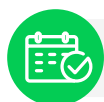


# Cigna Healthcare VitalGuard Critical Illness Plan Welcome Promotion (Broker Channel)



**Promotion Period: 1 December 2025 – 31 March 2026**

**Enroll in below Cigna Healthcare VitalGuard Critical Illness Plan now to enjoy a range of fabulous offers!**



## Premium Discount

Enroll together with family or friends to enjoy up to **50% off** 1<sup>st</sup> year premium discount<sup>1</sup>



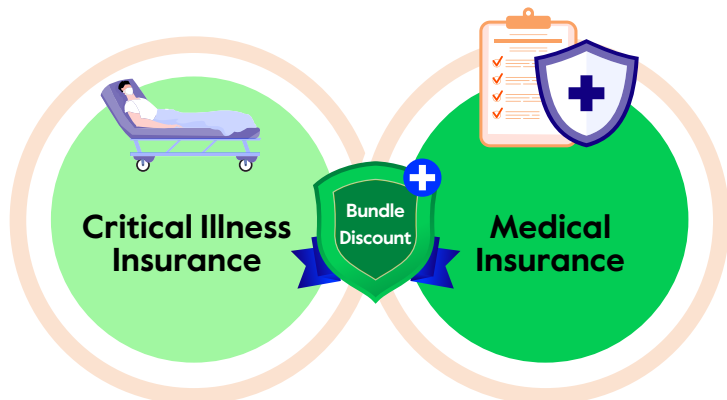
## Gift Vouchers

Enroll with a sum insured of HK\$500,000 or above to enjoy **HK\$200** Mannings Coupon



## Mental Wellness Service<sup>2</sup>

Enroll successfully to enjoy **complimentary Mental Wellness Service** in your 1<sup>st</sup> policy year



## Bundle Discount



Enroll together with designated Cigna medical plans, to enjoy **lifetime 10% premium discount** on Cigna Healthcare VitalGuard Critical Illness Plan

Terms and conditions apply to the above offers.


- <sup>1</sup> Eligible multiple policies (up to a maximum of 5 policies), submitted simultaneously, will enjoy a 50% premium discount in the 1st Policy Year on each eligible policy. (The 50% premium discount has included the 35% premium discount for a Single Policy.) First Year Premium after discount is based on the calculations from Cigna Healthcare's premium calculation system, and the amount may differ from customer calculations due to rounding.
- <sup>2</sup> 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. Details of the service will be provided separately once the policy takes effect. Use of such service may be subject to the terms and conditions in the separate contract between you and the relevant service provider.

## Offer Illustration Example

The following examples are hypothetical and for illustrative purpose only.

**35**  
years old


**Non-smokers**

**Cigna Healthcare VitalGuard Critical Illness Plan ("VitalGuard") with a coverage of HK\$1,000,000**  
**First year premium: HK\$4,000**

### Scenario 1



**Triple Rewards**  
for single policy!



If Mr. Chan enrolls VitalGuard for himself:

- ★ **Offer 1** Enjoy **35% discount** for first year premium
- ★ **Offer 2** Eligible for **HK\$200 Mannings Coupon**
- ★ **Offer 3** Enjoy complimentary Mental Wellness Service in 1st policy year

First Year Premium after discount: **HK\$2,600<sup>1</sup>**

### Scenario 2



Enjoy more offers when enrolling together with families and friends while also enrolling in additional plan!



If Mr. Chan enrolls VitalGuard together with his friend Mr. Lee and at the same time and Mr. Chan is enrolling an Elite 360 medical plan:

- ★ **Extra Offer 1 – Enjoy Bundle Discount**  
Mr. Chan can enjoy a **10% lifetime premium discount** on VitalGuard
- ★ **Upgraded Offer 2 – 50% discount for first year premium**  
Both Mr. Chan and Mr. Lee can enjoy **50% discount** for first year premium
- ★ **Offer 3 – Mannings Coupon Offer**  
Eligible for  $\text{HK\$200} \times 2 = \text{HK\$400}$  Mannings Coupon
- ★ **Offer 4 – Complimentary Mental Wellness Service**  
Enjoy complimentary Mental Wellness Service in 1st policy year

First Year Premium after discount: **HK\$1,800<sup>2</sup>**

## Cigna Healthcare VitalGuard Critical Illness Plan

### Product Feature



**5-Year** Critical Illness Coverage Guaranteed Renewal up to **Age 85<sup>3</sup>**



Sum Insured up to **HK\$4,000,000<sup>4</sup>**



Worldwide Second Medical Opinion Service<sup>5</sup>



**58** Critical Illnesses



**4** Early Stage Critical Illnesses  
+  
**43** Types of Surgeries



**5** Juvenile Critical Illnesses

<sup>1</sup> Premium discount:  $\text{HK\$4,000} \times 65\% = \text{HK\$2,600}$ . First Year Premium after discount is based on the calculations from Cigna Healthcare's premium calculation system, and the amount may differ from customer calculations due to rounding.

<sup>2</sup> Premium discount:  $\text{HK\$4,000} \times 90\% \times 50\% = \text{HK\$1,800}$ . First Year Premium after discount is based on the calculations from Cigna Healthcare's premium calculation system, and the amount may differ from customer calculations due to rounding.

<sup>3</sup> Premium is level for 5 years and the premium level is subject to change from time to time due to medical inflation and claims experience.

<sup>4</sup> The lifetime benefit amount is subject to the insured's age range and the Sum Insured selected at enrollment.

<sup>5</sup> 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.

This section highlights key selling points of the Cigna Healthcare VitalGuard Critical Illness Plan.

For detailed information regarding coverage, terms, and conditions, please visit the Cigna Healthcare website at [www.cigna.com.hk/](http://www.cigna.com.hk/) and refer to the brochure/policy document.

## Cigna Healthcare VitalGuard Critical Illness Plan Welcome Promotion – Terms & Conditions:

1. This leaflet is for informational purposes only. The product information provided (if any) does not include the full terms and conditions of the policy. For detailed information regarding coverage, terms, conditions, and exclusions, please visit Cigna Healthcare website at [www.cigna.com.hk/](http://www.cigna.com.hk/) and refer to the relevant brochure and policy document.
2. Cigna Healthcare VitalGuard Critical Illness Plan Welcome Promotion (the “Offer”) is organized by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”).
3. The Offer is valid from 1 December 2025 to 31 March 2026, both days inclusive (the “Promotion Period”).
4. The Offer is only applicable to successful applications for Cigna Healthcare VitalGuard Critical Illness Plan (the “Eligible Plan”) that are submitted during the Promotion Period and must be underwritten and issued by Cigna Healthcare on or before 31 May 2026 (“Eligible Policy(ies)”). Each Eligible Policy will be entitled to the Premium Discount as stated in clauses 6 below, provided that the policy remains in force under an Eligible Plan until the Premium Discount is applied. Policies with the same insured person shall be regarded as one Eligible Policy when determining the eligibility for multiple policies premium discount.
5. The Offer cannot be combined with any other promotional offers, except Cigna Healthcare VitalGuard Critical Illness Plan Mental Wellness Service and Mannings Gift Voucher Offers (for broker channel only) and Cigna Healthcare VitalGuard Critical Illness Plan Lifetime Discount Promotion.
6. Eligible single policies with an annual payment frequency will enjoy a 35% premium discount based on the standard annual premium in the 1st Policy Year. Eligible multiple policies, up to 5 policies, with an annual payment frequency applying together, will enjoy a 50% premium discount (the 50% premium discount has included the 35% premium discount for a Single Policy), based on the standard annual premium in the 1st Policy Year for each eligible policy.

For policies with monthly payment frequency, eligible single policy will enjoy a 35% premium discount based on the standard monthly premium in the 1st Policy Year. Eligible multiple policies, up to 5 policies, with a monthly payment frequency applying together, will enjoy a 50% premium discount (the 50% premium discount has included the 35% premium discount for Single Policies) based on the standard monthly premium in the 1st Policy Year for each eligible policy.

### Calculation of Premium Discount on Eligible Policies:

Policy Year	Premium Discount	
	Single Policy	Multiple Policies (For 2 to 5 members)
Year 1	35% premium discount	Uplifted to 50% premium discount

First Year Premium after discount is based on the calculations from Cigna Healthcare's premium calculation system, and the amount may differ from customer calculations due to rounding.

7. The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy. The Offer is not applicable to any premium loading (if any) and levy.
8. In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Premium Discount will be cancelled, and only the actual premium paid will be refunded. Premium Discount cannot be redeemed for cash or transferred under all circumstances.
9. Each Eligible Policy can only enjoy the Premium Discount once during the promotion period.
10. The Offer is not applicable to applicants who have submitted applications for or enrolled in the Cigna Vital Guard Critical Illness Insurance within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.
11. All the Eligible Policies need to undergo normal application process, including underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or reject any application.
12. Staff of Cigna Healthcare and their families are not eligible for the Offer.
13. Cigna Healthcare reserves the right to change, suspend or cancel the Offer or change any of the terms and conditions of the Offer at any time without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.



## Cigna Healthcare VitalGuard Critical Illness Plan Mental Wellness Service and Mannings Gift Voucher Offers (for broker channel only) – Terms and Conditions:

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1. This leaflet is for informational purposes only. The product information provided (if any) does not include the full terms and conditions of the policy. For detailed information regarding coverage, terms, conditions, and exclusions, please visit Cigna Healthcare website at [www.cigna.com.hk/](http://www.cigna.com.hk/) and refer to the relevant brochure and policy document.
2. This promotion (the "Promotion") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
3. The Promotion is valid from 1 December 2025 to 31 March 2026, both dates inclusive (the "Promotion Period").
4. The Promotion is eligible to Cigna Healthcare VitalGuard Critical Illness Plan (the "Eligible Plan(s)").
5. The Promotion included the below offering:
  - (i) Mental Wellness Service (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. Details of the service will be provided separately once the policy takes effect. Use of such service may be subject to the terms and conditions in the separate contract between you and the relevant service provider.)
  - (ii) HK\$200 Mannings gift vouchers, subject to the expiration date on the Vouchers ("Mannings Coupon Offer").
6. To qualify for Mental Wellness Service, (i) new applications of Eligible Plans must be received by Cigna Healthcare within the Promotion Period, solely based on Cigna Healthcare's record; (ii) policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 31 May 2026 (each "Eligible Policy"); (iii) each Eligible Policy shall only be counted once for the Promotion, and (iv) each Eligible Policy must be in force when the Mental Wellness Service is offering to the policy holder of the relevant Eligible Policy ("Eligible Policy Holder").
7. To qualify for Mannings Coupon Offer, (i) Policies with sum insured of HK\$500,000 or above (ii) new applications of Eligible Plans must be received by Cigna Healthcare within the Promotion Period, solely based on Cigna Healthcare's record; (iii) policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 31 March 2026 (each "Eligible Policy"); (iv) each Eligible Policy shall only be counted once for the Promotion, and (v) each Eligible Policy must be in force when the vouchers are mailed to the policy holder of the relevant Eligible Policy ("Eligible Policy Holder") (vi) For multiple policies, the total number of Mannings gift vouchers awarded across all insured policies is capped at a maximum of 5 vouchers.
8. All new applications must be submitted via broker intermediary to qualify for the Promotion. The Promotion is not applicable to applicants who have submitted applications for or enrolled in the Cigna Healthcare VitalGuard Critical Illness Plan within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.
9. The Mannings gift vouchers will be mailed to the Eligible Policy Holder's last known correspondence address (based on Cigna Healthcare's record) before 30 June 2026.
10. The voucher(s) are not redeemable for cash or other services, and cannot be used in conjunction with other promotions. If Cigna Healthcare cannot provide the voucher(s) (i.e. Mannings gift voucher) for any reasons, Cigna Healthcare reserves the right to replace the said voucher(s) with other voucher(s) at the same face value and the Eligible Policy Holder shall not raise any objection to this arrangement.
11. The voucher(s) will not be re-issued in case of loss or damage.
12. Cigna Healthcare is not the supplier or distributor of the voucher(s) and shall not be liable in any way whatsoever in relation to any aspects for the use of the vouchers, including but not limited to their services' quality and supply.
13. All application(s) for the Plan(s) are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
14. Cigna Healthcare reserves the right to change any of the terms and conditions of the Promotion without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
15. Applicants are responsible for reviewing these terms and conditions. By participating in the Promotion, applicants agree and accept to be bound by these terms and conditions.

## Cigna Healthcare VitalGuard Critical Illness Plan Lifetime Discount Promotion – Terms and Conditions

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1. This leaflet is for informational purposes only. The product information provided (if any) does not include the full terms and conditions of the policy. For detailed information regarding coverage, terms, conditions, and exclusions, please visit Cigna Healthcare website at [www.cigna.com.hk/](http://www.cigna.com.hk/) and refer to the relevant brochure and policy document.
2. This promotion (the "Promotion") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
3. The Promotion is valid from 1 December 2025 to 31 March 2026, both dates inclusive (the "Promotion Period").
4. The Promotion is eligible to Cigna Healthcare VitalGuard Critical Illness Plan (the "Eligible Plan(s)") together with any of the designated Cigna Medical Plans listed below (the "Designated Medical Plans").
  - Cigna HealthFirst Elite 360 Medical Plan
  - Cigna VHIS Series
  - Cigna HealthFirst Choice Medical Plan
  - Cigna HealthFirst Plus Medical Plan
5. Customer who meets the above criteria will enjoy a lifetime 10% premium discount on Cigna Healthcare VitalGuard Critical Illness Plan, provided that the policy remains in force.
6. If the customer is also entitled to the Welcome Promotion for the Eligible Plan, the calculation of discounts will be as follows:
  - The 10% lifetime discount will be applied first to the standard premium.
  - The Welcome Promotion discount (35% for single policy or 50% for multiple policies in the first policy year) will then be calculated based on the premium after the 10% lifetime discount.

First Year Premium after discount is based on the calculations from Cigna Healthcare's premium calculation system, and the amount may differ from customer calculations due to rounding.
7. The Offer cannot be combined with any other promotional offers, except for the Welcome Promotion, the Cigna Healthcare VitalGuard Critical Illness Plan Mental Wellness Service, and Mannings Gift Voucher Offers (for broker channel only) as described above, as well as any other promotional activities that may be designated by Cigna Healthcare from time to time. Cigna Healthcare reserves the right to determine and update the eligibility of promotional activities at its discretion.
8. The lifetime discount applies only to the basic premium of the Eligible Plan. It does not apply to any premium loading (if any) or levy.
9. In case of cancellation or termination of the Eligible Policies during the cooling-off period or policy term, the lifetime discount will be cancelled, and only the actual premium paid will be refunded. Discounts cannot be redeemed for cash or transferred under any circumstances.
10. All Eligible Policies must undergo the normal application process, including full underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or reject any application.
11. All new applications must be submitted via broker intermediary to qualify for the Promotion. The Promotion is not applicable to applicants who have submitted applications for or enrolled in the Cigna Healthcare VitalGuard Critical Illness Plan within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.
12. Cigna Healthcare reserves the right to change any of the terms and conditions of the Promotion without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
13. Applicants are responsible for reviewing these terms and conditions. By participating in the Promotion, applicants agree and accept to be bound by these terms and conditions.