

# PLAN AT A GLANCE

	Outstanding Series		Nurturing Series	
	Plan 3	Plan 2	Plan 1	
<b>Basic Benefits</b>	Kids Critical Illness Benefit; Hospital Cash; Wellness Child Benefit; Cash Value upon Maturity; Premium Waiver Benefit			
<b>Optional Benefits</b>	Outpatient Benefits (yearly renewable)			
<b>Issue age of Person Insured<sup>1</sup> (at last birthday)</b>	15 days to age 9		15 days to age 5	
<b>Policy Term<sup>2</sup></b>	Until age 19		Until age 15	
<b>Premium Structure</b>	Basic Benefits : Level and guaranteed premium Optional Benefits: Yearly renewable			
<b>Premium Payment Frequency</b>	Annual/ Monthly			
<b>Policy Currency</b>	HKD			
<b>Payment Term - Basic Benefits</b>	<b>Issue age</b>	<b>Years of Premium Payment</b>	<b>Issue age</b>	<b>Years of Premium Payment</b>
	15 days	15 years	15 days	11 years
	1	14 years	1	10 years
	2	13 years	2	9 years
	3	12 years	3	8 years
	4	11 years	4	7 years
	5	10 years	5	6 years
	6	9 years		
	7	8 years		
	8	7 years		
	9	6 years		
	Premium payment up to age 15		Premium payment up to age 11	
<b>- Optional Benefits</b>	Payable every year, until the end of policy term			
<b>Maximum Cash Value upon maturity</b>	Up to 118% of total Basic Premium paid <sup>3</sup>	Up to 115% of total Basic Premium paid <sup>3</sup>	Up to 113% of total Basic Premium paid <sup>3</sup>	

Remarks:

1. Subsequent to the successful application of Basic Benefits, policyholder can also apply the Optional Benefits at least 30 days prior to the policy anniversary date within the policy term.
2. Optional Benefits shall be effective for an initial period of 12 months and shall be renewable annually. Cigna reserves the right to revise the terms of the Optional Benefits upon each policy anniversary date.
3. Refer to total premium paid for Basic Benefits only.
4. Each Person Insured can enroll in one Cigna Health4Kids Premium Refundable Plan only.
5. Each policyholder can purchase Cigna Health4Kids Premium Refundable Plan for at maximum four children.

# BENEFIT SCHEDULE

## The Outstanding Series

The Outstanding Series offers long-term care protection: you're only required to make contributions for your children until they turn 15, and they can continue to enjoy the benefits below until they reach the age of 19. You're also entitled up to 118% cash value of your Basic Premium paid upon maturity - even if you've made claims on your children's wellness and hospital cash. The Outstanding Series provides the best healthcare protection and a prosperous foundation for your children to reach their fullest potential and realise their dreams.

The following is for reference only, please refer to the policy provisions for details.

Basic Benefits	Plan 3	Plan 2																						
<b>Benefit Items</b>	<b>Maximum Limit (HK\$)</b>																							
<p><b>Kids Critical Illness Benefit<sup>1</sup></b> Provide lump sum benefit if the person insured suffers from covered Major Diseases listed below after the Waiting Period and has survived for 30 days.</p> <table border="1"> <thead> <tr> <th colspan="2">Major Diseases:</th> </tr> </thead> <tbody> <tr> <td>1. Cancer</td> <td>7. Kidney Failure</td> </tr> <tr> <td>2. Coma</td> <td>8. Liver Failure</td> </tr> <tr> <td>3. Coronary Artery Bypass Surgery</td> <td>9. Major Burns</td> </tr> <tr> <td>4. Hand, foot and mouth diseases with severe (life threatening) complications</td> <td>10. Major Organ Transplantation</td> </tr> <tr> <td>5. Insulin-Dependent Diabetes Mellitus</td> <td>11. Myocardial infarction</td> </tr> <tr> <td>6. Kawasaki Disease with Heart Complications</td> <td>12. Poliomyelitis</td> </tr> <tr> <td></td> <td>13. Rheumatic Fever with Valvular Impairment</td> </tr> <tr> <td></td> <td>14. Severe Asthma</td> </tr> <tr> <td></td> <td>15. Severe Epilepsy</td> </tr> <tr> <td></td> <td>16. Stroke</td> </tr> </tbody> </table>	Major Diseases:		1. Cancer	7. Kidney Failure	2. Coma	8. Liver Failure	3. Coronary Artery Bypass Surgery	9. Major Burns	4. Hand, foot and mouth diseases with severe (life threatening) complications	10. Major Organ Transplantation	5. Insulin-Dependent Diabetes Mellitus	11. Myocardial infarction	6. Kawasaki Disease with Heart Complications	12. Poliomyelitis		13. Rheumatic Fever with Valvular Impairment		14. Severe Asthma		15. Severe Epilepsy		16. Stroke	\$500,000 plus 100% refund of the total Basic Premium paid	\$300,000 plus 100% refund of the total Basic Premium paid
Major Diseases:																								
1. Cancer	7. Kidney Failure																							
2. Coma	8. Liver Failure																							
3. Coronary Artery Bypass Surgery	9. Major Burns																							
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<p><b>Hospital Cash</b> Provide cash benefit during the hospital confinement of person insured</p>	\$1,500 / day (Up to 45 days per policy year)	\$1,000 / day (Up to 45 days per policy year)																						
<p><b>Wellness Child Benefit</b> Cover the actual charges incurred if the person insured carries out the following services during the policy year:</p> <ul style="list-style-type: none"> <li>- Eye test or hearing test</li> <li>- Dental care and treatment</li> <li>- Vaccinations for preventive care</li> <li>- Check up test (including general physical check up / spinal screening / allergy test / nutrition consultation)</li> </ul>	Reimbursement percentage: 80% of actual expenses; (Up to \$1,000 per policy year)	Reimbursement percentage: 80% of actual expenses; (Up to \$800 per policy year)																						
<p><b>Compassionate Death Benefit<sup>1</sup></b> Provide the compassionate death benefit if the person insured passes away</p>	100% refund of total Basic Premium paid																							
<p><b>Cash Value<sup>1</sup></b> Cash value will be payable upon policy termination by the policyholder or policy maturity according to the percentage of total Basic Premium paid indicated in the Cash Value Table.</p>	Up to 118% of total Basic Premium paid	Up to 115% of total Basic Premium paid																						
<p>Remarks: 1. The policy will be terminated after Kids Critical Illness Benefit, Compassionate Death Benefit or Cash Value is paid.</p>																								

# CASH VALUE TABLE

## Plan 3 and Plan 2

Cash value, which is a percentage of total Basic Premium paid, will be payable according to the following table upon maturity. (i.e. Person Insured reaches aged 19) :

Issue Age of Person Insured	Maturity Value (% of cash value of total Basic Premium paid)	
	Plan 3	Plan 2
0	118%	115%
1	116%	114%
2	115%	113%
3	114%	112%
4	113%	111%
5	112%	110%
6	111%	109%
7	110%	109%
8	109%	108%
9	108%	108%

# BENEFIT SCHEDULE

## The Nurturing Series

Cigna Health4Kids Premium Refundable Plan is also available in the Nurturing Series, with a shorter premium payment term, giving you greater flexibility to meet other financial commitments, e.g. paying for your children's tuition fees. You're only required to make contributions for your children until they turn 11 in order for them to enjoy below benefits until they reach the age of 15. You're also entitled to a cash value up to 113% of your Basic Premium paid upon maturity - even if you've made claims on your children's wellness and hospital cash. The Nurturing Series provides a comprehensive healthcare protection and a solid foundation to help prepare your children's future needs.

The following is for reference only, please refer to the policy provisions for details.

Basic Benefits	Plan 1																						
<b>Benefit Items</b>	<b>Benefit Amount (HK\$)</b>																						
<p><b>Kids Critical Illness Benefit<sup>1</sup></b> Provide lump sum benefit if the person insured suffers from covered Major Diseases listed below after the Waiting Period and has survived for 30 days.</p> <table border="1"> <thead> <tr> <th colspan="2">Major Diseases:</th> </tr> </thead> <tbody> <tr> <td>1. Cancer</td> <td>7. Kidney Failure</td> </tr> <tr> <td>2. Coma</td> <td>8. Liver Failure</td> </tr> <tr> <td>3. Coronary Artery Bypass Surgery</td> <td>9. Major Burns</td> </tr> <tr> <td>4. Hand, foot and mouth diseases with severe (life threatening) complications</td> <td>10. Major Organ Transplantation</td> </tr> <tr> <td>5. Insulin-Dependent Diabetes Mellitus</td> <td>11. Myocardial infarction</td> </tr> <tr> <td>6. Kawasaki Disease with Heart Complications</td> <td>12. Poliomyelitis</td> </tr> <tr> <td></td> <td>13. Rheumatic Fever with Valvular Impairment</td> </tr> <tr> <td></td> <td>14. Severe Asthma</td> </tr> <tr> <td></td> <td>15. Severe Epilepsy</td> </tr> <tr> <td></td> <td>16. Stroke</td> </tr> </tbody> </table>	Major Diseases:		1. Cancer	7. Kidney Failure	2. Coma	8. Liver Failure	3. Coronary Artery Bypass Surgery	9. Major Burns	4. Hand, foot and mouth diseases with severe (life threatening) complications	10. Major Organ Transplantation	5. Insulin-Dependent Diabetes Mellitus	11. Myocardial infarction	6. Kawasaki Disease with Heart Complications	12. Poliomyelitis		13. Rheumatic Fever with Valvular Impairment		14. Severe Asthma		15. Severe Epilepsy		16. Stroke	\$200,000 plus 100% refund of the total Basic Premium paid
Major Diseases:																							
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2. Coma	8. Liver Failure																						
3. Coronary Artery Bypass Surgery	9. Major Burns																						
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<p><b>Hospital Cash</b> Provide cash benefit during the hospital confinement of person insured</p>	\$800 / day (Up to 45 days per policy year)																						
<p><b>Wellness Child Benefit</b> Cover the actual charges incurred if the person insured carries out the following services during the policy year:</p> <ul style="list-style-type: none"> <li>- Eye test or hearing test</li> <li>- Dental care and treatment</li> <li>- Vaccinations for preventive care</li> <li>- Check up test (including general physical check up / spinal screening / allergy test /nutrition consultation)</li> </ul>	Reimbursement percentage: 80% of actual expenses; (Up to \$500 per policy year)																						
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<p><b>Cash Value<sup>1</sup></b> Cash value will be payable upon policy termination by the policyholder or policy maturity according to the percentage of total Basic Premium paid indicated in the Cash Value Table.</p>	Up to 113% of total Basic Premium paid																						
<p>Remarks</p> <p>1. The policy will be terminated after Kids Critical Illness Benefit , Compassionate Death Benefit or Cash Value is paid.</p>																							

# CASH VALUE TABLE

## Plan 1

Cash value, which is a percentage of total Basic Premium paid, will be payable according to the following table upon maturity. ( i.e. Person Insured reaches age of 15) :

<b>Issue Age of Person Insured</b>	<b>Maturity Value (% of cash value of total Basic Premium paid)</b>
0	113%
1	112%
2	111%
3	110%
4	109%
5	108%

**Premium Waiver Benefit<sup>1</sup>**  
**(only applicable to policyholder who aged 50 or below when the policy is firstly issued)**

If the policyholder dies due to accident or from covered Major Diseases below<sup>2</sup> or becomes totally and permanently disabled for at least 6 months during his/her lifetime, the company will waive the payment of subsequent premium for the basic benefits until the basic benefit matures. 2 year waiting period applies.

<b>Major Diseases:</b>	
<p><b>Tumour</b></p> <ol style="list-style-type: none"> <li>Benign Brain Tumour</li> <li>Cancer</li> </ol>	<ol style="list-style-type: none"> <li>Creutzfeldt-Jakob Disease</li> <li>Encephalitis</li> <li>Meningeal Tuberculosis</li> <li>Multiple Sclerosis</li> <li>Muscular Dystrophy</li> <li>Paralysis</li> <li>Parkinson's Disease</li> <li>Poliomyelitis</li> <li>Primary Lateral Sclerosis</li> <li>Progressive Bulbar Palsy</li> <li>Progressive Muscular Atrophy</li> <li>Progressive Supranuclear Palsy</li> <li>Severe Brain Damage</li> <li>Spinal Muscular Atrophy</li> <li>Stroke</li> <li>Vegetative State</li> </ol>
<p><b>Illnesses related to heart and blood vessels</b></p> <ol style="list-style-type: none"> <li>Cardiomyopathy</li> <li>Coronary Artery Bypass Surgery</li> <li>Heart Valve Replacement</li> <li>Infection due to Blood Transfusion</li> <li>Myocardial Infarction</li> <li>Primary Pulmonary Arterial Hypertension</li> <li>Surgery to Aorta</li> </ol>	
<p><b>Illnesses related to organ failure</b></p> <ol style="list-style-type: none"> <li>Aplastic Anaemia</li> <li>End Stage Lung Disease</li> <li>Fulminant Viral Hepatitis</li> <li>Kidney Failure</li> <li>Liver Failure</li> <li>Major Organ Transplantation</li> <li>Medullary Cystic Disease</li> <li>Occupationally acquired HIV</li> <li>Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis</li> </ol>	<p><b>Other major illnesses</b></p> <ol style="list-style-type: none"> <li>Blindness</li> <li>Chronic Relapsing Pancreatitis</li> <li>Crohn's Disease</li> <li>Ebola</li> <li>Elephantiasis</li> <li>Loss of Hearing</li> <li>Loss of Limbs</li> <li>Loss of Speech</li> <li>Major Burns</li> <li>Necrotising Fasciitis / Gangrene</li> <li>Rheumatoid Arthritis (Adult)</li> <li>Severe Ulcerative Colitis</li> <li>Terminal Illness</li> </ol>
<p><b>Illnesses related to the nervous system</b></p> <ol style="list-style-type: none"> <li>Alzheimer's Disease/Dementia</li> <li>Amyotrophic Lateral Sclerosis</li> <li>Bacterial Meningitis</li> <li>Brain Surgery</li> <li>Coma</li> </ol>	

Remarks:

- Once the Premium Waiver Benefit begins, any Optional Outpatient Benefits added to the Basic Benefits will be automatically terminated.
- Premium Waiver Benefit for death due to Major Diseases will be payable only when the policyholder survives for 15 days after first confirmed diagnosis of any Major Diseases.

**Waiting Period**

<b>Benefit Items</b>	<b>Waiting Period</b>
Kids Critical Illness Benefit	90 days
Hospital Cash	30 days
Premium Waiver Benefit	2 years <sup>1</sup>

Remarks:

- The waiting period will be counted afresh if there is change in policyholder upon Company's approval.

The following is for reference only, please refer to the policy provisions for details.

<b>Optional Outpatient Benefits</b> Cover treatments or consultations on outpatient basis.		
	<b>Plan 2</b>	<b>Plan 1</b>
<b>Reimbursement Percentage / Choice of Doctor</b>	<b>80% / Free Choice</b>	
<b>Benefit Items</b>	<b>Maximum Limit (HK\$)</b>	
1. General Practitioner Consultation <sup>1 3 4</sup>	\$240 / visit	\$180 / visit
2. Specialist Consultation <sup>2 3 4</sup> 🙅	\$480 / visit	\$350 / visit
3. Physiotherapy <sup>2 3 4</sup> 🙅	\$430 / visit	\$330 / visit
4. Chiropractor Consultation <sup>2 3 4</sup> 🙅	\$430 / visit	\$330 / visit
5. Chinese Medicine Practitioner Consultation <sup>1 3 4</sup> (includes 2 packs of basic Chinese medicines)	\$180 / visit	\$150 / visit
6. Chinese Bone-setting <sup>1 3 4</sup>	\$180 / visit	\$150 / visit
7. Acupuncture <sup>1 3 4</sup>	\$180 / visit	\$150 / visit
8. Home Consultation (consultation fee only, per visit) <sup>3 4</sup>	\$520 / visit	\$350 / visit
9. Prescribed Western Medicine (per policy year)	\$1,500	\$1,000
10. Diagnostic Imaging and Laboratory Tests (per policy year) 🙅	\$2,000	\$1,500

Remarks:

- 🙅 For items 2, 3, 4 & 10, a written referral letter from the physician is required.
- 1. Only one of the General Practitioner Consultation, Home Consultation, Chinese Medicine Practitioner Consultation, Chinese Bone-setting or Acupuncture will be paid for any one day.
- 2. Only one of the Specialist Consultation, Physiotherapy, or Chiropractor Consultation will be paid for any one day.
- 3. Benefit items 1-8 applies only to consultation / treatment fee, and only one consultation / treatment will be paid for any one day.
- 4. An overall maximum of 30 visits per policy year from items 1 to 8, with an overall maximum of 10 visits per policy year from items 4 to 8.