

# **CIGNA CRITICAL ILLNESS PROTECTION SERIES**

# **CIGNA HEALTHSECURE PROTECTION BOOSTER**



**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.

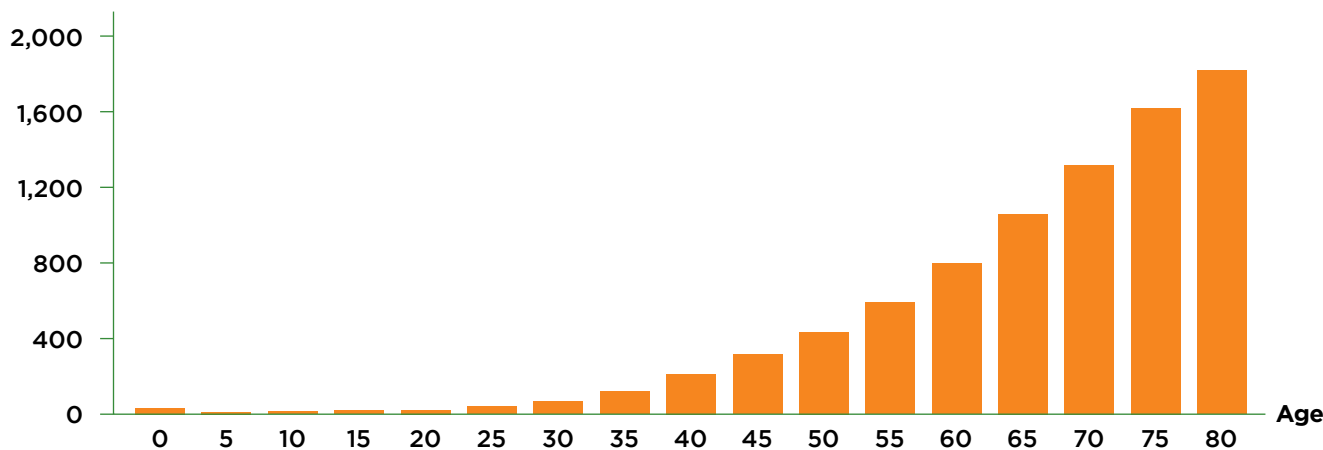
# SECURE AFFORDABLE PROTECTION THAT GROWS WITH YOU

Because the risk of critical illness such as cancer rises with age, it's crucial to lock down your protection early in life while you are healthy. Otherwise, later in life, you may find it difficult to get adequate protection if your health has deteriorated.

At Cigna, we recognize the importance of planning ahead for rainy days, which is why we help you get an early start on healthcare protection.

## New cancer cases diagnosed in Hong Kong (per 100,000 persons)

New cancer cases per 100,000 persons



Source: Hong Kong Cancer Registry 2013 - Hospital Authority, Hong Kong (<http://www3.ha.org.hk/cancereg/>)

**HOW CAN WE HELP?** During your youth, **Cigna HealthSecure Protection Booster** starts you off at the basic protection level so you can save on premiums while your critical illness risk is low. As your risk rises with age, your protection will increase to match, guaranteeing you up to 400% of your original sum insured depending on the plan level you choose when your protection needs are greatest. By joining the plan early in life, you can enjoy peace of mind and guaranteed protection throughout every life stage.

# HOW CAN YOU BENEFIT FROM CIGNA HEALTHSECURE PROTECTION BOOSTER?

Designed to help you establish convenient crisis protection at an early life stage, our new Cigna HealthSecure Protection Booster gives you comprehensive critical illness coverage with various plan levels, giving you the benefit of flexible budgeting.

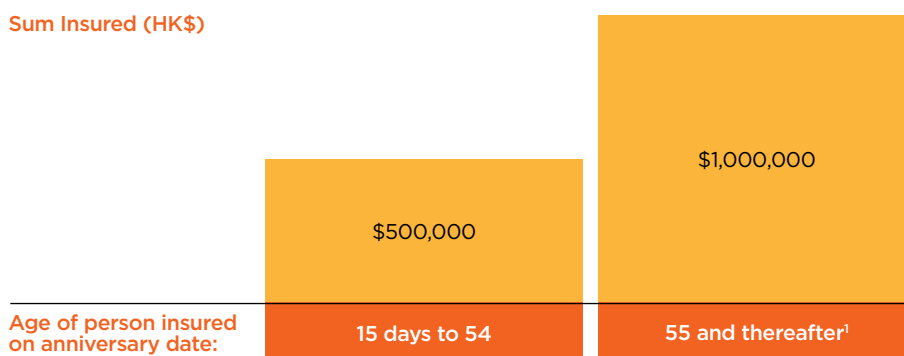
## Sum insured automatically rises to boost your protection as you progress through life stages

You are free to choose one of the **three plan levels** to suit your personal needs. Under all three plan levels, the sum insured is guaranteed to automatically increase after a designated period or at a time in life when your protection and financial needs are likely to change with the next life stage.

### i) Option 1

**Level premium with sum insured increasing up to HK\$1,000,000**

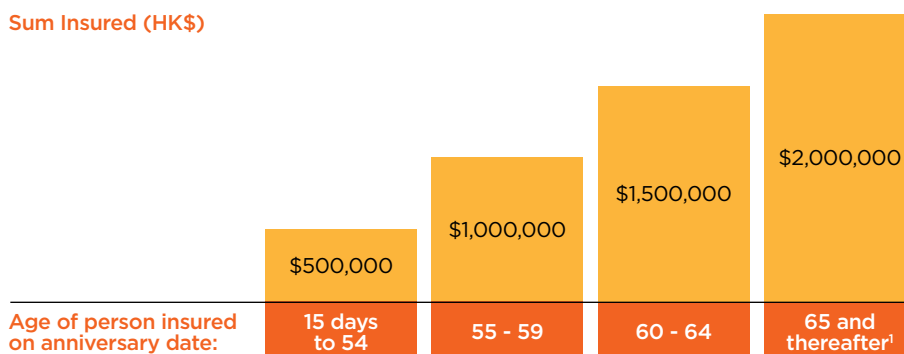
This option automatically increases your sum insured to HK\$1,000,000 at the anniversary date after age 55.



### ii) Option 2

**Level premium with sum insured increasing up to HK\$2,000,000**

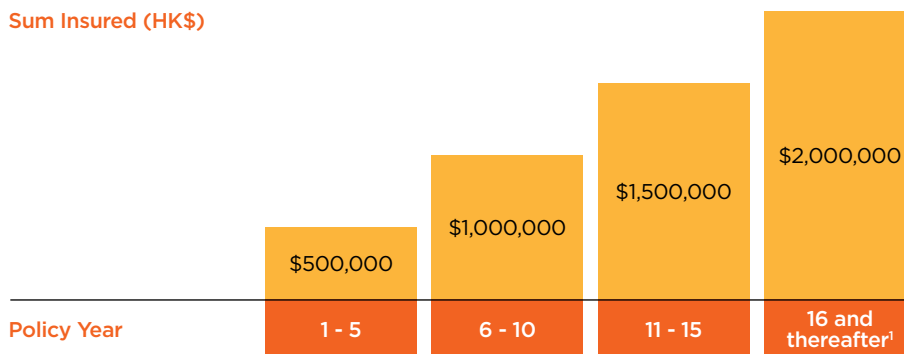
This option automatically increases your sum insured by HK\$500,000 every 5 years up to HK\$2,000,000, starting at the anniversary date after age 55.



### iii) Option 3

**Yearly adjustable premium**

This option automatically increases your sum insured by HK\$500,000 every 5 years up to HK\$2,000,000, while the premium is calculated at each anniversary date<sup>2</sup>.



Remarks:

1. The policy will be automatically terminated when the policy anniversary date coincident with or immediately following the date on which the person insured reaches the age of 80.
2. Under Option 3, the premium is calculated according to age, sum insured, sex and smoking habit of the person insured as at each anniversary date of the policy .

## Guaranteed increase in protection without health reassessment

Once your policy is issued, you can enjoy the guaranteed increase in protection with zero hassle. No underwriting is required with each automatic increment of the sum insured even if the health condition of the person insured deteriorates with age.

## Cover for 53 critical illnesses including cancer and stroke

This plan covers 53 critical illnesses, including cancer, stroke and heart disease, which are common in Hong Kong<sup>1</sup>. In the unfortunate event that any of these 53 critical illnesses is first confirmed and diagnosed, 100% of the sum insured will be paid out, providing you with financial support during difficult times.

## Flexibility to retain the current sum insured under the yearly adjustable premium option (Option 3)

We understand that life is not always predictable. Under Option 3, you can opt to not increase your sum insured further once your sum insured reaches HK\$1,000,000 or HK\$1,500,000<sup>2</sup>, giving you more flexibility along the way.

Remarks:

1. Source: Public Health Information and Statistics of Hong Kong 2014 ([http://www.healthyhk.gov.hk/phisweb/plain/zh/healthy\\_facts/disease\\_burden/major\\_causes\\_death/major\\_causes\\_death](http://www.healthyhk.gov.hk/phisweb/plain/zh/healthy_facts/disease_burden/major_causes_death/major_causes_death))
2. Under Option 3, the policyholder can opt to decline the automatic increase of sum insured for one time during the policy term.



# LIST OF CRITICAL ILLNESSES COVERED

The Critical Illness Benefit will be payable if the person insured suffers from a first confirmed diagnosis of any of the below critical illnesses.

The following list is for reference only. Please refer to the policy provisions for each of the covered critical illnesses.

## 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<sup>1</sup>
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<sup>2</sup>

Remarks:

1. Only person insured aged above 5 on the first diagnosis is eligible to receive a benefit under this critical illness.
2. There is no coverage for the person insured who engages in or takes part in the following occupations or activities:
  - (a) naval, military, airforce service or armed forces and the like;
  - (b) professional sports or hazardous activities;
  - (c) working at height (over 20 feet);
  - (d) operating heavy machinery;
  - (e) aviation or aerial activities except air travel as a fare-paying passenger or as a member of the aircrew in a properly licensed commercial air carrier or in a helicopter owned and operated by a commercial concern;
  - (f) work related to any explosive or chemical material.

# THE PLAN AT A GLANCE

The followings are for reference only, please refer to the policy provisions for details.

	Option 1	Option 2	Option 3			
<b>Plan level</b>	Level premium with sum insured increasing up to HK\$1,000,000	Level premium with sum insured increasing up to HK\$2,000,000	Yearly adjustable premium			
<b>Issue age (at last birthday)</b>	15 days to age 50	15 days to age 50	15 days to age 64			
<b>Plan type</b>	This product is a standalone individual policy which aims to provide critical illness protection. It is a non-indemnity insurance policy without cash value.					
<b>Policy term and premium structure</b>	Long-term policy The plan provides a protection period until age 80 of person insured, with payment period until the end of protection period. Premium rate will not increase with age, but not guaranteed for Option 1 and 2. Premium Rate will increase with age, and yearly adjustable for Option 3.					
<b>Critical Illness Benefit</b>	Subject to the person insured suffers from a first confirmed diagnosis of a covered critical illness; Critical Illness Benefit = 100% sum insured minus indebtedness (if any)					
<b>Coverage</b>	Age on Anniversary Date	Sum Insured (HK\$)	Age on Anniversary Date	Sum Insured (HK\$)	Policy Year	Sum Insured (HK\$)
	15 days to 54	\$500,000	15 days to 54	\$500,000	1-5	\$500,000
	55 and thereafter	\$1,000,000	55-59	\$1,000,000	6-10	\$1,000,000
			60-64	\$1,500,000	11-15	\$1,500,000
			65 and thereafter	\$2,000,000	16 and thereafter	\$2,000,000
<b>Policy currency</b>	HKD					
<b>Premium payment frequency</b>	Annual / Monthly					
<b>Waiting Period</b>	90 days <sup>1</sup>					

Remarks:

1. The Critical Illness Benefit will take effect after the Waiting Period of 90 days. Waiting Period refers to each of the period after (a) the policy issue date or the commencement date (whichever is later), and (b) the approval date of reinstatement if this policy is subsequently reinstated.

# CASE ILLUSTRATIONS

The following examples are hypothetical and for illustrative purposes only.

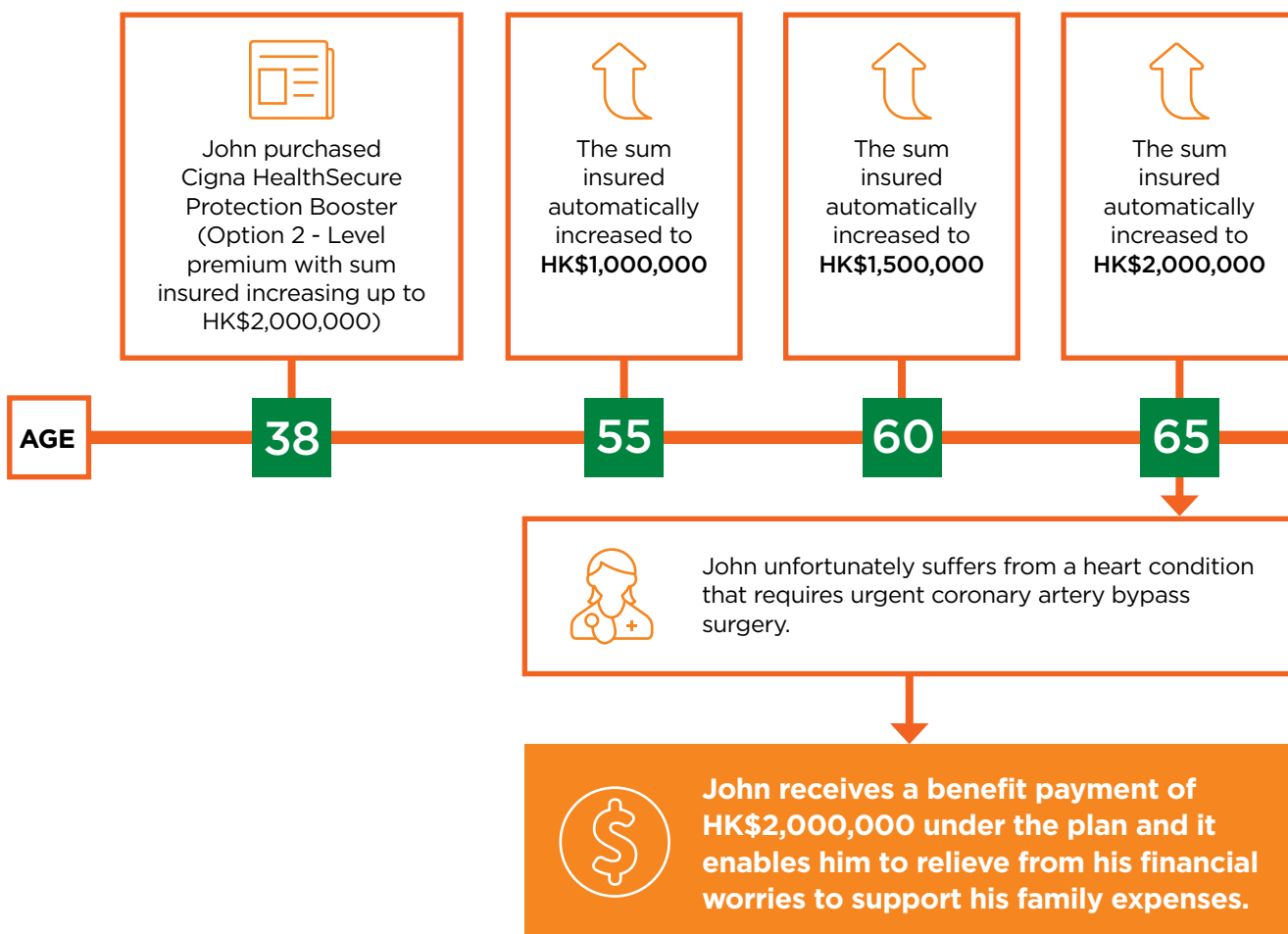
## Case 1

### Policyholder John

**Current age** 65 (non-smoker)

**Background** John works as a director in an IT firm. He has two children, both of whom are in university. He purchased Cigna HealthSecure Protection Booster at age 38 to enjoy a peace of mind and guaranteed protection throughout his life stages.

**Plan level** Cigna HealthSecure Protection Booster  
(Option 2 - Level premium with sum insured increasing up to HK\$2,000,000)





## Case 2

### Policyholder Simon

**Current age** 48 (non-smoker)

**Background** Simon works at a trading company. He has just been promoted, with his monthly salary increasing from HK\$35,000 to HK\$48,000. He is married and has a 3-year-old daughter. In addition to his individual medical insurance, he purchased Cigna HealthSecure Protection Booster at age 35 providing him with an added financial support during difficult times.

**Plan level** Cigna HealthSecure Protection Booster (Option 3 - Yearly adjustable premium)



Simon purchased Cigna HealthSecure Protection Booster (Option 3 - Yearly adjustable premium)



The sum insured automatically increased to **HK\$1,000,000** at the beginning of the 6<sup>th</sup> policy year.

With a new baby coming, Simon expected the family expenditure would be drastically increased in the future. In addition, he considered his individual medical insurance could cover his medical expenses if illness occurred, and hence the sum insured of HK\$1,000,000 under Cigna HealthSecure Protection Booster would be sufficient. Simon exercised the right to retain the current sum insured at HK\$1,000,000 for the remaining years of the policy. The sum insured **did not** increase to HK\$1,500,000.

AGE

35

40

45

48



Simon recently began suffering from rectal bleeding. He undergoes a colonoscopy and is diagnosed with late stage colon cancer, for which he receives surgery. Following the surgery, he receives 8 doses of chemotherapy. The following medical costs are incurred:

Treatment	Medical fees incurred
1 <sup>st</sup> hospital confinement for colonoscopy	HK\$36,000
2 <sup>nd</sup> hospital confinement for endoscopic colectomy	HK\$170,000
8 doses of chemotherapy in hospital	HK\$216,000
<b>Total</b>	<b>HK\$422,000</b>



For a better chance of recovery, Simon decides to resign for a year following his treatment. During this time, he has no income.

**All medical expenses are fully covered under his individual medical insurance plan. In addition, Simon receives a payment of HK\$1,000,000, which is equal to 100% of his sum insured under Cigna HealthSecure Protection Booster. This enables him to ease the financial needs. Luckily, with protection from his individual medical insurance plan and Cigna HealthSecure Protection Booster, Simon does not need to worry about his medical fees and family expenditure.**

# 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.**

## Premium

### 1. Premium Level

For Option 1 and Option 2, the premium is determined based on the age, sex and smoking habit of the person insured and the plan level at policy commencement date.

For Option 3, the premium is determined based on the age, sum insured, sex and smoking habit of the person insured on policy commencement date and each anniversary date.

### 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, Sex and Smoking Habit

If age, sex or smoking habit has been mis-stated by you or any person insured but 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 experience in claims and expenses incurred by and/or in relation to this product.

## Benefits

### 1. Critical Illness Benefit

Upon the first confirmed diagnosis of a covered critical illness in respect of the person insured, 100% of the sum insured minus indebtedness (if any) will be payable. The policy shall cease to provide any coverage to the person insured after the Critical Illness Benefit is paid.

### 2. Sum Insured

Once the policy is effective, the selected plan levels cannot be changed. Nevertheless, for Option 3, the policyholder may request to stay at the current level of sum insured for the remaining policy years, after the initial 5 policy years completed. Such request will only be accepted by the Company for one time during the policy term and will be subject to the Company's approval.

## Renewal

The policy 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 "Cigna HealthSecure Protection Booster", and upon payment of the premium at time of renewal and the person insured's age does not exceed 79. The Company reserves the right to revise the terms of the policy and/or the premium upon each renewal.

## Termination

- The policy will be automatically terminated when one of the following happens:
  - The person insured passes away;
  - The policy is not renewed;
  - The person insured reaches the age of 80;
  - Any premium is not paid at the end of the grace period;
  - Critical Illness Benefit is fully paid.
- If there is any fraud, mis-statement or concealment in the application or declaration, or if policyholder or person insured makes a dishonest claim, we have the right to cancel the policy immediately. In such case, all of the premium paid will not be returned and you shall immediately return all payment including claims paid by us under the policy.

## 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.

## 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>.

## 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:

1. Consistent with the diagnosis and customary medical treatment for the condition at a Reasonable and Customary charge;
2. In accordance with standards of good and prudent medical practice;
3. Necessary for such a diagnosis or treatment;
4. Not furnished primarily for the convenience of the Person Insured, Physician, Chinese Medicine Practitioner, Physiotherapist, Anaesthetist or any other medical service providers;
5. Furnished at the most appropriate level which can be safely and effectively provided to the Person Insured; and
6. 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

1. 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;
2. 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
3. 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. 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:

- (a) pre-existing condition;
- (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;
- (c) intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane;
- (d) alcohol abuse, the consumption of drugs not following a physician's prescription, Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or infection with the Human Immunodeficiency Virus except "Infection due to Blood Transfusion" and "Occupationally acquired HIV"; or
- (e) any congenital abnormality or disorder.

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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