

**CRITICAL  
ILLNESS**  
*General Insurance*

**CIGNA CRITICAL ILLNESS  
PROTECTION SERIES**

**CIGNA HEALTHSECURE  
LADY CARE PLAN**

**Together, all the way.®**



# ABOUT CIGNA CORPORATION

## Our mission

At Cigna, we are dedicated to improve the health, well-being, and peace of mind of those we serve.



**Sales capability in over 30 countries and jurisdictions<sup>1</sup>**



**More than 180 million customer and patient relationships<sup>1</sup>**



**More than 1.5 million relationships with healthcare providers, clinics and facilities<sup>1</sup>**



**US\$160 billion in revenues<sup>1</sup>**



**70,000 employees around the world<sup>1</sup>**



**Ranked 13<sup>th</sup> on the 2020 Fortune 500 List**



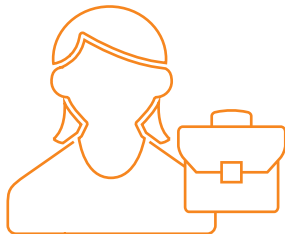
**Named a 'Caring Company' for the 18<sup>th</sup> consecutive year by the Hong Kong Council of Social Service**

Remarks:

1. The above data is for informational purposes only and may not relate to a particular subsidiary of Cigna Corporation. Data is based on Cigna internal reporting as of December 31, 2020 and is subject to change.

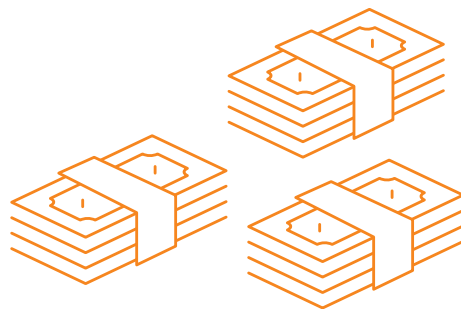
# AS A WORKING WOMAN, ARE YOU AWARE:

The top 4 fatal diseases for women in HK\*



1. Malignant neoplasms
2. Pneumonia
3. Heart disease
4. Cerebrovascular diseases

Only 12% of women have financial security if they are unable to work\*\*



\* Source: <https://www.chp.gov.hk/en/statistics/data/10/27/340.html#>

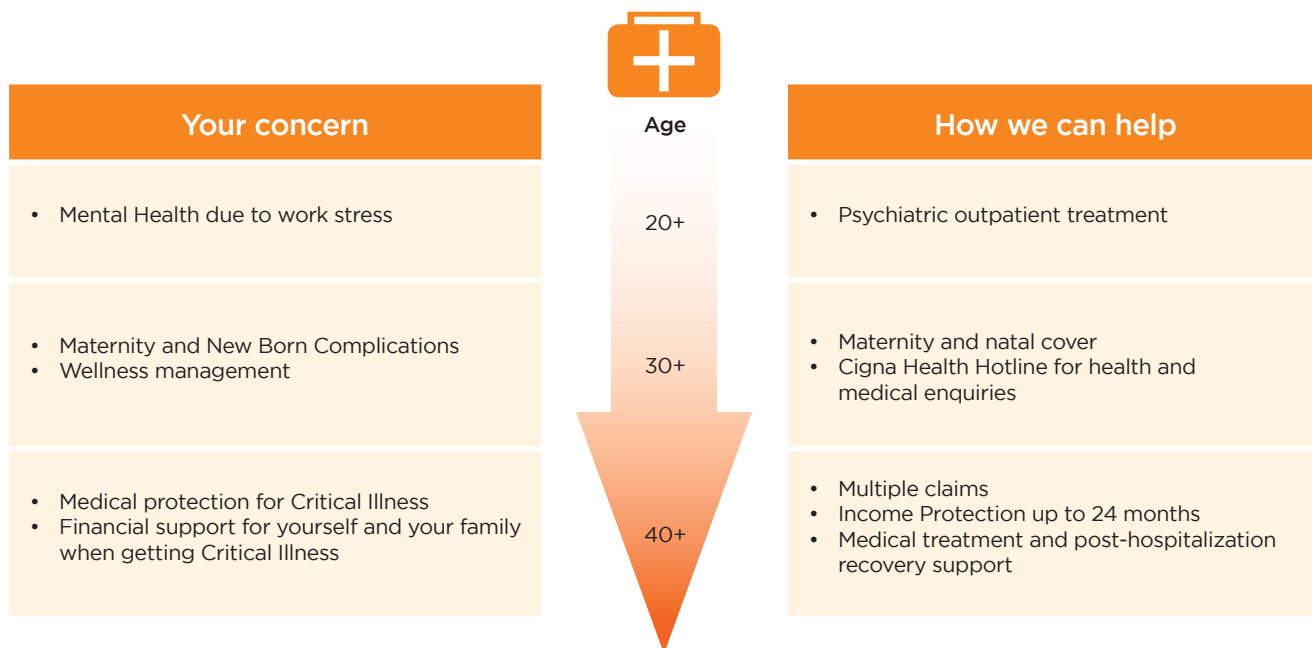
\*\* Source: Cigna 360 Well-being Survey 2016

## Critical illnesses can create severe financial burden

More medical treatment is available now. However, on top of medical expenses for treatment, there is the financial burden on one's family during recovery. Therefore, in addition to a Group medical plan, it is necessary for women to get the **Cigna HealthSecure Lady Care Plan** for comprehensive protection for themselves and their families.



# CIGNA HEALTHSECURE LADY CARE PLAN — SUIT FOR YOUR NEEDS AT DIFFERENT LIFE STAGES



## Multiple claims

This plan offers protection on multiple Critical Illness / Early Stage Critical Illness (“Early Stage CI”) claims with a lifetime limit of up to HK\$1,800,000.

## Income Protection up to 24 months

Once diagnosed with a Critical Illness, your treatment time may result in loss of income. This plan offers an income protection<sup>^</sup> of up to HK\$60,000 / month, provided to you every 30 days and up to 24 months to support you and your family financially. An Early Stage CI will be eligible for a monthly income protection of up to 3 months. The benefit is available even when you leave your job, as long as the proof of unfitness for work is provided. We also offer a waiver of premium of basic plan for 6 months after diagnosis of a Critical Illness.

<sup>^</sup> Income Protection is applicable to Plan 2 - 4 only

## Medical treatment and post-hospitalization recovery support

This plan provides up to HK\$300,000 of medical protection per Critical Illness and up to HK\$60,000 of medical protection per Early Stage CI, covering surgical, other medical expenses during hospitalization and post-hospitalization outpatient treatments. It also covers chemotherapy and radiotherapy on inpatient or outpatient basis.

## Protect your health – Circle DNA test and health screening

Get a complimentary Diet & Nutrition DNA test from Circle<sup>#</sup> in the first policy year! Discover your nutrient needs and optimal diet type based on your unique genetic profile. With your personalized DNA report, you can also learn how your body responds to certain types of food like carbohydrates and caffeine. From the second year onwards, receive coupons for complimentary physical checkup to continue your journey to good health!

<sup>#</sup> Instructions to redeem your complimentary DNA test kit will be issued 30 days after your policy issue date.

## PLAN AT A GLANCE

<b>Plan Type</b>	This product is a standalone individual policy which aims to provide hospitalization, critical illness, and other medical protection. The policy provides both indemnity and non-indemnity benefits. It does not contain any cash value.
<b>Policy Term and Premium Structure of Basic Plan</b>	1 year and annually renewable <sup>1</sup> The plan provides a protection period of 1 year and renewable until age 80 of person insured, with payment period until the end of protection period <sup>2</sup> . Premium rate will increase with age, and yearly adjustable.
<b>Issue Age (at last birthday)</b>	Age 18 - 65
<b>Premium Payment Frequency</b>	Annual / Monthly
<b>Policy Currency</b>	HKD

Remarks:

- 1 Maternity and New Born Child Care will be covered up to 45 years old of the Person Insured
- 2 The policy will be guaranteed automatically renewed for every 12 months. Cigna reserves the right to revise the premium and terms upon each renewal.



# BENEFIT SCHEDULE (HKD)

The following benefit items are reference only. Please refer to the policy provisions for details.

Basic Benefits				
Includes Cash Benefits due to Critical Illness or Early Stage CI, Treatment Benefits due to Critical Illness or Early Stage CI, Maternity and New Born Child Care Benefits, Psychiatric Outpatient Treatment Benefit				
Plan Level	Plan 1	Plan 2	Plan 3	Plan 4
Critical Illness or Early Stage CI Protection				
Benefit Items	Maximum Limit (HK\$)			
Critical Illness or Early Stage CI Protection Lifetime Limit <i>Applies to Income Protection, Hospitalization and Surgical Benefits and Extended Benefits only</i>	HK\$150,000	HK\$600,000	HK\$1,200,000	HK\$1,800,000
Cash Benefits due to Critical Illness or Early Stage CI				
Benefit Items	Benefit Amount (HK\$)			
1. <b>Income Protection<sup>12</sup></b> For age 65 below: <i>Provides monthly income up to 24 months in the case of Critical Illness or 3 months in the case of Early Stage CI if the Person Insured is <u>unfit for work</u><sup>5</sup> due to diagnosis of Critical Illness or Early Stage CI</i> For age 65 or above: <i>Provides monthly income for 24 months in the case of Critical Illness or 3 months in the case of Early Stage CI due to diagnosis of Critical Illness or Early Stage CI</i>	Not Applicable	HK\$20,000 per month	HK\$40,000 per month	HK\$60,000 per month
2. <b>Premium Waiver due to Critical Illness<sup>3</sup></b> <i>6-month's waiver of premium on Basic Benefits is payable if the Person Insured suffers from diagnosis of Critical Illness after the Waiting Period and has survived for 30 days. A lump sum benefit amount which is equivalent to half of the annualized premium of the Basic Benefits (calculated based on the prevailing premium rate as at the diagnosis date) will be paid</i>  For annual premium payment For monthly premium payment			▶ 50% of annual premium ▶ 6 times of monthly premium	
Treatment Benefits due to Critical Illness or Early Stage CI				
Includes Hospitalization and Surgical Benefits, Extended Benefits. Covers the medical expenses due to diagnosis of Critical Illness or Early Stage CI				
Plan Level	Plan 1	Plan 2	Plan 3	Plan 4
Maximum Limit per Critical Illness <sup>4</sup> <i>Applies to Hospitalization and Surgical Benefits and Extended Benefits</i>	HK\$100,000	HK\$100,000	HK\$200,000	HK\$300,000
Maximum Limit per Early Stage CI <sup>4</sup> <i>Applies to Hospitalization and Surgical Benefits and Extended Benefits</i>	HK\$20,000	HK\$20,000	HK\$40,000	HK\$60,000

## Hospitalization and Surgical Benefits

Accommodation Room Type#	Ward	Ward	Semi-private Room	Standard Private Room
<b>Benefit Items</b>	<b>Maximum Limit (HK\$)</b>			
1. Hospital Room & Board (Up to 120 days per Policy Year)	Fully covered			
2. Intensive Care Unit Expenses (Up to 120 days per Policy Year)				
3. Inpatient Doctor's Call (Up to 120 days per Policy Year) <sup>6</sup>				
4. Inpatient Specialist's Fee <sup>6</sup> 🗑️				
5. Companion Bed (Up to 120 days per Policy Year) <sup>6</sup> <i>Covers extra bed and meals for 1 direct family member of the Person Insured aged below 18</i>				
6. Surgical Expenses <sup>6</sup> <i>Covers surgical procedure on inpatient or outpatient basis</i>				
7. Anaesthetist's Expenses <sup>6</sup> <i>Covers charges by an Anaesthetist's on inpatient or outpatient basis</i>				
8. Operation Theatre Expenses <sup>6</sup> <i>Covers charges for the use of operating theatre, equipment and consumables used in the operation theatre on inpatient basis or outpatient basis</i>				
9. Cancer Treatment <i>Covers treatments of cancer including radiotherapy, chemotherapy, target therapy, gamma knife and cyberknife performed on an inpatient or outpatient basis</i>				
10. Kidney Dialysis <i>Covers treatment of chronic and irreversible kidney failure includes peritoneal dialysis and regular haemodialysis performed on an inpatient or outpatient basis</i>				
11. Medical Appliances <sup>6</sup> <i>Covers the following medical material or appliance implanted during surgery or used in replacement procedures to perform surgery during the Hospital Confinement:</i> <ul style="list-style-type: none"> <li>a) Pace maker;</li> <li>b) Stents for Percutaneous Transluminal Coronary Angioplasty;</li> <li>c) Intraocular lens (including surgery performed during hospital confinement or in a clinic);</li> <li>d) Artificial cardiac valve;</li> <li>e) Metallic or artificial joint for joint replacement;</li> <li>f) Prosthetic ligaments for replacement or implantation between bones; and</li> <li>g) Prosthetic intervertebral disc</li> </ul>				

Hospitalization and Surgical Benefits (continued)				
Plan Level	Plan 1	Plan 2	Plan 3	Plan 4
Accommodation Room Type <sup>#</sup>	Ward	Ward	Semi-private Room	Standard Private Room
Benefit Items	Maximum Limit (HK\$)			
12. Other Medical Expenses <sup>6</sup> <i>Covers the following services during hospital confinement:</i> <ul style="list-style-type: none"> <li>a) diagnostic imaging services, excluding MRI, CT scan and PET scan;</li> <li>b) laboratory and pathological examinations;</li> <li>c) drugs and medication, intravenous fluid and curative material consumed;</li> <li>d) dressing, splints and plaster casts;</li> <li>e) blood transfusion;</li> <li>f) physiotherapy and emergency expenses;</li> <li>g) general nursing care;</li> <li>h) related test and drugs fee of chemotherapy and radiotherapy;</li> <li>i) surgical appliance used by the physician during surgery, except all external prosthesis, special braces, equipment or appliances; and</li> <li>j) Medically Necessary western medicine services, medical disposals and consumable, excluding items being covered under the other benefits of the Hospitalization and Surgical Benefits</li> </ul>	Fully covered			
13. Advanced Diagnostic Imaging <sup>6</sup> <i>Covers MRI, CT Scan or PET Scan on inpatient and outpatient basis</i>				

Extended Benefits				
Plan Level	Plan 1	Plan 2	Plan 3	Plan 4
Benefit Items	Maximum Limit (HK\$)			
1. Pre-admission and Post-Hospitalization Outpatient Expenses <sup>6</sup>	Fully covered			
> Pre-admission clinic visits (within 30 days before the Hospital Confinement, day confinement or surgery in clinic)	> maximum 1 visit per day			
> Post-hospitalization follow-up clinic visits (within 90 days after discharge from Hospital or surgery at Physician's clinic)	> maximum 1 visit per day			
2. Post-hospitalization Auxiliary Treatment <sup>6</sup> 🗑️ (within 90 days after discharge from Hospital or surgery at Physician's clinic)	\$3,000 per policy year maximum 1 visit per day			



## Maternity and New Born Child Care Benefits

Benefit Items	Benefit Amount (HK\$)			
1. Pregnancy Complications Care <sup>7</sup> <i>Provides a cash benefit when the Person Insured suffers from any covered Pregnancy Complication(s)</i>	\$40,000 per pregnancy	\$40,000 per pregnancy	\$80,000 per pregnancy	\$160,000 per pregnancy
2. New Born Child Care <sup>7</sup> <i>Provides a cash benefit when the Person Insured gives birth to a child who is diagnosed to have any item(s) covered under New Born Child Care and performed related surgery(ies) or examination(s) within 3 years from birth</i>	\$40,000 per child	\$40,000 per child	\$80,000 per child	\$160,000 per child

## Psychiatric Outpatient Treatment Benefit

Benefit Items	Maximum Limit (HK\$)
1. Psychiatric Outpatient Treatment Benefit 🏡 <i>Covers consultation fee of psychiatric and mental treatment on outpatient basis</i>	\$800 per visit up to 5 visits per policy year

### Remarks:

🏡 The benefit item require written referral letter from the attending physician.

- The maximum limit per life for Female Carcinoma-in-situ is subject to HK\$240,000 less the total amount of the same or similar benefits paid under other policies with the Company.
- For Income Protection, a maximum of one claim is allowed for each Critical Illness and/or each Early Stage CI per lifetime of the Person Insured. For the terms and conditions in respect of multiple claims, including Cancer and Female Carcinoma-in-situ, please refer to the provisions of the Policy.
- For Premium Waiver due to Critical Illness, a maximum of one claim is allowed for each Critical Illness per lifetime of the Person Insured. For the terms and conditions in respect of multiple claims, including Cancer, please refer to the provisions of the Policy.
- The Hospitalization and Surgical Benefits, as well as Extended Benefits, each Critical Illness or each Early Stage CI is only payable subject to one set of applicable Maximum Limit per lifetime of the Person Insured. For the terms and conditions in respect of multiple claims, including Cancer and Female Carcinoma-in-situ, please refer to the provisions of the Policy.
- The Policyholder shall provide all medical receipt(s) and/or documentary proof issued by the Physician(s) and/or Specialist(s) recommending the Person Insured to take sick leave for a period of time as a result of such Critical Illness or Early Stage CI; Cigna also reserves the right to request any further documents for claims assessment.
- The benefit items will not be payable if Hospital Room and Board Benefit and/or Intensive Care Unit Expenses are not payable (except the treatment done in clinic).
- For Maternity and New Born Child Care Benefits, a maximum of one claim is allowed for each Pregnancy Complication or each New Born Child Care (as the case may be) per lifetime of the Person Insured, up to the Anniversary Date on or immediately following the Person Insured's 45th birthday. For the terms and conditions in respect of multiple claims, please refer to the provisions of the Policy.

# The following adjustment factor will apply if the actual room type confined is higher than the entitled plan level

Entitled Plan Level	Actual Room Type Confined	Adjustment Factor
Plan 1 or Plan 2	Semi-Private Room	50%
Plan 1 or Plan 2	Standard Private Room	25%
Plan 3	Standard Private Room	50%

# LIST OF ITEMS COVERED

The following list is for reference only. Please refer to the policy provisions for complete details of the covered items.

## LIST OF CRITICAL ILLNESSES COVERED

### Tumour

1. Benign Brain Tumour
2. Cancer

### Illnesses related to heart and blood vessels

3. Cardiomyopathy
4. Coronary Artery Bypass Surgery
5. Heart Valve Replacement
6. Infection due to Blood Transfusion
7. Myocardial Infarction
8. Primary Pulmonary Arterial Hypertension
9. Surgery to Aorta

### Illnesses related to organ failure

10. Aplastic Anaemia
11. End Stage Lung Disease
12. Fulminant Viral Hepatitis
13. Kidney Failure
14. Liver Failure
15. Major Organ Transplantation
16. Medullary Cystic Disease
17. Occupationally acquired HIV
18. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis

### Illnesses related to the nervous system

19. Alzheimer's Disease/Dementia
20. Amyotrophic Lateral Sclerosis
21. Bacterial Meningitis
22. Brain Surgery
23. Coma
24. Creutzfeldt-Jakob Disease

25. Encephalitis
26. Meningeal Tuberculosis
27. Multiple Sclerosis
28. Muscular Dystrophy
29. Paralysis
30. Parkinson's Disease
31. Poliomyelitis
32. Primary Lateral Sclerosis
33. Progressive Bulbar Palsy
34. Progressive Muscular Atrophy
35. Progressive Supranuclear Palsy
36. Severe Brain Damage
37. Spinal Muscular Atrophy
38. Stroke
39. Vegetative State

### Other major illnesses

40. Blindness
41. Chronic Relapsing Pancreatitis
42. Crohn's Disease
43. Ebola
44. Elephantiasis
45. Loss of Hearing
46. Loss of Limbs
47. Loss of Speech
48. Major Burns
49. Necrotising Fasciitis / Gangrene
50. Rheumatoid Arthritis (Adult)
51. Severe Ulcerative Colitis
52. Terminal Illness
53. Total and Permanent Disability

## LIST OF EARLY STAGE CI COVERED

1. Female Carcinoma-in-situ
2. Angioplasty and Other Invasive Treatment for Coronary Artery Coronary

## LIST OF INSURED EVENT UNDER PREGNANCY COMPLICATION CARE

1. Disseminated Intravascular Coagulation
2. Ectopic Pregnancy
3. Hydatidiform Mole
4. Still Birth

## LIST OF INSURED EVENT UNDER NEW BORN CHILD CARE


1. Ano-rectal Atresia
2. Cleft Palate and/or Cleft Lip
3. Congenital Dislocation of Hip
4. Down's Syndrome
5. Exomphalos or Umbilical Hernia
6. Hydrocephalus
7. Muscular Dystrophy
8. Patent Ductus Arteriosus
9. Spina Bifida
10. Tetralogy of Fallot
11. Tracheoesophageal Fistula and Oesophageal Atresia








# CASE ILLUSTRATION

The following examples are hypothetical and for illustrative purposes only.



## Case: Prepare for the future

	<b>Policyholder</b>	<b>Bonnie</b>
	<b>Age</b> <b>Occupation</b> <b>Background</b>	30 Primary School Teacher At age 30, Bonnie gets married. She understands what a burden unexpected medical bills in her different life stages can have on her family's finances. Ascending to another life stage, she wants a bigger safety net for her family – she enrolls herself in the <b>Cigna HealthSecure Lady Care Plan</b> .
	<b>Plan level</b>	Cigna HealthSecure Lady Care Plan – Plan 3 (Critical Illness or Early Stage CI Protection Lifetime Limit: HK\$1,200,000)

Policy purchase	
	Critical Illness or Early Stage CI Protection
	Cash Benefits due to Critical Illness or Early Stage CI
	Hospitalization and Surgical Benefits
	Maternity and New Born Child Care Benefits
	Psychiatric Outpatient Treatment

At 32, Bonnie is pregnant but unfortunately she is diagnosed with Ectopic Pregnancy in 6 months. Ectopic Pregnancy is a covered disease under Pregnancy Complication Care. Her expenses of Psychiatric Outpatient Treatment visits afterwards are also covered.

The following benefits are provided:

-  **Pregnancy Complications Care HK\$80,000**
-  **Psychiatric Outpatient Treatment HK\$2,400** (HK\$800 per visit, 3 visits in total)

Total Claims Received:  
**HK\$82,400**

## Case: Multiple Claims



### Policyholder

**Age**  
**Occupation**  
**Background**

Emily

40  
Interior Designer  
Emily knows that the chance of having Critical Illnesses such as Cancer is getting higher by age. To alleviate the financial, physical and mental burden of being diagnosed with an unexpected illness, Emily purchased the **Cigna HealthSecure Lady Care Plan** for a comprehensive Critical Illness Protection.

### Plan level

Cigna HealthSecure Lady Care Plan – Plan 4  
(Critical Illness or Early Stage CI Protection  
Lifetime Limit: HK\$1,800,000)

### Policy purchase



Critical Illness or Early Stage CI Protection



Cash Benefits due to Critical Illness or Early Stage CI



Hospitalization and Surgical Benefits



Maternity and New Born Child Care Benefits



Psychiatric Outpatient Treatment

At 52, Emily was diagnosed with a Carcinoma-in-situ (CIS) of breast, requiring surgery. Her doctor recommends Emily to take sick leave of 2 months in total during treatment and recovery.

The following benefits are provided:

 **Income Protection**  
**HK\$120,000** (HK\$60,000 per month, 2 months in total)


 **Hospitalization Expenses for CIS removal, with confinement in Standard Private Room**  
**HK\$20,000**

 **Surgical Expenses for CIS removal**  
**HK\$28,000**

 **Post-hospitalization Auxiliary Treatment including Traditional Chinese Medicine Treatment**  
**HK\$1,500**

After 6 months, Emily is diagnosed with breast cancer, requiring surgery and target therapy. Because of the multiple claims feature under Cigna HealthSecure Lady Care Plan, another set of Maximum Limit is available. Her doctor recommends Emily to take sick leave of 18 months in total during treatment and recovery.

The following benefits are provided:

 **Premium Waiver due to Critical Illness**  
**6 months of premium**

 **Income Protection**  
**HK\$1,080,000** (HK\$60,000 per month, 18 months in total)

 **Hospitalization Expenses for Cancer Treatment, with confinement in Standard Private Room**  
**HK\$72,000**

 **Cancer Treatment**  
**HK\$196,000**

 **Post-hospitalization Auxiliary Treatment including Traditional Chinese Medicine Treatment**  
**HK\$2,800**

 **Psychiatric Outpatient Treatment**  
**HK\$4,000** (HK\$800 per visit, 5 visits in total)

Total Claims Received:  
**HK\$1,524,300**

## Waiting Period

Coverage for specific benefit(s) will take effect after the specified waiting period

Benefit Items	Waiting period
Income Protection, Premium Waiver due to Critical Illness or Early Stage CI, Treatment Benefits due to Critical Illness or Early Stage CI (for claims arising from Critical Illness or Angioplasty and Other Invasive Treatment for Coronary Artery)	90 days
Income Protection, Premium Waiver due to Critical Illness or Early Stage CI, Treatment Benefits due to Critical Illness or Early Stage CI (for claims arising from Female Carcinoma-in-situ)	180 days
Maternity and New Born Child Benefits	1 year

# IMPORTANT INFORMATION

The product information in this brochure does not represent the full terms of the policy and the full terms can be found in the policy document.

## Claims Procedure

To make a claim, please login to our customer portal or register at [www.mycigna.com.hk](http://www.mycigna.com.hk) or download our MyCigna app. For details of procedures by claims type, please visit the Company website <https://www.cigna.com.hk/en/customer-service/insurance-claim-procedure>.

## Premium

### 1. Premium Level

The premium corresponding to the plan level of basic benefits you select is determined based on the age and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy.

### 2. Non-payment of Premium

If you fail to pay the initial premium, your policy will not take effect from the commencement date of your policy. Except for the initial premium payment, there will be a grace period of 1 month after any premium due date. Your policy will remain effective during this grace period. If any premium is not paid at the end of the grace period, your policy will lapse on the premium due date and you will lose the insurance cover.

We will not make any claim payment or any other payment payable under the policy, until we receive payment of all outstanding premium up to the date of the claim payment or when the policy terminates.

### 3. Mis-statement of Age or Smoking Habit

If age or smoking habit has been mis-stated by you or any person insured, the relevant person insured would still be eligible for coverage, we have the right to adjust the premiums payable based on the correct information.

### 4. Premium Adjustment

The Company reserves the right to revise the premium of the policy on the anniversary date or upon renewal. Factors leading to premium adjustment may include but are not limited to our overall experience in claims and expenses incurred by and / or in relation to this product.

## Benefits

### 1. Benefit in General

If the diagnosis or Hospital Confinement takes place in mainland China, the Hospital must be of Tier 3 Class A or above or included on our list of designated Hospitals as advised from time to time, otherwise no benefit shall be payable by the Company.

We shall pay any benefits directly to the policyholder, except in case of the person insured's death, when we shall pay the benefit amount to the beneficiary.

## 2. Hospitalization and Surgical Benefits

Under Hospitalization and Surgical Benefits and Extended Benefits, the Company will reimburse the actual medical expenses incurred of insured event according to the following calculation formula:

Amount of eligible medical expenses incurred

### LESS (-)

The medical expenses of same insured event is reimbursed by another party or by us under another insurance plan

### TIMES (x)

Adjustment factor in room type confined (if applicable)

If the person insured uses a higher level of hospital facilities and services than he is entitled to under the policy, the benefit amount payable will be lowered according to the adjustment factor. This benefit will not be payable for class of suite / VIP / deluxe room of a hospital.

Plan Level	Room type confined	Adjustment factor
Plan 3	Private	50%
Plan 1 or 2	Semi-Private	50%
Plan 1 or 2	Private	25%

## Income Protection

If a claim is made for Income Protection before you turn age 65, the Company requires satisfactory proof to demonstrate the Person Insured is unfit for work due to diagnosis of Critical Illness or Early Stage CI. A monthly income is payable under this benefit for each period of thirty (30) consecutive days that the Person Insured is unfit for work.

For the avoidance of doubt, if the sick leave period of the Person Insured is not a multiple of thirty (30) consecutive days, this benefit will not cover the remainder of such sick leave period.

## Premium Waiver due to Critical Illness

For Premium Waiver due to Critical Illness, a maximum of one claim is allowed for each Critical Illness per lifetime of the Person Insured. This benefit will only be payable once if multiple CI are diagnosed in a single incident or if the spread of a cancer arises from the same cause. For the terms and conditions in respect of multiple claims, including Cancer and Female and Carcinoma-in-situ, please refer to the provisions of the Policy.

This benefit is paid as a lump sum benefit.

## Conversion of policy

If you have an existing medical insurance policy and intend to switch the coverage to this plan, please be aware of the potential implications in terms of insurability, claims eligibility and financial values regarding the change to the insurance arrangement.

Some benefits under the existing policy may be changed or not be covered under this plan due to changes in policy features, age, health conditions, occupation, lifestyle, habit or recreational activities. Also, riders or supplementary benefits under your existing insurance policy may not be available under this plan.

Benefits under the existing insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period (if any) in respect of certain benefits under the terms and conditions of the new policy.

## Renewal

The Basic Benefits will be effective for an initial period of 12 months and thereafter guaranteed and automatically renewable for successive periods of 12 months each provided that we continue to issue new policy(ies) under the Basic Benefits of "Cigna HealthSecure Lady Care Plan", and upon payment of the premium at time of renewal. The Company reserves the right to revise the terms of the policy and / or the premium and / or the benefit schedule upon each renewal.

## Termination

1. The policy will be automatically terminated when one of the following happens:
  - The person insured reaches the age of 80 (policy terminates at the following policy anniversary);
  - The person insured passes away; or
  - Lifetime Limit applicable to Critical Illness or Early Stage CI Protection has been fully paid out; or
  - Any premium is not paid at the end of the grace period.
2. If there is any fraud, mis-statement or concealment in the application or declaration, or if you or your beneficiary makes a dishonest claim, we have the right to cancel the policy immediately. In such case, all the premium paid will not be returned and you shall immediately return all payment including claims paid by us under the policy.

## Inflation Risk

Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

## Medically Necessary

We only cover the charges and / or expenses of the Person Insured on medically necessary and reasonable and customary basis.

"Medically Necessary" means the necessity to have a medical service which is:

- (a) consistent with the diagnosis and customary medical treatment for the condition at a Reasonable and Customary charge;
- (b) in accordance with standards of good and prudent medical practice;
- (c) necessary for such a diagnosis or treatment;
- (d) not furnished primarily for the convenience of the Person Insured, Physician, Chinese Medicine Practitioner, Physiotherapist, Anaesthetist or any other medical service providers;
- (e) furnished at the most appropriate level which can be safely and effectively provided to the Person Insured; and;
- (f) with respect to Hospital Confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy.

## Reasonable and Customary

"Reasonable and Customary" in relation to a fee, a charge or an expense, means any fee or expense which

- (a) is charged for treatment, supplies (inclusive of medication) or medical services that are Medically Necessary and in accordance with standards of good medical practice for the care of an injured or ill person under the care, supervision or order of a Physician;
- (b) does not exceed the usual level of charges for similar treatment, supplies (inclusive of medication) or medical services in the locality where the expense is incurred; and;
- (c) does not include charges that would not have been made if no insurance existed.

The Company reserves the right to determine whether any particular Hospital/medical charge is a reasonable and customary charge with reference but not limited to any relevant publication or information made available, such as schedule of fees, by the government, relevant authorities and recognized medical association in the locality. The Company reserves the right to adjust any and all benefits payable in relation to any Hospital/medical charges which are not reasonable and customary.



## KEY EXCLUSIONS

The following list is for reference only and does not represent a full list of exclusions. Please refer to the policy provisions for the complete list and details of exclusions.

Under this plan, we do not cover any critical illness directly or indirectly caused by or resulting from any one or more of the following conditions.

**The following exclusions items are applicable to Income Protection, Premium Waiver due to Critical Illness, Hospitalization and Surgical Benefits, Extended Benefits and Psychiatric Outpatient Treatment Benefit, Maternity and New Born Child Care Benefits:**

- (a) Pre-existing Medical Conditions and any special exclusion(s) set out under this Policy;
- (b) Any accident, bodily injury or illness sustained or suffered by the Person Insured which has occurred or which has been diagnosed or which has exhibited symptoms or which has required medical advice and / or treatment and / or the prescription of drugs prior to and / or during the Waiting Period and / or the Female Carcinoma-in-situ Waiting Period and / or the Maternity and New Born Child Care Benefits Waiting Period;
- (c) Birth defects, Congenital Conditions, Hereditary Conditions or any disabilities arising therefrom except such occurrence are covered under "Maternity and New Born Child Care Benefits" section of the Policy;

**The following exclusions items are applicable to Hospitalization and Surgical Benefits, Extended Benefits and Psychiatric Outpatient Treatment Benefit only:**

- (a) Mental, psychiatric or nervous illness, personality disorder and character disorders except such occurrence are covered under "Psychiatric Treatment Outpatient Benefit" section of the Basic Policy;
- (b) Organ transplantation as donor;

- (c) Treatment for a related condition resulting from addictive conditions and disorders, including but not limited to smoking cessation;
- (d) Not Medically Necessary;
- (e) Medical treatment received after termination of this Policy or the expiry of the Period of Insurance notwithstanding that such expense may arise from Bodily Injury or Sickness occurring during the Period of Insurance;
- (f) Routine medical examinations or health screening checks;
- (g) Alternative treatment including but not limited to Chinese Medicines treatment, acupuncture, acupressure, Tui Nai, hypnotism, rolfing, massage therapy, aromatherapy except such occurrence are covered under the "Post-hospitalization Auxiliary Treatment" section of the Basic Policy;
- (h) Experimental and / or new medical technology / procedure not yet approved by the Company;
- (i) Non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes, medical report charges, fax and the like;
- (j) Developmental Conditions including but not limited to:
  - (i) learning difficulties such as dyslexia;
  - (ii) behavioral problems such as autism or attention deficit disorder (ADHD); and
  - (iii) physical development problems such as short height;

**The following exclusions items are applicable to Maternity and New Born Child Care Benefits only:**

- (a) Pregnancy, childbirth and miscarriage of or abortion by the Person Insured, including complications resulting therefrom notwithstanding that such incident may have been accelerated or induced by Bodily Injury or Sickness except such occurrence are covered under "Maternity and New Born Child Care Benefits" section of the Policy

Notes: "Cigna", "the Company", "We", "our" or "us" herein refers to Cigna Worldwide General Insurance Company Limited.

This product brochure is also available in Chinese. You may request for the Chinese version from us.

此產品小冊子同時備有中文版本，閣下可向本公司索取中文版本。

## **Cigna Worldwide General Insurance Company Limited**

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Issued by Cigna

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This policy is excluded from the application of the Contracts (Right of Third Parties) Ordinance (the "Ordinance"). Other than the Company and the policyholder, a person who is not a party to the policy (including, but not limited to, the person insured or the beneficiary) shall have no right under the Ordinance to enforce any term of this policy.

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