive medical protection while he is young and healthy. He enrolls in Cigna HealthFirst Elite Medical Plan at age 30.
Plan level	Cigna HealthFirst Elite Medical Plan – Semi-Private Room, Asia coverage, Annual Deductible: HK\$25,000
Optional benefits	Deductible Discount

Cigna HealthFirst Elite Medical Plan offers comprehensive benefits at an affordable premium. With his healthy lifestyle, the optional benefit helps Carl accumulate a higher deductible discount, thus increasing the coverage amount every year.

At age 33, Carl experiences a cruciate ligament rupture during his vacation in Australia, which is included under his coverage. He was admitted to hospital for 4 days.

The following benefits are provided:



Deductible Discount

With his no-claim record for the past 3 years, the deductible has been reduced by 30%, becoming HK\$17,500



Cover of Hospitalization Expenses

Room and Board, Surgeries and Other Medical Expenses are covered after the deductible of HK\$17,500



Hospital Cash

\$1,000/day is paid for 4 days of hospitalization



Full cover for physiotherapy after discharge

His expenses for 20 visits to a physiotherapist in Hong Kong after discharge is fully covered

Deductible Discount

Deductible Discount will be given according to the following:

