



Hospital / Surgical
General Insurance



Cigna VHIS Series

Flexi Plan (SMM)

Flexi Plan (Superior)





About Cigna Healthcare

Cigna Healthcare is the health benefits provider of The Cigna Group committed to improving the health and vitality of those we serve.



A global footprint with sales capacity and operations in **MORE THAN 30 MARKETS AND JURISDICTIONS**¹



RANKED 16TH on the 2024 Fortune 500 List



More than **182 MILLION CUSTOMER RELATIONSHIPS** around the world¹



Cigna Healthcare Hong Kong is named a '**CARING COMPANY**' by the Hong Kong Council of Social Service



More Than **70,000 EMPLOYEES** around the world¹

Remarks:

1. The above data is related to Cigna Healthcare under The Cigna Group and it is for reference only. The information provided is as of March 2025 and is subject to change.

Why should I consider the Cigna VHIS Series?

Tax deduction¹



- The maximum premium allowed for tax deduction is **HK\$8,000** per Insured Person per tax year.

No fear of medical expenses



- Provides full compensation of medical expenses with an Annual Benefit Limit of up to **HK\$30 million** per year and unlimited Lifetime Benefit Limit.

Covering various cancer treatments



- All cancer treatment expenses are **fully covered**^{2,3}, including various common non-surgical cancer treatments⁴.

Covering unknown Pre-existing Conditions



- Full cover from **day 1** of the Policy Effective Period⁵.

Guaranteed renewal



- Guaranteed renewal up to **Age of 100**, no matter how much you claim for illness(es) after the Policy has become effective, the premium will only be adjusted according to your Age⁶.

Outpatient surgeries in hospitals and clinics



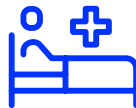
- Surgeries performed in clinics or day case units of hospitals **can also be covered** with no minimum duration of stay required.

Taking care of your emotional health



- Provides coverage for psychiatric treatments during hospitalization.

Pre- and post-Confinement/Day Case Procedure outpatient care



- **Covers all** Pre- and Post-Confinement/Day Case Procedure outpatient care^{2,3,7}.

Flexible deductible options²



- Features up to **five deductible options**, and you can also choose to lower or remove your deductibles once without re-underwriting⁸.

Remarks:

1. Tax deduction is subject to the latest rules and regulation of Inland Revenue Department of Hong Kong Special Administrative Region. For details of tax deduction, please visit the websites of the Inland Revenue Department of Hong Kong Special Administrative Region (www.ird.gov.hk/eng/) and VHIS (www.vhis.gov.hk/en/) or consult with a professional tax advisor.
2. Applicable to Cigna VHIS Series - Flexi (Superior) only.
3. Subject to the Annual Benefit Limit.
4. Covers a number of non-surgical cancer treatments including chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy etc. Proton therapy, gamma knife and cyber knife are radiation treatments that are also covered as radiotherapy.
5. Refer to Important Information for details of Pre-existing Conditions.
6. The premium level is subject to change from time to time due to medical inflation.
7. Pre- and post-Confinement/Day Case Procedure outpatient care under Cigna VHIS Series - Flexi (Superior) covers:
 - I prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 30 days before admission or Day Case Procedure;
 - All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 30 days before admission or Day Case Procedure; and
 - All follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)
8. You can choose to reduce or remove your deductibles without re-underwriting within 30 days before the renewal date for one time at any one of the following Ages: 60, 65, 70, 75, 80 or 85.

Extra protection and value-added services

Cigna Healthcare provides a suite of additional protection and value-added services for all Cigna VHIS Series clients, providing comprehensive care for your body and mind.

Exclusive discount on virtual consultations and medication



Receive virtual medical consultations on the app to easily obtain doctors' advice and be able to get early diagnosis before your condition worsens.

Obtain medical advice from a range of general practitioners and specialists in Hong Kong without needing to leave your home.

Medication delivery to your door and referral services for a stress-free recovery.

Cashless Medical Service¹



Apply prior to your hospital admission and upon approval, we will pay the pre-approved amount to the medical service provider directly on your behalf. This allows you to focus on treatment and recovery without worrying about unexpected medical expenses.

Unique one to one dedicated Care Manager Service² in Hong Kong



Cigna Healthcare understands that you want the best treatment possible when you are sick. If you find yourself in need of medical treatment, Cigna Healthcare can help you estimate the medical expenses needed and predict the circumstances you may face. You will be assigned a dedicated Care Manager through our healthcare concierge service, who will follow up on your hospital stay, surgery, or other treatment arrangements. In addition to getting maximum coverage for your medical expenses, you can also enjoy other care services through Cigna's healthcare concierge.

For more information, please refer to our "Healthcare Concierge Service" Leaflet.



Find out more about how our Care Managers provide healthcare concierge service for customers in actual situations

Fast and easy online claim application



Simply login to MyCigna HK app to apply for claims anytime and anywhere.

Both hospitalization and outpatient claims can be submitted on the app no matter the size of the claim.

No Claim Bonus
Extra coverage for Flexi Plan
(Superior)³



As a reward for your efforts in maintaining good health, if you have not made any claim for three consecutive Policy Years, you will receive a free medical check-up coupon once every three years.

**Worldwide Emergency
Assistance Services⁴**



If you are a frequent traveller, we can provide you with free of charge worldwide emergency travel and medical services while you are on the road. In case of medical emergency, we will provide you with up to US\$1,000,000 to arrange for your medical evacuation to an appropriate location for emergency medical treatment, or emergency medical repatriation to your home country/usual country of residence.

Remarks:

1. The Cashless Medical Service is a value-added service and subject to terms and conditions. To use the Cashless Medical Service, a Pre-approval Form for Cashless Medical Service ("Pre-approval Form") must be submitted to us for approval prior to the hospital admission. Cigna Healthcare requires 5 working days upon receipt of a completed form and supporting medical documents to process the application. We will confirm your application by issuing you a Letter of Guarantee relating to application for Cashless Medical Service (CMS) which sets out the conditions of the Cashless Medical Service arrangement. We have the absolute discretion to decline the Cashless Medical Service application based on information provided by the Insured Person and/or Policy Holder, if the Cashless Medical Service application does not include valid, sufficient and complete information about the Insured Person's medical condition or for credit card authorization. All Cashless Medical Service approvals provided by us are subject to the deductible level and benefit limit of the Policy. The Insured Person and/or Policy Holder are responsible for settling any amount not covered by their Policy.
2. Cigna Care Manager Service is a value-added service and subject to terms and conditions. Medical support service and value-added services arranged by Care Manager are subject to individual cases.
3. Applicable to Semi-Private Room (a single or double occupancy room, with a shared bath or shower room, in a Hospital) type only.
4. This service is a value-added service provided by an independent third-party service provider and does not form part of the contractual benefit under your policy. Cigna Healthcare reserves the right to amend or cancel the service at any time without prior notice at its absolute discretion. Cigna Healthcare is not the service provider for this service. The relevant service provider is not our agent, and vice versa. We make no representation, warranty or undertaking as to the quality and availability of the service, and do not accept any responsibility or liability for the service provided by the service provider. Under no circumstances will Cigna Healthcare be responsible or liable for acts or omissions of the service provider in the provision of the service.

Plan at a glance

Plan type	This product is a standalone individual policy which aims to provide hospitalization benefits. It is an indemnity insurance policy without cash value.
Policy term and Premium structure	1 year and annually renewable The plan provides a protection period of 1 year and guaranteed renewable up to Age 100 of Insured Person, with payment period until the end of protection period. Premium rate will increase with Age, and yearly adjustable.
Entry Age (at last birthday)	15 days to Age 80
Enrolment	No medical examination required before enrolment
Premium payment frequency	Annual / Monthly
Policy currency	HKD

Flexi Plan options

The following list is for reference only. For complete details, please refer to the Terms and Conditions.

	Supplementary benefits for enhanced confidence	Premium coverage with comprehensive protection to keep you secure	
Certified Plan(s)	Cigna VHIS Series – Flexi Plan (SMM)	Cigna VHIS Series – Flexi Plan (Superior)	
Area of coverage	Worldwide ¹	Asia ^{3,4}	
Choice of ward class	No restriction, except for supplementary major medical benefit ²	Standard Ward ⁴	Semi-Private Room ⁴
Annual Deductible options	x	HK\$0 HK\$15,000 HK\$25,000	HK\$0 HK\$15,000 HK\$25,000 HK\$50,000 HK\$75,000
Annual Benefit Limit (Eligible expenses and expenses payable shall be subject to the benefit limit of each benefit item, coinsurance/deductible (if applicable) and the annual benefit limit)	HK\$1,000,000 per Policy Year	HK\$5,000,000 per Policy Year	HK\$30,000,000 per Policy Year
Lifetime Benefit Limit	Nil	Nil	
Hospitalization benefits	✓ Please refer to the Benefit Schedule for details	No dollar limit	
Surgical benefits			
Prescribed Diagnostic Imaging Tests			
Prescribed Non-surgical Cancer treatments			
Psychiatric treatments			
Outpatient kidney dialysis	HK\$30,000 per Policy Year		
Home nursing for Confinement	\$700 per day Maximum 15 days per Policy Year	\$800 per day Maximum 90 days per Policy Year	\$1,000 per day Maximum 90 days per Policy Year
Companion Bed	\$450 per day Maximum 270 days per Policy Year	No dollar limit	
Accidental Emergency outpatient treatment	\$6,600 per Policy Year (Within 24 hours after the Accident)	No dollar limit (Within 24 hours after the Accident)	
Accidental Emergency dental treatment	\$6,600 per Policy Year (Within 2 weeks after the Accident)	No dollar limit (Within 2 weeks after the Accident)	
Enhanced Benefit: Supplementary major medical benefit	✓ HK\$150,000 per Policy Year Subject to 10% Coinsurance	x No dollar limit for the core benefits	

Remarks:

- Psychiatric treatments benefit is limited to Hong Kong only.
- Supplementary major medical benefit is restricted to Eligible Expenses and expenses incurred during Confinement in a Standard Ward (a room in a Hospital with more than double occupancy) only.
- "Asia" refers to Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
- In the situations described below, the benefit limits of the Standard Plan shall apply (the Deductible and Lifetime Benefit Limit stated above will still apply).
 - Eligible Expenses and expenses for non-Emergency Treatments incurred outside Asia;
 - Eligible Expenses and expenses incurred during Confinement in a ward class higher than the Accommodation Room Type selected (except in case of involuntary ward upgrade); and/or
 - Eligible Expenses and expenses incurred in mainland China outside of hospitals of Tier 3 Class A

Cigna VHIS Series – Flexi Plan (SMM)

Cigna's Flexi Plan (SMM) further extends the cover offered under the Standard Plan, and provides cover against costs associated with chronic kidney disease.

Level of ward class	No restriction, except for supplementary major medical benefit ¹
VHIS Certification Number	F00012-01-000-03
Area of coverage	Worldwide ²
Choice of healthcare services providers	No restriction
Annual Benefit Limit (Eligible Expenses and expenses payable shall be subject to the benefit limit of each benefit item, coinsurance (if applicable) and the annual benefit limit)	HK\$1,000,000 per Policy Year
Lifetime Benefit Limit	Nil

Outpatient kidney dialysis



Kidney disease is one of the most common “urban diseases”. It requires fast, efficient care and typically involves ongoing dialysis treatment. What torments kidney patients the most is to receive dialysis treatment two to three times a week and have to pay the related expenses incurred, resulting in a long-term heavy financial burden. Cigna's Flexi Plan (SMM) takes away that worry by providing you with **up to HK\$30,000 per year to cover the expenses of outpatient kidney dialysis treatments – sufficient for most dialysis circumstances.**

Supplementary major medical benefit



Apart from outpatient kidney dialysis coverage, the Flexi Plan (SMM) includes **an extra cover of HK\$150,000 in the form of a supplementary major medical benefit**, subject to annual limit of HK\$1,000,000 and no lifetime benefit limit. In case of serious Disability in which medical expenses exceed the individual benefit limits, the supplementary major medical benefit covers the remaining expenses in a Standard Ward (a room in a Hospital with more than double occupancy).

Remarks:

1. Supplementary major medical benefit is restricted to Eligible Expenses and expenses incurred during confinement in a Standard Ward (a room in a Hospital with more than double occupancy) only.
2. Psychiatric treatments benefit is limited to Hong Kong only.

Benefit Schedule

Benefits are reimbursed on Medically Necessary and Reasonable and Customary basis, unless otherwise specified. For more information, please refer to “Important Information” of this brochure or Policy Provision.

Benefit items ¹	Benefit limit (in HKD)
(a) Room and board	\$1,200 per day Maximum 270 days per Policy Year
(b) Miscellaneous charges Covers the Eligible Expenses charged on miscellaneous charges (including medical devices, additional surgical appliances) incurred in a setting of Hospital Confinement and Day Case Procedure	\$14,000 per Policy Year
(c) Attending doctor's visit fee	\$1,200 per day Maximum 270 days per Policy Year
(d) Specialist's fee²	\$4,300 per Policy Year
(e) Intensive care	\$3,500 per day Maximum 90 days per Policy Year
(f) Surgeon's fee⁴	Per surgery, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures – <ul style="list-style-type: none"> • Complex \$70,000 • Major \$35,000 • Intermediate \$17,500 • Minor \$8,750
(g) Anaesthetist's fee	35% of Surgeon's fee payable ³
(h) Operating theatre charges	35% of Surgeon's fee payable ³
(i) Prescribed Diagnostic Imaging Tests Covers computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined performed during Confinement or in a setting for providing Medical Services to a Day Patient	\$20,000 per Policy Year Subject to 30% Coinsurance
(j) Prescribed Non-surgical Cancer Treatments⁴ Covers chemotherapy, radiotherapy (including proton therapy, gamma knife and cyber knife), targeted therapy, immunotherapy and hormonal therapy performed during Confinement or in a setting for providing Medical Services to a Day Patient	\$80,000 per Policy Year
(k) Pre- and post-Confinement/Day Case Procedure outpatient care² <ul style="list-style-type: none"> • Prior outpatient visits or Emergency consultation (including but not limited to consultation, western medication prescribed or diagnostic test) • Follow-up outpatient visits (including but not limited to consultation, western medication prescribed, dressings, physiotherapy, occupational therapy, speech therapy or diagnostic test) 	\$1,000 per visit, up to \$15,000 per Policy Year <ul style="list-style-type: none"> • Maximum 2 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure • Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)

Benefit items ¹	Benefit limit (in HKD)
(l) Psychiatric treatments Covers the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong as recommended by a Specialist	\$30,000 per Policy Year
(m) Outpatient kidney dialysis	\$30,000 per Policy Year
(n) Home nursing for Confinement	\$700 per day Maximum 15 days per Policy Year
(o) Companion Bed	\$450 per day Maximum 270 days per Policy Year
(p) Accidental Emergency outpatient treatment Covers Eligible Expenses charged on the Emergency Treatment of an Injury in the outpatient department of a Hospital	\$6,600 per Policy Year (Within 24 hours after the Accident)
(q) Accidental Emergency dental treatment Covers expenses charged by a registered dentist, a registered medical practitioner or a hospital solely for Emergency Treatment which is necessitated by an Injury to sound natural teeth (including consultation, staunch bleeding, tooth extraction, root canals and x-ray) in a legally registered dental clinic or a hospital, given to the Insured Person	\$6,600 per Policy Year (Within 2 weeks after the Accident)
(r) Supplementary major medical benefit⁵ Applicable to benefit item (a) – (q)	\$150,000 per Policy Year Subject to 10% Coinsurance (except for Medical Services provided to Insured Person in a setting for providing Medical Services to a Day Patient where Coinsurance will not apply)

Remarks:

1. Unless otherwise specified, Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
2. The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
3. The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.
4. This benefit shall be payable according to the relevant surgical category and the categorisation of such surgical procedure under the Schedule of Surgical Procedures. If a medically necessary surgical procedure performed is not included in the Schedule of Surgical Procedures, the Company may reasonably determine its surgical category.
5. For Eligible Expenses and expenses resulting from Confinement, this benefit shall only be payable for Medical Services provided in a Standard Ward (a room in a Hospital with more than double occupancy). For Confinement in a higher ward class (e.g. Semi-Private or Private), this benefit shall only be payable if the Hospital provides satisfactory evidence to show the ward upgrade was involuntary (i.e. where ward upgrade was required due to [i] Isolation, [ii] room shortage in case of an Emergency; or [iii] other reasons not involving personal preference of the Policy Holder and/or the Insured Person). For full details of the calculation of this benefit, please refer to the Terms and Conditions and the Flexi Plan (SMM) Endorsement of the Terms and Benefits.

Cigna VHIS Series – Flexi Plan (Superior)

Cigna's Flexi Plan (Superior) provides the most comprehensive protection for treatment expenses, and goes further still for a totally hassle-free experience.

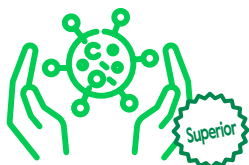
Accommodation Room Type	Standard Ward ¹ A room in a Hospital with more than double occupancy	Semi-Private Room ¹ A single or double occupancy room, with a shared bath or shower room in a Hospital
VHIS Certification Numbers	F00016-06-000-03 F00016-07-000-03 F00016-08-000-03	F00016-01-000-05 F00016-02-000-05 F00016-03-000-05 F00016-04-000-05 F00016-05-000-04
Area of coverage	Asia ^{1,2,3}	
Choice of healthcare service providers	Subject to restrictions ¹	
Annual Benefit Limit (Eligible Expenses and expenses payable shall be subject to the benefit limit of each benefit item, deductible (if applicable) and the annual benefit limit)	HK\$5,000,000 per Policy Year	HK\$30,000,000 per Policy Year
Lifetime Benefit Limit	Nil	
Deductible options	HK\$0 HK\$15,000 HK\$25,000	HK\$0 HK\$15,000 HK\$25,000 HK\$50,000 HK\$75,000

No sub-limits on core benefits



The Flexi Plan (Superior) **imposes no sub-limits on the plan's core benefits** when hospital treatment takes place in the Accommodation Room Type selected. No out-of-pocket expenses are incurred for most core benefits either. In addition, these benefits are not limited to Hong Kong, but also covered **throughout Asian regions**.

Most comprehensive cancer treatment



The Flexi Plan (Superior) also provides **full cover against Prescribed Non-surgical Cancer Treatments** such as chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy, subject to your Annual Benefit Limit. You can receive treatment at ease without worrying about your medical budget.

Remarks:

- In the situations described below, the benefit limits of the Standard Plan shall apply (the Deductible and Lifetime Benefit Limit stated above will still apply).
 - Eligible Expenses and expenses for non-Emergency Treatments incurred outside Asia;
 - Eligible Expenses and expenses incurred during Confinement in a ward class higher than the Accommodation Room Type selected (except in case of involuntary ward upgrade); and/or
 - Eligible Expenses and expenses incurred in mainland China outside of hospitals of Tier 3 Class A
- Psychiatric treatments benefit is limited to Hong Kong only.
- "Asia" refers to Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.

Benefit Schedule

Benefits are reimbursed on Medically Necessary and Reasonable and Customary basis, unless otherwise specified. For more information, please refer to “Important Information” of this brochure or Policy Provision.

Accommodation Room Type	Standard Ward A room in a Hospital with more than double occupancy	Semi-Private Room A single or double occupancy room, with a shared bath or shower room in a Hospital
Benefit items ^{1,2,3}	Benefit limit (in HKD)	
(a) Room and board	No dollar limit	
(b) Miscellaneous charges Covers the Eligible Expenses charged on miscellaneous charges (including medical devices, additional surgical appliances) incurred in a setting of Hospital Confinement and Day Case Procedure		
(c) Attending doctor's visit fee		
(d) Specialist's fee ⁴		
(e) Intensive care		
(f) Surgeon's fee ⁵		
(g) Anaesthetist's fee		
(h) Operating theatre charges		
(i) Prescribed Diagnostic Imaging Tests ⁴ Covers computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined performed during Confinement or in a setting for providing Medical Services to a Day Patient		
(j) Prescribed Non-surgical Cancer Treatments Covers chemotherapy, radiotherapy (including proton therapy, gamma knife and cyber knife), targeted therapy, immunotherapy and hormonal therapy performed during Confinement or in a setting for providing Medical Services to a Day Patient	No dollar limit	
(k) Pre- and post-Confinement/Day Case Procedure outpatient care ⁴ <ul style="list-style-type: none"> Prior outpatient visits or Emergency consultation (including but not limited to consultation, western medication prescribed or diagnostic test) Follow-up outpatient visits (including but not limited to consultation, western medication prescribed, dressings, physiotherapy, occupational therapy, speech therapy or diagnostic test) 		
(l) Psychiatric treatments Covers the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong as recommended by a Specialist		
(m) Outpatient kidney dialysis	No dollar limit	

Accommodation Room Type	Standard Ward A room in a Hospital with more than double occupancy	Semi-Private Room A single or double occupancy room, with a shared bath or shower room in a Hospital
(n) Home nursing for Confinement	\$800 per day Maximum 90 days per Policy Year	\$1,000 per day Maximum 90 days per Policy Year
(o) Companion Bed	No dollar limit	
(p) Accidental Emergency outpatient treatment Covers Eligible Expenses charged on the Emergency Treatment of an Injury in the outpatient department of a Hospital	No dollar limit (Within 24 hours after the Accident)	
(q) Accidental Emergency dental treatment Covers expenses charged by a registered dentist, a registered medical practitioner or a hospital solely for Emergency Treatment which is necessitated by an Injury to sound natural teeth (including consultation, staunch bleeding, tooth extraction, root canals and x-ray) in a legally registered dental clinic or a hospital, given to the Insured Person expenses	No dollar limit (Within 2 weeks after the Accident)	
(r) Body check⁶	Nil	Once every three consecutive years of no-claim record
Other benefits	Benefit limit (in HKD)	
(a) Second claims cash allowance⁷	\$800 per day Maximum 30 days per Policy Year	

Remarks:

- Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- The limits specified above for benefit items (a) – (q) apply only to Eligible Expenses and expenses for non-Emergency Treatments incurred in Asia. Claims incurred outside Asia shall be payable up to the benefit limits as stated in the benefit schedule of the Standard Plan Terms and Benefits, and if there is any remaining Deductible (if applicable), the benefit payable shall further be reduced by the remaining Deductible (if applicable).
For the avoidance of doubt, "Asia" shall mean Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
For Eligible Expenses and expenses incurred in mainland China, the limits specified above for benefit items (a) – (q) apply only to Medical Services provided in Hospitals of Tier 3 Class A (or in other Hospitals where approval has been granted by the Company before Medical Services are provided). Eligible Expenses and expenses incurred in mainland China outside of this setting shall be payable up to the benefit limits as stated in the benefit schedule of the Standard Plan Terms and Benefits, and if there is any remaining Deductible (if applicable), the benefit payable shall further be reduced by the remaining Deductible (if applicable).
- For Eligible Expenses and expenses resulting from Confinement, the limits specified above for benefit items (a) to (l), (n) and (o) apply only to Medical Services provided in the Accommodation Room Type selected or a lower ward class. Claims incurred from Confinement in a higher ward class (e.g. illustrated in the table below) shall only be payable according to these limits if the Hospital provides satisfactory evidence to show the ward upgrade was involuntary (i.e. where ward upgrade was required due to [i] Isolation, [ii] room shortage in case of an Emergency, or [iii] other reasons not involving personal preference of the Policy Holder or Insured Person). Otherwise, such claims shall be payable up to the benefit limits as stated in the benefit schedule of the Standard Plan Terms and Benefits, and if there is any remaining Deductible (if applicable), the benefit payable shall further be reduced by the remaining Deductible (if applicable).

Accommodation Room Type	Actual Confined room type	Adjustment
Standard Ward (a room in a Hospital with more than double occupancy)	Semi-Private Room, Private Room or any room type above Private Room including suite, VIP or deluxe room	The benefits shall be payable up to the benefit limits as stated in the benefit schedule of the Standard Plan Terms and Benefits.
Semi-Private Room (a single or double occupancy room, with a shared bath or shower room in a Hospital)	Private Room or any room type above Private Room including suite, VIP or deluxe room	

- The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- This benefit shall be payable according to the relevant surgical category and the categorisation of such surgical procedure under the Schedule of Surgical Procedures. If a Medically Necessary surgical procedure performed is not included in the Schedule of Surgical Procedures, the Company may reasonably determine its surgical category.
- Applicable to appointed medical service provider(s) by Cigna Healthcare from time to time. A check-up coupon will be available after every 3 consecutive years of no-claim record.
- Where the Insured Person is Confined in a Hospital, and if room and board or intensive care is payable for such Confinement, provided that the Eligible Expenses charged by the Hospital on the cost of accommodation and meals or intensive care services are fully or partly paid by other insurance coverage that is not underwritten and issued by the Company, the Company shall pay this benefit for each day of such Confinement up to the applicable benefit limits and Annual Benefit Limit.

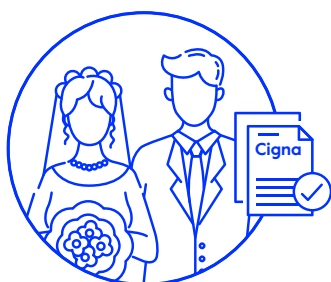
Case Illustrations

The following examples are hypothetical and for illustrative purposes only.

Cigna VHIS Series – Flexi Plan (SMM): Issac's story

Policy Holder	Issac
Age	30 (non-smoker)
Background	Issac got married when he was 30. For him, it was essential that such an important step in life has to be backed by solid and reliable protection against risks in the future. He's aware of the many benefits of the Cigna VHIS Series, and strongly felt that he and his wife deserve above average medical protection so that they could be hassle-free while working hard to build an ideal future together.
Plan level	Cigna VHIS Series – Flexi Plan (SMM)

At Age 30



Issac got married and signed up for the Flexi Plan (SMM) when he was 30.

Suffered a mild heart attack at Age 31



A year later, Issac suffered a mild heart attack. His attending doctor said that he had to undergo an angioplasty, a procedure which hospital, surgical and post-surgical care costs could be covered by the Flexi Plan (SMM).

After recovery



Issac could continue to work hard with peace of mind to build an ideal future together with his wife.

Benefit item (HK\$)

Room and board \$2,250	Operating theatre charges \$8,750
Pre- and post-Confinement/Day Case Procedure outpatient care \$1,500	
Surgeon's fee \$35,000	In excess of item limit \$70,000
Miscellaneous charges \$14,000	In excess of item limit \$50,000
Supplementary major medical benefit (\$50,000 + \$70,000) x 90% \$108,000	

Net benefit from Cigna VHIS Series - Flexi Plan (SMM):
HK\$147,768

Total claim payable	Tax benefit in the first year for both policies (based on a 15% Standard Rate)
\$169,500	\$1,718 \$11,450 x 15%
Issac paid	
First year premium paid for both policies	Coinsurance borne by Issac out-of-pocket
\$11,450* (\$5,725 x 2)	\$12,000 (\$50,000 + \$70,000) x 10%

Remarks:

*The premium level is subject to change from time to time due to medical inflation.

Cigna VHIS Series – Flexi Plan (Superior): Helena's story

Policy Holder	Helena
Age	40 (non-smoker)
Background	Helena works for a major banking group and benefits from the bank's group cover insurance. She had assumed that the group cover was all anyone might need. Then, her colleague fell sick on a trip to Korea. Her short hospital stay in Seoul came with a big bill and only half of the medical expenses are reimbursed by the bank's group insurance. Since Helena is a keen traveller who loves taking short breaks around Asia, she signed up for the Flexi Plan (Superior) for both herself and her 10-year-old son.
Plan level	Cigna VHIS Series – Flexi Plan (Superior)
Accommodation Room Type	Semi-Private Room
Deductible	HK\$25,000 for her own policy HK\$0 for her son's policy

At Age 40



Helena signed up for the Flexi Plan (Superior) for both her 10-year-old son and herself when she was 40.

Got injured on a trip at Age 42



Two years later, when driving with her family in Okinawa, Japan, Helena's rental car skidded on some gravel and plunged down a bank. Helena suffered significant injuries that required a week's stay in an Okinawa hospital.

After recovery



Helena no longer had to worry about the coverage, and could continue to travel around the world with her family.

Total medical expenses (HK\$)



Hospitalization expenses incurred in Japan
\$ 208,000

–



Deductibles – covered by her group plan:
\$ 25,000



Full compensation by Flexi Plan (Superior) – no itemised amount limit
\$ 183,000



Net benefit from Cigna VHIS Series – Flexi Plan (Superior):
HK\$138,207

Total claim payable



\$183,000

Tax benefit for both policies (based on a 15% Standard Rate)



\$7,026
\$46,840x15%



Helena paid

Total premium paid for both policies



\$51,819*
(\$7,310+7,599+7,931)+
(\$9,698+9,654+9,627)

Remarks:

*The premium level is subject to change from time to time due to medical inflation.

Cigna VHIS Series – Flexi Plan (Superior): Iris's story

Policy Holder	Iris
Age	50 (non-smoker)
Background	Iris decided it was time to jump out of her comfort zone and start her own business at the Age of 50. But at mid-life, she was concerned that her decision meant leaving her employer's group medical plan, which she's benefited from for many years. To replace it, she wanted a plan that offered full medical cover, because she would need to devote all her energies to her business, and she didn't want to worry about limits and exclusions.
Plan level	Cigna VHIS Series – Flexi Plan (Superior)
Accommodation Room Type	Semi-Private Room
Deductible	HK\$0

At Age 50



Iris signed up for the Flexi Plan (Superior) at the Age of 50.

Iris had breast cancer at Age 53



Iris was diagnosed with breast cancer at the age of 53. Every aspect of her treatment was covered by her plan and carried out by top professionals without delay. The timely and high-quality procedures, including diagnostic imaging processes, a series of cancer treatments and breast-reconstruction following mastectomy, made Iris's recovery go well.

After recovery



Iris's new business was not compromised. After treatments and suitable rest, Iris was once again able to pick up the reins of her business and forge ahead towards achieving her business goals.

Benefit item (HK\$)

Pre-Confinement

Pre- and post-Confinement/Day Case Procedure outpatient care
\$580

Prescribed Diagnostic Imaging Tests
\$27,000

1st Confinement for mastectomy

Hospitalization and surgical expenses
\$150,000

Prescribed Diagnostic Imaging Tests
\$43,000

1st Post-Confinement

Pre- and post-Confinement/Day Case Procedure outpatient care
\$2,160

2nd Confinement for breast reconstruction

Hospitalization and surgical expenses
\$200,000

2nd Post-Confinement

Pre- and post-Confinement/Day Case Procedure outpatient care
\$1,740

Total medical expenses
\$424,480

Net benefit from Cigna VHIS Series - Flexi Plan (Superior):
HK\$305,650

Total claim payable

= \$424,480

Tax benefit
(based on a 15% Standard Rate)

+ \$4,800
\$32,000x15%

Iris paid

Total premium paid

- \$123,630*
(\$28,583+30,089+31,668+33,290)

Remarks:

*The premium level is subject to change from time to time due to medical inflation.

Important Information

The product information included in the brochure does not contain the full terms of the Policy and the full terms can be found in the Policy document.

Cooling-off right and Policy Cancellation

You may cancel your policy and obtain a refund of any premium(s) and levy paid by you within the cooling-off period. The cooling-off period is the period of 30 calendar days immediately following either the day of delivery of the policy or the cooling-off notice to you or your nominated representative (whichever is the earlier). The cooling-off notice is a notice that will be sent to you or your nominated representative by Cigna Worldwide General Insurance Company Limited to notify you of the cooling-off period around the time the policy is delivered. To exercise this right, a written notice of cancellation must be signed by you and received directly by Cigna Worldwide General Insurance Company Limited at I6/F, 348 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong within the cooling-off period. No refund can be made if a claim has been made.

After the cooling-off period, the Policy Holder can request cancellation of the policy by giving thirty (30) days prior written notice to the Company, provided that there has been no benefit payment under the policy during the relevant Policy Year.

Claims Procedure

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

Reasonable and Customary

Reasonable and Customary shall mean, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by the Company in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable)–

- (a) treatment or service fee statistics and surveys in the insurance or medical industry;
- (b) internal or industry claim statistics;
- (c) gazette published by the Government; and/or
- (d) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Medically Necessary

Medically Necessary shall mean the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must –

- (a) require the expertise of, or be referred by, a Registered Medical Practitioner;
- (b) be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;
- (c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;
- (d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- (e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.

Pre-existing Conditions

Pre-existing Condition means any Sickness, Disease, Injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the Policy Issuance Date or the Policy Effective Date, whichever is the earlier. You are considered to be aware of a Pre-existing Condition where –

- (a) it has been diagnosed;
- (b) it has manifested clear and distinct signs or symptoms; or
- (c) medical advice or treatment has been sought, recommended or received.

If you are requested but fail to disclose to us upon submission of the insurance application, including any updates of and changes to the required information, that the Insured Person is suffering from a Pre-existing Condition of which the Policy Holder or the Insured

Person is aware or should have reasonably been aware of at the time of submission of Application, the Company has the right to declare the relevant insurance policy void, demand repayment of any benefits paid and/or refuse to provide coverage under its terms and benefits. In such event, the Company shall refund the premium.

Premium

1. Premium Level

The premium corresponding to the plan you select is determined based on the Age and smoking habit of the Insured Person at the Policy Effective 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 30 days 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 is mis-stated by you or any Insured Person (and the relevant Insured Person 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 Standard 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.

Duplicated policy

Each person can only be covered under one single "Cigna VHIS Series" policy. The series includes "Cigna VHIS Series – Standard Plan", "Cigna VHIS Series – Flexi Plan(SMM)", "Cigna VHIS Series – Flexi Plan (Superior)" and any other insurance policies that fall under the "Cigna VHIS Series" as defined and issued by the Company from time to time.

Existing holders of "Cigna HealthFirst Medical Plan Series" policies should contact the Company to discuss their options with regard to policy migration.

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

This Policy shall be effective for an initial period of twelve (12) months and is thereafter guaranteed to be automatically renewable for successive periods of twelve (12) months up to the Age of one hundred (100) years of the Insured Person. The Company shall have the right to revise the Terms and Benefits of the Policy and/or the Premium upon each renewal.

Termination

1. The Policy will be automatically terminated when one of the following happens:
 - The Insured Person passes away;
 - Any premium is not paid at the end of the grace period;
 - The Policy is terminated or not renewed by the Policy Holder; or
 - The Company has ceased to have the requisite authorization under the Insurance Ordinance to write or continue to write this Policy.
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.



Key Exclusions

The following list is for reference only and it is not a full list of exclusions. Please refer to the Terms and Conditions for the complete list and details of exclusions.

Cigna Healthcare shall not pay any benefits in relation to or arising from the following:

- I. Medical Services that are not Medically Necessary.
2. Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy.
3. Human Immunodeficiency Virus ("HIV") and its related Disability.
4. Dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae.
5. Services for beautification or cosmetic purposes, or correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens.
6. Prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, immunisation or health supplements.
7. Dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident or to the extent covered by the Accidental Emergency dental treatment benefit. Follow up dental treatment or oral surgery after discharge from Hospital shall not be covered.
8. Maternity conditions and its complications.
9. Purchase of durable medical equipment or appliances.
10. Traditional Chinese Medicine treatment.
- II. Experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Congenital Condition(s) which have manifested or been diagnosed before the Insured Person attained the Age of eight (8) years.
13. Eligible Expenses which have been reimbursed under any law, or other medical program or insurance policy.
14. War, civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

Remarks:

"Cigna Healthcare", "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

Tel: (852) 2560 1990
www.cigna.com.hk

The above insurance plan is underwritten by Cigna Worldwide General Insurance Company Limited, an authorized insurer to carry on general insurance business in or from Hong Kong. This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Cigna Healthcare outside Hong Kong. It is designed to provide you with a brief summary of the named insurance plan, its terms, conditions and exclusions, and is not a contract of insurance. For complete details of terms, conditions and exclusions, please refer to the Terms and Conditions. If there is any conflict between the Terms and Conditions and this brochure, the Terms and Conditions shall prevail.

This Policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (the "Ordinance"). Other than the Company and the Policy Holder, 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.

Cigna Healthcare reserves the right to change any of the details in this brochure. In case of any disputes about the content of this brochure, Cigna Healthcare's decision shall be final.



保費表
Premium Table

Cigna VHIS Series 信諾自願醫保系列

Premium Table 保費表

Effective from 1 July 2025 | 2025年7月1日起生效


healthcare
信諾環球

Directory 目錄

Plan Type 計劃選項	Smoking Habit 吸煙習慣	Page 頁
Standard Plan 標準計劃	Non Smoker 非吸煙人士	P. 2
Flexi Plan (SMM) 靈活計劃 (附加保障)		P.3
Flexi Plan (Superior) Standard Ward 靈活計劃 (優越) 普通病房		P. 4
Flexi Plan (Superior) Semi-Private Room 靈活計劃 (優越) 半私家病房		P. 5 - 6
Standard Plan 標準計劃	Smoker 吸煙人士	P. 7
Flexi Plan (SMM) 靈活計劃 (附加保障)		P. 8
Flexi Plan (Superior) Standard Ward 靈活計劃 (優越) 普通病房		P. 9
Flexi Plan (Superior) Semi-Private Room 靈活計劃 (優越) 半私家病房		P. 10 - 11

Cigna VHIS Series - Standard Plan - Standard Premium schedule (Effective from 1 July 2025)

信諾自願醫保系列 – 標準計劃 – 標準保費表 (2025年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Standard Plan 信諾自願醫保系列 – 標準計劃					
Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	3,373	293	50	5,502	479
1	3,373	293	51	5,744	500
2	3,373	293	52	5,995	522
3	3,373	293	53	6,260	545
4	3,373	293	54	6,536	569
5	2,249	196	55	6,950	605
6	2,249	196	56	7,271	633
7	2,249	196	57	7,603	661
8	2,249	196	58	7,953	692
9	2,249	196	59	8,319	724
10	2,249	196	60	8,780	764
11	2,249	196	61	9,202	801
12	2,249	196	62	9,644	839
13	2,249	196	63	10,106	879
14	2,249	196	64	10,592	922
15	2,249	196	65	11,100	966
16	2,249	196	66	11,656	1,014
17	2,249	196	67	12,238	1,065
18	2,385	207	68	12,850	1,118
19	2,385	207	69	13,493	1,174
20	2,389	208	70	14,166	1,232
21	2,416	210	71	14,903	1,297
22	2,442	212	72	15,677	1,364
23	2,509	218	73	16,493	1,435
24	2,571	224	74	17,350	1,509
25	2,633	229	75	18,253	1,588
26	2,697	235	76	19,239	1,674
27	2,764	240	77	20,278	1,764
28	2,831	246	78	21,372	1,859
29	2,900	252	79	22,527	1,960
30	2,970	258	80	23,743	2,066
31	3,042	265	81*	23,981	2,086
32	3,117	271	82*	24,221	2,107
33	3,192	278	83*	24,462	2,128
34	3,271	285	84*	24,706	2,149
35	3,311	288	85*	24,953	2,171
36	3,323	289	86*	25,204	2,193
37	3,363	293	87*	25,455	2,215
38	3,444	300	88*	25,711	2,237
39	3,511	305	89*	25,968	2,259
40	3,698	322	90*	26,227	2,282
41	3,833	333	91*	26,489	2,305
42	3,973	346	92*	26,753	2,328
43	4,117	358	93*	27,021	2,351
44	4,268	371	94*	27,289	2,374
45	4,509	392	95*	27,563	2,398
46	4,675	407	96*	27,838	2,422
47	4,847	422	97*	28,116	2,446
48	5,024	437	98*	28,398	2,471
49	5,208	453	99*	28,682	2,495

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (SMM) - Standard Premium schedule (Effective from 1 July 2025)
信諾自願醫保系列 – 靈活計劃 (附加保障) – 標準保費表 (2025年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series - Flexi Plan (SMM) 信諾自願醫保系列 – 靈活計劃 (附加保障)					
Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	6,281	546	50	10,559	919
1	6,281	546	51	11,024	959
2	6,281	546	52	11,508	1,001
3	6,281	546	53	12,015	1,045
4	6,281	546	54	12,544	1,091
5	4,187	364	55	13,397	1,166
6	4,187	364	56	14,015	1,219
7	4,187	364	57	14,659	1,275
8	4,187	364	58	15,333	1,334
9	4,187	364	59	16,037	1,395
10	4,187	364	60	17,003	1,479
11	4,187	364	61	17,818	1,550
12	4,187	364	62	18,674	1,625
13	4,187	364	63	19,570	1,703
14	4,187	364	64	20,509	1,784
15	4,187	364	65	21,494	1,870
16	4,187	364	66	22,568	1,963
17	4,187	364	67	23,698	2,062
18	4,449	387	68	24,882	2,165
19	4,449	387	69	26,125	2,273
20	4,530	394	70	27,431	2,386
21	4,588	399	71	28,858	2,511
22	4,650	405	72	30,358	2,641
23	4,771	415	73	31,936	2,778
24	4,888	425	74	33,597	2,923
25	5,008	436	75	35,344	3,075
26	5,129	446	76	37,252	3,241
27	5,255	457	77	39,265	3,416
28	5,382	468	78	41,385	3,600
29	5,513	480	79	43,619	3,795
30	5,725	498	80	45,974	4,000
31	5,865	510	81*	46,432	4,040
32	6,009	523	82*	46,899	4,080
33	6,155	535	83*	47,367	4,121
34	6,305	549	84*	47,839	4,162
35	6,423	559	85*	48,319	4,204
36	6,442	560	86*	48,802	4,246
37	6,521	567	87*	49,289	4,288
38	6,686	582	88*	49,782	4,331
39	6,830	594	89*	50,280	4,374
40	7,169	624	90*	50,782	4,418
41	7,430	646	91*	51,291	4,462
42	7,702	670	92*	51,804	4,507
43	7,984	695	93*	52,323	4,552
44	8,275	720	94*	52,846	4,598
45	8,661	754	95*	53,375	4,644
46	8,977	781	96*	53,910	4,690
47	9,305	810	97*	54,448	4,737
48	9,645	839	98*	54,991	4,784
49	9,998	870	99*	55,541	4,832

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。
5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2025)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2025年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)													
Accommodation Room Type: Standard Ward 病房類別：普通病房													
Age 年齡	Deductible Option 自付費選項												
	HK\$0		HK\$15,000		HK\$25,000		Age 年齡	HK\$0		HK\$15,000		HK\$25,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	11,408	992	6,094	530	5,368	467	50	19,597	1,705	9,836	856	8,854	770
1	10,279	894	5,486	477	4,832	420	51	20,388	1,774	11,231	977	9,519	828
2	9,150	796	4,880	425	4,296	374	52	21,229	1,847	11,656	1,014	9,879	859
3	9,107	792	4,857	423	4,278	372	53	22,236	1,935	12,096	1,052	10,252	892
4	9,066	789	4,833	420	4,260	371	54	23,312	2,028	12,565	1,093	10,651	927
5	8,849	770	4,699	409	4,145	361	55	24,438	2,126	13,191	1,148	11,183	973
6	8,634	751	4,564	397	4,028	350	56	25,889	2,252	13,990	1,217	11,863	1,032
7	8,417	732	4,430	385	3,912	340	57	27,533	2,395	14,818	1,289	12,567	1,093
8	8,201	713	4,308	375	3,806	331	58	29,447	2,562	15,765	1,372	13,372	1,163
9	7,986	695	4,188	364	3,699	322	59	31,529	2,743	16,929	1,473	14,361	1,249
10	7,769	676	4,068	354	3,594	313	60	33,652	2,928	18,136	1,578	15,387	1,339
11	7,654	666	3,948	343	3,495	304	61	35,957	3,128	19,420	1,690	17,121	1,490
12	7,654	666	3,828	333	3,395	295	62	38,319	3,334	20,733	1,804	18,282	1,591
13	7,654	666	3,721	324	3,295	287	63	40,827	3,552	22,348	1,944	19,707	1,715
14	7,557	657	3,615	315	3,195	278	64	43,457	3,781	23,880	2,078	21,056	1,832
15	7,455	649	3,508	305	3,097	269	65	46,188	4,018	25,426	2,212	22,422	1,951
16	7,351	640	3,552	309	3,135	273	66	48,989	4,262	27,009	2,350	23,819	2,072
17	7,288	634	3,585	312	3,164	275	67	51,795	4,506	28,593	2,488	25,217	2,194
18	7,290	634	3,613	314	3,187	277	68	54,583	4,749	29,994	2,609	26,453	2,301
19	7,335	638	3,763	327	3,320	289	69	57,110	4,969	31,459	2,737	27,748	2,414
20	7,438	647	3,796	330	3,348	291	70	59,598	5,185	32,859	2,859	28,986	2,522
21	7,599	661	3,831	333	3,377	294	71	62,051	5,398	34,352	2,989	30,303	2,636
22	7,791	678	3,936	342	3,470	302	72	64,505	5,612	35,923	3,125	31,690	2,757
23	7,989	695	4,053	353	3,573	311	73	67,194	5,846	37,723	3,282	33,271	2,895
24	8,215	715	4,172	363	3,674	320	74	70,235	6,110	39,825	3,465	35,120	3,055
25	8,506	740	4,294	374	3,785	329	75	73,355	6,382	42,086	3,661	37,109	3,228
26	8,828	768	4,419	384	3,915	341	76	76,569	6,662	44,312	3,855	39,069	3,399
27	9,171	798	4,546	396	4,023	350	77	79,902	6,951	46,547	4,050	41,036	3,570
28	9,493	826	4,670	406	4,172	363	78	83,161	7,235	48,794	4,245	43,020	3,743
29	9,813	854	4,799	418	4,267	371	79	86,509	7,526	51,146	4,450	45,101	3,924
30	10,135	882	4,928	429	4,335	377	80	89,972	7,828	53,611	4,664	47,278	4,113
31	10,462	910	5,063	440	4,474	389	81*	93,559	8,140	55,725	4,848	49,145	4,276
32	10,723	933	5,199	452	4,675	407	82*	97,217	8,458	57,156	4,973	50,405	4,385
33	11,015	958	5,336	464	4,876	424	83*	100,984	8,786	58,290	5,071	51,403	4,472
34	11,340	987	5,477	476	4,998	435	84*	104,782	9,116	59,241	5,154	52,237	4,545
35	11,593	1,009	5,620	489	5,068	441	85*	107,897	9,387	60,194	5,237	53,074	4,617
36	11,859	1,032	5,767	502	5,256	457	86*	110,867	9,645	61,205	5,325	53,970	4,695
37	12,234	1,064	5,917	515	5,446	474	87*	113,965	9,915	62,196	5,411	54,851	4,772
38	12,625	1,098	6,071	528	5,631	490	88*	117,195	10,196	63,233	5,501	55,768	4,852
39	13,023	1,133	6,228	542	5,809	505	89*	120,653	10,497	64,299	5,594	56,715	4,934
40	13,534	1,177	6,413	558	5,952	518	90*	125,038	10,878	66,406	5,777	58,583	5,097
41	13,969	1,215	6,666	580	6,181	538	91*	129,053	11,228	69,177	6,018	61,041	5,311
42	14,427	1,255	6,951	605	6,397	557	92*	134,312	11,685	72,070	6,270	63,607	5,534
43	14,919	1,298	7,258	631	6,646	578	93*	139,937	12,175	75,090	6,533	66,286	5,767
44	15,430	1,342	7,577	659	6,892	600	94*	145,810	12,685	78,242	6,807	69,082	6,010
45	15,955	1,388	7,909	688	7,116	619	95*	151,940	13,219	81,533	7,093	72,000	6,264
46	16,619	1,446	8,256	718	7,601	661	96*	158,338	13,775	84,969	7,392	75,048	6,529
47	17,221	1,498	8,615	750	7,967	693	97*	165,019	14,357	88,555	7,704	78,229	6,806
48	18,052	1,571	9,007	784	8,362	727	98*	172,043	14,968	92,299	8,030	81,550	7,095
49	18,851	1,640	9,413	819	8,693	756	99*	179,612	15,626	96,208	8,370	85,017	7,396

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2025)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2025年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Accommodation Room Type: Semi-Private Room 病房類別：半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	14,486	1,260	7,915	689	6,869	598	5,679	494	4,761	414
1	13,060	1,136	7,129	620	6,184	538	5,112	445	4,533	394
2	11,634	1,012	6,343	552	5,500	479	4,540	395	4,076	355
3	11,547	1,005	6,301	548	5,468	476	4,518	393	4,061	353
4	11,460	997	6,259	545	5,436	473	4,496	391	4,046	352
5	11,118	967	6,075	529	5,280	459	4,371	380	3,937	343
6	10,776	938	5,891	513	5,123	446	4,245	369	3,568	310
7	10,434	908	5,724	498	4,968	432	4,119	358	3,469	302
8	10,141	882	5,577	485	4,831	420	4,005	348	3,380	294
9	9,850	857	5,430	472	4,693	408	3,893	339	3,293	286
10	9,698	844	5,284	460	4,557	396	3,876	337	3,203	279
11	9,654	840	5,136	447	4,420	385	3,872	337	3,114	271
12	9,627	838	4,992	434	4,284	373	3,827	333	3,026	263
13	9,351	814	4,844	421	4,165	362	3,716	323	2,938	256
14	9,093	791	4,698	409	4,047	352	3,602	313	2,848	248
15	9,244	804	4,609	401	3,930	342	3,494	304	2,962	258
16	9,492	826	4,609	401	3,979	346	3,541	308	2,995	261
17	9,739	847	4,640	404	4,018	350	3,573	311	3,020	263
18	10,038	873	4,665	406	4,050	352	3,601	313	3,037	264
19	10,306	897	4,855	422	4,220	367	3,749	326	3,157	275
20	10,579	920	4,915	428	4,270	371	3,916	341	3,294	287
21	10,859	945	4,974	433	4,321	376	4,024	350	3,377	294
22	11,254	979	5,191	452	4,434	386	4,132	359	3,468	302
23	11,699	1,018	5,329	464	4,570	398	4,253	370	3,565	310
24	12,157	1,058	5,884	512	4,900	426	4,378	381	3,625	315
25	12,511	1,088	6,125	533	5,011	436	4,527	394	3,677	320
26	13,100	1,140	6,310	549	5,257	457	4,658	405	3,720	324
27	13,862	1,206	6,497	565	5,394	469	4,792	417	3,761	327
28	14,271	1,242	6,676	581	5,538	482	4,923	428	3,804	331
29	14,454	1,257	6,864	597	5,739	499	5,059	440	3,844	334
30	14,640	1,274	7,146	622	5,837	508	5,269	458	3,904	340
31	15,012	1,306	7,257	631	5,936	516	5,413	471	4,138	360
32	15,391	1,339	7,390	643	6,075	529	5,559	484	4,404	383
33	15,768	1,372	7,520	654	6,280	546	5,705	496	4,686	408
34	16,154	1,405	7,721	672	6,382	555	5,854	509	4,872	424
35	16,546	1,440	7,852	683	6,568	571	6,007	523	4,999	435
36	17,194	1,496	8,059	701	6,789	591	6,163	536	5,128	446
37	17,696	1,540	8,270	719	6,796	591	6,326	550	5,262	458
38	18,131	1,577	8,486	738	6,967	606	6,492	565	5,400	470
39	18,267	1,589	8,773	763	7,148	622	6,663	580	5,543	482
40	18,495	1,609	9,048	787	7,310	636	6,912	601	5,673	494
41	19,052	1,658	9,579	833	7,599	661	7,184	625	5,900	513
42	19,793	1,722	9,806	853	7,931	690	7,449	648	6,155	535
43	20,605	1,793	10,258	892	8,278	720	7,731	673	6,429	559
44	21,444	1,866	10,606	923	8,641	752	8,049	700	6,714	584
45	22,359	1,945	11,137	969	9,080	790	8,407	731	7,055	614
46	23,620	2,055	11,711	1,019	9,475	824	8,822	768	7,369	641
47	24,582	2,139	12,372	1,076	9,889	860	9,189	799	7,691	669
48	25,857	2,250	12,948	1,126	10,320	898	9,572	833	8,041	700
49	27,190	2,366	13,515	1,176	10,773	937	9,956	866	8,400	731

I. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2025)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2025年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Accommodation Room Type: Semi-Private Room 病房類別：半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	28,583	2,487	13,910	1,210	11,460	997	10,348	900	8,859	771
51	30,089	2,618	15,023	1,307	12,031	1,047	11,230	977	9,302	809
52	31,668	2,755	15,405	1,340	12,630	1,099	11,689	1,017	9,763	849
53	33,290	2,896	16,219	1,411	13,242	1,152	12,283	1,069	10,242	891
54	34,817	3,029	16,915	1,472	13,884	1,208	12,991	1,130	10,744	935
55	36,225	3,152	17,968	1,563	14,856	1,292	13,737	1,195	11,510	1,001
56	38,290	3,331	18,833	1,638	15,574	1,355	14,536	1,265	12,073	1,050
57	40,560	3,529	19,784	1,721	16,323	1,420	15,381	1,338	12,662	1,102
58	42,600	3,706	20,953	1,823	17,137	1,491	16,300	1,418	13,543	1,178
59	44,880	3,905	22,450	1,953	17,986	1,565	17,249	1,501	14,493	1,261
60	47,191	4,106	23,729	2,064	19,455	1,693	18,477	1,607	15,444	1,344
61	49,513	4,308	25,554	2,223	21,166	2,015	20,023	1,742	16,394	1,426
62	51,938	4,519	27,817	2,420	25,008	2,176	21,446	1,866	17,344	1,509
63	57,095	4,967	30,791	2,679	26,779	2,330	23,108	2,010	18,693	1,626
64	62,674	5,453	33,620	2,925	28,134	2,448	24,274	2,112	20,043	1,744
65	65,843	5,728	36,415	3,168	30,485	2,652	26,310	2,289	21,392	1,861
66	69,150	6,016	38,237	3,327	32,011	2,785	27,623	2,403	22,741	1,978
67	72,601	6,316	40,141	3,492	33,603	2,923	29,001	2,523	24,091	2,096
68	76,155	6,625	42,106	3,663	35,251	3,067	30,425	2,647	25,421	2,212
69	79,874	6,949	44,143	3,840	36,975	3,217	31,916	2,777	26,669	2,320
70	83,759	7,287	45,573	3,965	38,778	3,374	33,477	2,912	27,977	2,434
71	86,629	7,537	48,564	4,225	40,665	3,538	35,108	3,054	29,347	2,553
72	89,590	7,794	50,920	4,430	42,640	3,710	36,818	3,203	30,781	2,678
73	93,090	8,099	53,593	4,663	44,867	3,903	38,735	3,370	32,361	2,815
74	96,681	8,411	56,381	4,905	47,068	4,095	40,734	3,544	34,015	2,959
75	100,370	8,732	59,290	5,158	49,488	4,305	42,821	3,725	35,744	3,110
76	102,762	8,940	62,323	5,422	52,012	4,525	45,003	3,915	37,551	3,267
77	105,186	9,151	65,490	5,698	54,646	4,754	47,279	4,113	39,438	3,431
78	107,305	9,336	68,639	5,972	57,282	4,984	49,563	4,312	41,354	3,598
79	109,458	9,523	70,886	6,167	60,038	5,223	51,955	4,520	43,358	3,772
80	111,641	9,713	72,269	6,287	62,570	5,444	54,149	4,711	44,937	3,910
81*	114,549	9,966	74,137	6,450	64,915	5,648	56,182	4,888	46,091	4,010
82*	118,069	10,272	76,415	6,648	67,340	5,859	58,285	5,071	47,508	4,133
83*	121,456	10,567	77,668	6,757	69,543	6,050	59,804	5,203	48,267	4,199
84*	125,859	10,950	79,332	6,902	71,035	6,180	61,093	5,315	49,290	4,288
85*	130,405	11,345	80,443	6,999	72,216	6,283	62,269	5,417	49,956	4,346
86*	134,741	11,722	81,673	7,106	73,400	6,386	63,352	5,512	50,743	4,415
87*	139,229	12,113	82,893	7,212	74,586	6,489	64,447	5,607	51,525	4,483
88*	143,876	12,517	84,887	7,385	76,115	6,622	65,547	5,703	52,392	4,558
89*	148,687	12,936	87,844	7,642	78,095	6,794	66,656	5,799	53,343	4,641
90*	153,668	13,369	90,906	7,909	80,222	6,979	67,772	5,896	54,852	4,772
91*	158,823	13,818	94,080	8,185	82,349	7,164	68,894	5,994	56,819	4,943
92*	164,157	14,282	97,369	8,471	84,684	7,368	70,393	6,124	58,857	5,121
93*	169,679	14,762	100,776	8,768	87,663	7,627	72,883	6,341	60,968	5,304
94*	175,395	15,259	104,306	9,075	90,751	7,895	75,462	6,565	63,156	5,495
95*	181,308	15,774	107,963	9,393	93,947	8,173	78,135	6,798	65,421	5,692
96*	187,427	16,306	111,752	9,722	97,259	8,462	80,903	7,039	67,769	5,896
97*	193,758	16,857	115,675	10,064	100,690	8,760	83,769	7,288	70,199	6,107
98*	200,306	17,427	119,740	10,417	104,242	9,069	86,738	7,546	72,718	6,326
99*	207,082	18,016	123,951	10,784	107,922	9,389	89,812	7,814	75,325	6,553

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

6

Cigna VHIS Series - Standard Plan - Standard Premium schedule (Effective from 1 July 2025)

信諾自願醫保系列 – 標準計劃 – 標準保費表 (2025年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series – Standard Plan 信諾自願醫保系列 – 標準計劃					
Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	–	–	50	6,401	557
1	–	–	51	6,682	581
2	–	–	52	6,976	607
3	–	–	53	7,283	634
4	–	–	54	7,604	662
5	–	–	55	8,084	703
6	–	–	56	8,455	736
7	–	–	57	8,844	769
8	–	–	58	9,250	805
9	–	–	59	9,675	842
10	–	–	60	10,209	888
11	–	–	61	10,700	931
12	–	–	62	11,214	976
13	–	–	63	11,752	1,022
14	–	–	64	12,315	1,071
15	–	–	65	12,906	1,123
16	–	–	66	13,553	1,179
17	–	–	67	14,230	1,238
18	2,780	242	68	14,940	1,300
19	2,780	242	69	15,687	1,365
20	2,786	242	70	16,473	1,433
21	2,816	245	71	17,328	1,508
22	2,847	248	72	18,229	1,586
23	2,926	255	73	19,178	1,668
24	2,998	261	74	20,175	1,755
25	3,071	267	75	21,225	1,847
26	3,144	274	76	22,369	1,946
27	3,223	280	77	23,577	2,051
28	3,301	287	78	24,851	2,162
29	3,380	294	79	26,195	2,279
30	3,463	301	80	27,606	2,402
31	3,546	309	81*	27,883	2,426
32	3,633	316	82*	28,161	2,450
33	3,723	324	83*	28,443	2,475
34	3,812	332	84*	28,726	2,499
35	3,858	336	85*	29,015	2,524
36	3,874	337	86*	29,304	2,549
37	3,922	341	87*	29,598	2,575
38	4,015	349	88*	29,895	2,601
39	4,093	356	89*	30,195	2,627
40	4,308	375	90*	30,497	2,653
41	4,464	388	91*	30,800	2,680
42	4,628	403	92*	31,107	2,706
43	4,797	417	93*	31,418	2,733
44	4,972	433	94*	31,731	2,761
45	5,249	457	95*	32,047	2,788
46	5,444	474	96*	32,368	2,816
47	5,642	491	97*	32,695	2,844
48	5,848	509	98*	33,021	2,873
49	6,064	528	99*	33,350	2,901

* These rates apply only to Policy Renewal. 此保費只供續保之用。

I. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (SMM) - Standard Premium schedule (Effective from 1 July 2025)

信諾自願醫保系列 – 靈活計劃 (附加保障) – 標準保費表 (2025年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series – Flexi Plan (SMM) 信諾自願醫保系列 – 靈活計劃 (附加保障)					
Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	–	–	50	12,285	1,069
1	–	–	51	12,824	1,116
2	–	–	52	13,389	1,165
3	–	–	53	13,975	1,216
4	–	–	54	14,592	1,270
5	–	–	55	15,575	1,355
6	–	–	56	16,293	1,417
7	–	–	57	17,041	1,483
8	–	–	58	17,827	1,551
9	–	–	59	18,646	1,622
10	–	–	60	19,761	1,719
11	–	–	61	20,708	1,802
12	–	–	62	21,703	1,888
13	–	–	63	22,744	1,979
14	–	–	64	23,835	2,074
15	–	–	65	24,978	2,173
16	–	–	66	26,227	2,282
17	–	–	67	27,541	2,396
18	5,184	451	68	28,917	2,516
19	5,184	451	69	30,365	2,642
20	5,278	459	70	31,879	2,773
21	5,345	465	71	33,539	2,918
22	5,419	471	72	35,282	3,070
23	5,559	484	73	37,117	3,229
24	5,695	495	74	39,048	3,397
25	5,834	508	75	41,077	3,574
26	5,976	520	76	43,296	3,767
27	6,123	533	77	45,631	3,970
28	6,270	545	78	48,096	4,184
29	6,423	559	79	50,694	4,410
30	6,667	580	80	53,430	4,648
31	6,832	594	81*	53,966	4,695
32	6,997	609	82*	54,504	4,742
33	7,170	624	83*	55,050	4,789
34	7,343	639	84*	55,599	4,837
35	7,481	651	85*	56,157	4,886
36	7,503	653	86*	56,717	4,934
37	7,596	661	87*	57,284	4,984
38	7,786	677	88*	57,858	5,034
39	7,954	692	89*	58,437	5,084
40	8,346	726	90*	59,020	5,135
41	8,652	753	91*	59,611	5,186
42	8,966	780	92*	60,207	5,238
43	9,296	809	93*	60,809	5,290
44	9,636	838	94*	61,417	5,343
45	10,080	877	95*	62,032	5,397
46	10,449	909	96*	62,651	5,451
47	10,830	942	97*	63,281	5,505
48	11,226	977	98*	63,911	5,560
49	11,636	1,012	99*	64,550	5,616

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2025)
信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2025年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)														
Accommodation Room Type: Standard Ward 病房類別：普通病房														
Age 年齡	Deductible Option 自付費選項													
	HK\$0		HK\$15,000		HK\$25,000		Age 年齡	HK\$0		HK\$15,000		HK\$25,000		
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳
0	-	-	-	-	-	-	50	23,517	2,046	11,803	1,027	10,624	924	
1	-	-	-	-	-	-	51	24,465	2,128	13,477	1,172	11,423	994	
2	-	-	-	-	-	-	52	25,475	2,216	13,987	1,217	11,855	1,031	
3	-	-	-	-	-	-	53	26,683	2,321	14,515	1,263	12,303	1,070	
4	-	-	-	-	-	-	54	27,974	2,434	15,077	1,312	12,780	1,112	
5	-	-	-	-	-	-	55	29,325	2,551	15,828	1,377	13,418	1,167	
6	-	-	-	-	-	-	56	31,065	2,703	16,788	1,461	14,235	1,238	
7	-	-	-	-	-	-	57	33,040	2,874	17,782	1,547	15,080	1,312	
8	-	-	-	-	-	-	58	35,337	3,074	18,918	1,646	16,046	1,396	
9	-	-	-	-	-	-	59	37,835	3,292	20,314	1,767	17,232	1,499	
10	-	-	-	-	-	-	60	40,383	3,513	21,764	1,893	18,465	1,606	
11	-	-	-	-	-	-	61	43,148	3,754	23,304	2,027	20,546	1,788	
12	-	-	-	-	-	-	62	45,983	4,001	24,879	2,164	21,938	1,909	
13	-	-	-	-	-	-	63	48,993	4,262	26,817	2,333	23,649	2,057	
14	-	-	-	-	-	-	64	52,148	4,537	28,656	2,493	25,268	2,198	
15	-	-	-	-	-	-	65	55,425	4,822	30,511	2,654	26,906	2,341	
16	-	-	-	-	-	-	66	58,786	5,114	32,410	2,820	28,583	2,487	
17	-	-	-	-	-	-	67	62,155	5,407	34,312	2,985	30,261	2,633	
18	8,749	761	4,336	377	3,825	333	68	65,499	5,698	35,993	3,131	31,744	2,762	
19	8,802	766	4,515	393	3,983	347	69	68,531	5,962	37,751	3,284	33,296	2,897	
20	8,926	777	4,556	396	4,018	350	70	71,518	6,222	39,430	3,430	34,783	3,026	
21	9,119	793	4,596	400	4,053	353	71	74,461	6,478	41,222	3,586	36,364	3,164	
22	9,349	813	4,723	411	4,164	362	72	77,406	6,734	43,108	3,750	38,027	3,308	
23	9,587	834	4,863	423	4,288	373	73	80,633	7,015	45,267	3,938	39,926	3,474	
24	9,858	858	5,007	436	4,410	384	74	84,282	7,333	47,790	4,158	42,145	3,667	
25	10,206	888	5,152	448	4,543	395	75	88,026	7,658	50,504	4,394	44,532	3,874	
26	10,595	922	5,303	461	4,699	409	76	91,884	7,994	53,174	4,626	46,882	4,079	
27	11,006	958	5,455	475	4,827	420	77	95,883	8,342	55,856	4,859	49,244	4,284	
28	11,393	991	5,604	488	5,006	436	78	99,794	8,682	58,553	5,094	51,624	4,491	
29	11,774	1,024	5,759	501	5,121	446	79	103,810	9,031	61,376	5,340	54,121	4,709	
30	12,161	1,058	5,913	514	5,202	453	80	107,967	9,393	64,332	5,597	56,733	4,936	
31	12,555	1,092	6,075	529	5,369	467	81*	112,270	9,767	66,870	5,818	58,973	5,131	
32	12,868	1,120	6,239	543	5,611	488	82*	116,660	10,149	68,588	5,967	60,486	5,262	
33	13,218	1,150	6,403	557	5,850	509	83*	121,181	10,543	69,948	6,085	61,683	5,366	
34	13,608	1,184	6,572	572	5,998	522	84*	125,738	10,939	71,089	6,185	62,685	5,454	
35	13,913	1,210	6,744	587	6,080	529	85*	129,477	11,264	72,232	6,284	63,690	5,541	
36	14,231	1,238	6,920	602	6,307	549	86*	133,041	11,575	73,445	6,390	64,764	5,634	
37	14,681	1,277	7,100	618	6,535	569	87*	136,758	11,898	74,634	6,493	65,821	5,726	
38	15,149	1,318	7,285	634	6,758	588	88*	140,635	12,235	75,879	6,601	66,922	5,822	
39	15,628	1,360	7,474	650	6,971	606	89*	144,784	12,596	77,158	6,713	68,058	5,921	
40	16,241	1,413	7,696	670	7,143	621	90*	150,045	13,054	79,687	6,933	70,300	6,116	
41	16,762	1,458	7,999	696	7,417	645	91*	154,865	13,473	83,012	7,222	73,249	6,373	
42	17,312	1,506	8,341	726	7,676	668	92*	161,173	14,022	86,484	7,524	76,328	6,641	
43	17,903	1,558	8,710	758	7,975	694	93*	167,924	14,609	90,108	7,839	79,543	6,920	
44	18,516	1,611	9,092	791	8,271	720	94*	174,972	15,223	93,891	8,169	82,899	7,212	
45	19,146	1,666	9,491	826	8,538	743	95*	182,328	15,863	97,840	8,512	86,401	7,517	
46	19,942	1,735	9,907	862	9,120	793	96*	190,006	16,531	101,963	8,871	90,057	7,835	
47	20,665	1,798	10,338	899	9,560	832	97*	198,023	17,228	106,266	9,245	93,874	8,167	
48	21,663	1,885	10,809	940	10,035	873	98*	206,451	17,961	110,759	9,636	97,861	8,514	
49	22,621	1,968	11,296	983	10,431	907	99*	215,536	18,752	115,450	10,044	102,020	8,876	

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2025)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2025年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Age 年齡	Accommodation Room Type: Semi-Private Room 病房類別：半私家病房									
	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-
18	12,046	1,048	5,598	487	4,860	423	4,321	376	3,644	317
19	12,368	1,076	5,825	507	5,065	441	4,499	391	3,788	330
20	12,694	1,104	5,898	513	5,125	446	4,699	409	3,952	344
21	13,030	1,134	5,969	519	5,185	451	4,828	420	4,052	353
22	13,505	1,175	6,229	542	5,320	463	4,958	431	4,162	362
23	14,039	1,221	6,394	556	5,484	477	5,104	444	4,277	372
24	14,589	1,269	7,061	614	5,880	512	5,253	457	4,351	379
25	15,013	1,306	7,350	639	6,013	523	5,432	473	4,413	384
26	15,720	1,368	7,572	659	6,307	549	5,589	486	4,463	388
27	16,635	1,447	7,797	678	6,473	563	5,751	500	4,513	393
28	17,126	1,490	8,011	697	6,646	578	5,907	514	4,564	397
29	17,344	1,509	8,237	717	6,887	599	6,071	528	4,613	401
30	17,568	1,528	8,576	746	7,004	609	6,322	550	4,685	408
31	18,014	1,567	8,708	758	7,123	620	6,496	565	4,966	432
32	18,468	1,607	8,868	772	7,291	634	6,671	580	5,285	460
33	18,921	1,646	9,024	785	7,536	656	6,846	596	5,623	489
34	19,385	1,686	9,264	806	7,657	666	7,024	611	5,847	509
35	19,855	1,727	9,422	820	7,882	686	7,209	627	5,999	522
36	20,633	1,795	9,671	841	8,147	709	7,395	643	6,153	535
37	21,236	1,848	9,924	863	8,154	709	7,591	660	6,314	549
38	21,758	1,893	10,182	886	8,361	727	7,791	678	6,481	564
39	21,921	1,907	10,527	916	8,578	746	7,995	696	6,652	579
40	22,194	1,931	10,857	945	8,772	763	8,294	722	6,807	592
41	22,862	1,989	11,495	1,000	9,119	793	8,621	750	7,079	616
42	23,752	2,066	11,767	1,024	9,518	828	8,938	778	7,385	642
43	24,726	2,151	12,310	1,071	9,934	864	9,276	807	7,716	671
44	25,734	2,239	12,728	1,107	10,369	902	9,659	840	8,057	701
45	26,831	2,334	13,364	1,163	10,895	948	10,088	878	8,467	737
46	28,344	2,466	14,052	1,223	11,370	989	10,587	921	8,843	769
47	29,497	2,566	14,846	1,292	11,867	1,032	11,027	959	9,230	803
48	31,028	2,699	15,538	1,352	12,384	1,077	11,487	999	9,649	839
49	32,628	2,839	16,219	1,411	12,928	1,125	11,947	1,039	10,080	877

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

10

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2025)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2025年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Accommodation Room Type: Semi-Private Room 病房類別：半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	34,299	2,984	16,691	1,452	13,752	1,196	12,417	1,080	10,631	925
51	36,107	3,141	18,027	1,568	14,438	1,256	13,475	1,172	11,161	971
52	38,002	3,306	18,486	1,608	15,155	1,318	14,026	1,220	11,715	1,019
53	39,948	3,475	19,463	1,693	15,891	1,383	14,740	1,282	12,290	1,069
54	41,780	3,635	20,297	1,766	16,661	1,450	15,589	1,356	12,894	1,122
55	43,470	3,782	21,562	1,876	17,828	1,551	16,484	1,434	13,812	1,202
56	45,948	3,997	22,600	1,966	18,689	1,626	17,442	1,517	14,487	1,260
57	48,671	4,234	23,741	2,065	19,588	1,704	18,456	1,606	15,193	1,322
58	51,119	4,447	25,144	2,188	20,564	1,789	19,561	1,702	16,251	1,414
59	53,855	4,685	26,940	2,344	21,583	1,878	20,699	1,801	17,392	1,513
60	56,629	4,927	28,475	2,477	23,345	2,031	22,173	1,929	18,532	1,612
61	59,416	5,169	30,665	2,668	27,799	2,419	24,027	2,090	19,672	1,711
62	62,326	5,422	33,380	2,904	30,009	2,611	25,734	2,239	20,813	1,811
63	68,515	5,961	36,949	3,215	32,134	2,796	27,729	2,412	22,433	1,952
64	75,208	6,543	40,344	3,510	33,761	2,937	29,128	2,534	24,051	2,092
65	79,012	6,874	43,698	3,802	36,582	3,183	31,572	2,747	25,671	2,233
66	82,981	7,219	45,885	3,992	38,413	3,342	33,148	2,884	27,290	2,374
67	87,121	7,580	48,170	4,191	40,323	3,508	34,800	3,028	28,909	2,515
68	91,386	7,951	50,528	4,396	42,301	3,680	36,510	3,176	30,505	2,654
69	95,848	8,339	52,971	4,608	44,370	3,860	38,299	3,332	32,003	2,784
70	100,510	8,744	54,688	4,758	46,533	4,048	40,172	3,495	33,573	2,921
71	103,955	9,044	58,278	5,070	48,798	4,245	42,131	3,665	35,217	3,064
72	107,507	9,353	61,104	5,316	51,167	4,452	44,182	3,844	36,937	3,214
73	111,707	9,719	64,312	5,595	53,841	4,684	46,482	4,044	38,834	3,379
74	116,017	10,093	67,658	5,886	56,481	4,914	48,880	4,253	40,817	3,551
75	120,445	10,479	71,147	6,190	59,385	5,166	51,386	4,471	42,893	3,732
76	123,314	10,728	74,787	6,506	62,414	5,430	54,004	4,698	45,061	3,920
77	126,224	10,981	78,589	6,837	65,576	5,705	56,734	4,936	47,327	4,117
78	128,766	11,203	82,367	7,166	68,738	5,980	59,476	5,174	49,624	4,317
79	131,349	11,427	85,063	7,400	72,046	6,268	62,346	5,424	52,030	4,527
80	133,969	11,655	86,722	7,545	75,084	6,532	64,980	5,653	53,924	4,691
81*	137,459	11,959	88,965	7,740	77,898	6,777	67,419	5,865	55,309	4,812
82*	141,684	12,327	91,698	7,978	80,808	7,030	69,942	6,085	57,010	4,960
83*	145,748	12,680	93,203	8,109	83,451	7,260	71,765	6,244	57,920	5,039
84*	151,031	13,140	95,199	8,282	85,243	7,416	73,313	6,378	59,147	5,146
85*	156,486	13,614	96,532	8,398	86,659	7,539	74,722	6,501	59,947	5,215
86*	161,689	14,067	98,008	8,527	88,079	7,663	76,023	6,614	60,892	5,298
87*	167,075	14,536	99,471	8,654	89,504	7,787	77,336	6,728	61,830	5,379
88*	172,651	15,021	101,863	8,862	91,338	7,946	78,657	6,843	62,870	5,470
89*	178,425	15,523	105,412	9,171	93,713	8,153	79,987	6,959	64,012	5,569
90*	184,401	16,043	109,088	9,491	96,267	8,375	81,327	7,075	65,821	5,726
91*	190,589	16,581	112,896	9,822	98,819	8,597	82,673	7,193	68,183	5,932
92*	196,988	17,138	116,843	10,165	101,620	8,841	84,471	7,349	70,628	6,145
93*	203,615	17,715	120,930	10,521	105,195	9,152	87,460	7,609	73,161	6,365
94*	210,474	18,311	125,168	10,890	108,900	9,474	90,554	7,878	75,787	6,593
95*	217,570	18,929	129,556	11,271	112,737	9,808	93,762	8,157	78,506	6,830
96*	224,912	19,567	134,102	11,667	116,711	10,154	97,083	8,446	81,322	7,075
97*	232,510	20,228	138,810	12,076	120,828	10,512	100,523	8,746	84,239	7,329
98*	240,367	20,912	143,688	12,501	125,089	10,883	104,086	9,055	87,262	7,592
99*	248,499	21,619	148,741	12,940	129,507	11,267	107,775	9,376	90,390	7,864

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

11



信諾環球保險有限公司

Cigna Worldwide General Insurance Company Limited

Tel: (852) 2560 1990

www.cigna.com.hk

本文的「信諾環球」、「本公司」、「我們」是指信諾環球保險有限公司。

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

以上保險計劃由信諾環球保險有限公司承保。信諾環球保險有限公司乃在香港或從香港經營一般保險業務的獲授權保險人。此保費表只供於香港境內派發，並不可在香港以外的地方理解為提供、出售或游說購買任何信諾環球產品的工具。此保費表只提供有關計劃之保費，並不是保單合約。有關條款、細則及不保事項詳情，請參閱保單條款。

本保費表只作參考。信諾環球保留修改本保費表之權利。如有任何爭議，信諾環球保留最終決定權。如中、英文版本如有差異，概以英文版本為準。

The above insurance plan is underwritten by Cigna Worldwide General Insurance Company Limited, an authorized insurer to carry on general insurance business in or from Hong Kong. This premium table is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Cigna Healthcare outside Hong Kong. It is designed to provide you with the premiums of the named insurance plan, and is not a contract of insurance. For details of terms, conditions and exclusions, please refer to the policy provisions.

This premium table is for reference only. Cigna Healthcare reserves the right to change this premium table. In case of any disputes, Cigna Healthcare's decision shall be final. In the event of any discrepancy between the Chinese version and the English version, the English version shall prevail.