

## Benefit Schedule

### Cigna Healthcare VitalGuard Critical Illness Plan

CRITICAL ILLNESS BENEFIT	
COVERED ILLNESSES	BENEFIT AMOUNT
1. Major Cancer	100% of the Sum Insured
2. Open Surgery to Aorta	
3. Coronary Artery By-Pass Surgery	
4. Heart Attack	
5. Heart Valve Replacement or Repair	
6. Other Serious Coronary Artery Disease	
7. Primary Pulmonary Arterial Hypertension	
8. Alzheimer's Disease	
9. Apallic Syndrome	
10. Bacterial Meningitis	
11. Benign Brain Tumour	
12. Coma	
13. Encephalitis	
14. Major Head Trauma	
15. Cerebral Arteriovenous Malformation Requiring Surgery	
16. Muscular Dystrophy	
17. Progressive bulbar palsy	
18. Spinal Muscular Atrophy	
19. Amyotrophic Lateral Sclerosis	
20. Primary Lateral Sclerosis	
21. Multiple Sclerosis	
22. Paralysis of Limbs	
23. Parkinson's Disease	
24. Poliomyelitis	
25. Stroke	
26. Severe Myasthenia Gravis	
27. Tuberculosis Meningitis	
28. Progressive Supranuclear Palsy	
29. Progressive Muscular Atrophy	

30. Creutzfeldt-Jacob Disease	100% of the Sum Insured
31. Aplastic Anaemia	
32. End-Stage Liver Disease	
33. End-Stage Lung Disease	
34. Fulminant Viral Hepatitis	
35. Kidney Failure	
36. Medullary Cystic Disease	
37. Major Organ Transplant	
38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	
39. Systemic Scleroderma	
40. Eisenmenger's Syndrome	
41. Necrotising Fasciitis	
42. AIDS/HIV due to Blood Transfusion	
43. Ebola	
44. Occupational Acquired HIV	
45. Severe Rheumatoid Arthritis	
46. Severe Ulcerative Colitis	
47. Elephantiasis	
48. Chronic Adrenal Insufficiency (Addison's Disease)	
49. HIV Infection due to Organ Transplant	
50. Medically Acquired HIV Infection	
51. Blindness	
52. Loss of Hearing	
53. Loss of One Eye and One Limb	
54. Loss of Speech	
55. Major Burns	
56. Terminal Illness	
57. Total Permanent Disability	
58. Loss of Independent Existence	

EARLY STAGE CRITICAL ILLNESS BENEFIT	
COVERED ILLNESSES	BENEFIT AMOUNT
1. Carcinoma-in-situ	20% of the Sum Insured or up to HKD 400,000 of each claim for "Carcinoma-in-situ" (whichever is lesser) (Up to 2 claims occurring in 2 different organs)
2. Early Stage Cancer	
3. Angioplasty and other Invasive Treatments for Coronary Artery	20% of the Sum Insured or up to HKD 400,000 for each and the same Early Stage Critical Illness (whichever is lesser) (Except for "Carcinoma-in-situ", each Early Stage Critical Illness can be claimed once only)
4. Angioplasty or endarterectomy for carotid arteries	
5. Surgery coverage (Please refer to the List of surgery)	
6. Kawasaki Disease	
7. Intellectual Impairment due to Injury	
8. Hand, Foot, Mouth Disease with Severe Complications	
9. Pulmonary Hemorrhage Nephritis Syndrome	
10. Respiratory Diphtheria	

#### Benefit Schedule Remarks

- The Critical Illness Benefit payable shall be one hundred percent (100%) of the Sum Insured, less any Early Stage Critical Illness Benefit paid and/or payable, and less Indebtedness (if any).
- The Early Stage Critical Illness Benefit payable (for each Early Stage Critical Illness) shall be the lesser of a) twenty percent (20%) of the Sum Insured or b) four hundred thousand (400,000) Hong Kong dollars less the total amount of benefits paid and/or payable in respect of the same Early Stage Critical Illness under all other policies of "Cigna Healthcare VitalGuard Critical Illness Plan" for the same Insured Person issued by the Company, and less Indebtedness (if any).
- The Early Stage Critical Illness Benefit can be claimed for each Early Stage Critical Illness once only.
- Notwithstanding Benefit Schedule Remarks 3, the Early Stage Critical Illness Benefit can be claimed in respect of "Carcinoma-in-situ" for up to two (2) times, provided that the two (2) claims must be in respect of "Carcinoma-in-situ" occurring in two (2) different organ(s). In this regard, once "Carcinoma-in-situ" is diagnosed in one (1) covered organ, that organ is excluded for purposes of a second claim for "Carcinoma-in-situ" under the Early Stage Critical Illness Benefit. If the relevant organ has both a left and a right component (such as, but not limited to, the lungs or breasts), the left side and right side of the organ shall be considered as one (1) and the same organ.
- If the Insured Person is insured under more than one (1) policy of "Cigna Healthcare VitalGuard Critical Illness Plan" issued by the Company, the total amount of benefits paid and/or payable in respect of each and the same Early Stage Critical Illness under all such policies shall not exceed four hundred thousand (400,000) Hong Kong dollars.
- Notwithstanding Benefit Schedule Remarks 5, if the Insured Person is insured under more than one (1) policy of "Cigna Healthcare VitalGuard Critical Illness Plan" issued by the Company:
  - the total amount of benefits paid and/or payable in respect of each claim for "Carcinoma-in-situ" under all such policies shall not exceed four hundred thousand (400,000) Hong Kong dollars; and
  - the total amount of benefits paid and/or payable in respect of the two (2) claims for "Carcinoma-in-situ" under all such policies shall not exceed eight hundred thousand (800,000) Hong Kong dollars.
- The Early Stage Critical Illness Benefit can be claimed multiple times and the aggregate amount of the Early Stage Critical Illness Benefit paid and/or payable shall not exceed one hundred percent (100%) of the Sum Insured.
- The benefits shall cease upon payment of the Critical Illness Benefit or when the aggregate amount of the Early Stage Critical Illness Benefit paid reaches one hundred percent (100%) of the Sum Insured.
- The benefits shall be payable after Waiting Period. Waiting Period shall mean a period of ninety (90) days from the latest of:
  - the benefit issuance date or the benefit effective date (whichever is the later); or
  - the issue date or the effective date of the increase in the Sum Insured (whichever is the later) or
  - the effective date of reinstatement (if applicable).

## List of Surgery

1. Oesophagectomy
2. Total oesophagectomy and interposition of intestine
3. Partial gastrectomy with anastomosis to oesophagus
4. Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition
5. Anterior resection of rectum, open or laparoscopic
6. Abdominoperineal resection, open or laparoscopic
7. Colectomy, open or laparoscopic
8. Low anterior resection of rectum , open or laparoscopic
9. Liver transplantation
10. Segmentectomy of liver, open or laparoscopic
11. Pancreaticoduodenectomy (Whipple's Operation)
12. Craniectomy
13. Cranial nerve decompression
14. Clipping of intracranial aneurysm
15. Wrapping of intracranial aneurysm
16. Excision of arteriovenous malformation, intracranial
17. Excision of acoustic neuroma
18. Excision of brain tumour or brain abscess
19. Excision of cranial nerve tumour
20. Decompression of trigeminal nerve root/ open trigeminal rhizotomy
21. Excision of brain, including lobectomy
22. Hemispherectomy
23. Excision of intraspinal tumour, extradural or intradural
24. Coronary artery bypass graft (CABG)
25. Cardiac transplantation
26. Closed heart valvotomy
27. Open heart valvuloplasty
28. Valve replacement
29. Intra-abdominal venous shunt/ spleno-renal shunt / portal-caval shunt
30. Resection of abdominal vessels with replacement / anastomosis

31. Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic
32. Total excision of pineal gland
33. Operation of pituitary tumour
34. Laryngectomy +/- radical neck resection
35. Lobectomy of lung / pneumonectomy
36. Radical abdominal hysterectomy
37. Pelvic exenteration
38. Radical vaginectomy
39. Radical prostatectomy, open or laparoscopic
40. Nephrectomy, partial/ lower pole
41. Kidney transplant
42. Radical/ total cystectomy, open or laparoscopic
43. Formation of ileal conduit, including ureteric implantation