

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	✘	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	✘ 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, 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 incurred outside of 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);
 - Eligible Expenses and expenses incurred in mainland China outside of hospitals of Tier 3 Class A or above; and/or
 - Eligible Expenses and expenses incurred when the Insured Person's Place of Residence is Australia or New Zealand.