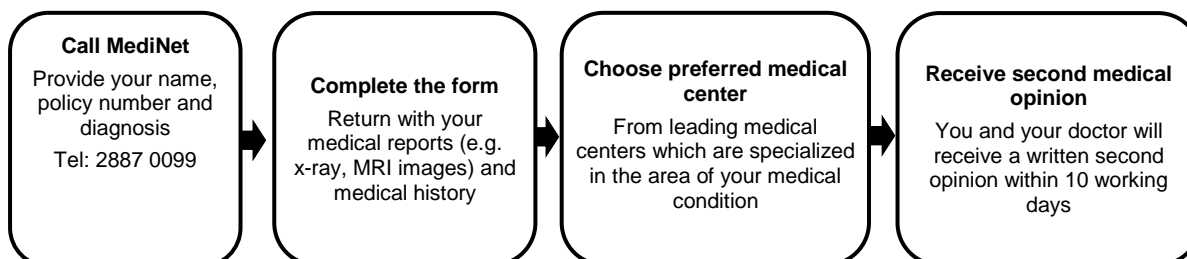


Second Medical Opinion Service

Offers you best treatment options from world leading medical institutions

Our Second Medical Opinion Service enables you to access opinions from expert physicians who are actively involved in groundbreaking research and keenly aware of the most up-to-the-minute clinical developments. Offering you detailed treatment advice, this service enables you to make better informed choices should you ever be diagnosed with a critical illness.

Should you have any enquiry on this service, please do not hesitate to contact MediNet at 2887 0099.



Remarks:

- Cigna currently appoints MediGuide America as the medical consultancy company to provide our Second Medical Opinion Service (the "Service"). MediNet Service Ltd. is the authorized representative of MediGuide America to perform the Service. The Service is provided by a medical consultancy company appointed by Cigna from time to time (the "Medical Consultancy Company"), and subject to any terms and conditions imposed by the Medical Consultancy Company. Cigna is not liable for the quality of the Service and/or the Medical Consultancy Company's representation(s) whatsoever, or any loss or consequence arising from or in connection with the Service. To strive for the best services to our customers, we reserve the right to review and change the Medical Consultancy Company at our discretion.

The Service does not apply to any "total and permanent disability", as determined by the Medical Consultancy Company in its sole discretion.

- For the full list of world-leading medical centers providing the service, please contact MediNet Service Ltd. at (852) 2887 0099.