Cigna Healthcare 2026 Q2 Individual Medical Insurance Promotion Offers

(Broker Channel)

Cigna Healthcare Individual Medical Insurance Latest Promotion Offers

Promotion Period: 1 April – 30 June 2026

Enroll in below Cigna Healthcare medical plans now to enjoy a range of fabulous offers!

Cigna HealthFirst Elite 360 Medical Plan

Premium Discount Promotion Offer

Eligible Premium Discount		
Policy Year	Single Policy	Family Policies[1] (with spouse and/ or child)
1st Policy Year	-	2-month premium discount
2nd Policy Year	2-month premium discount	2-month premium discount
3rd Policy Year	-	3-month premium discount

+

Gift Vouchers

Enjoy HK$800 supermarket gift vouchers

Child Discount[2,3]

If a Child's policy is enrolled with one of the parents:

Enjoy 50% off until the child reaches age 18

Terms and conditions apply to the above offers. Please refer to remarks on page 3.

Offer Illustration Examples

The below examples are hypothetical and for illustrative purpose only.

Scenario 1

Double rewards for single policy

Mr. Chan enrolls in Elite 360 for himself:

OFFER 1

2-month premium discount on 2nd policy year

OFFER 2

Supermarket Gift Voucher HK$800

Scenario 2

Protecting the family Triple rewards for multiple policies

Mr. Chan applies Elite 360 together with his wife and two children:

OFFER 1 Both Mr. Chan's and Mrs. Chan's policies will enjoy up to a

7-month premium discount during the first 3 policy years.

OFFER 2 Child discount for Mr. Chan's children's policies

EXTRA

Every policy year

50% Premium Discount (until age of 18)

OFFER 3 More supermarket gift vouchers

HK$800 x 4 = Supermarket Gift Voucher HK$3,200

Promotion Period: 1 April – 30 June 2026

Cigna VHIS Series

Flexi Plan (Superior)

Premium Discount[4]

Eligible Premium Discount[4]		
Policy Year	Single Policy	Family Policies[5] **(with spouse and/or child)**
1st Policy Year	-	**2-month** premium discount
2nd Policy Year	**2-month** premium discount	**2-month** premium discount
3rd Policy Year	-	**5-month** premium discount

+

Gift Vouchers

Enjoy **HK$500** supermarket gift vouchers

Terms and conditions apply to the above offers. Please refer to remarks on page 3.

Offer Illustration Examples

The below examples are hypothetical and for illustrative purpose only.

Scenario 1

Double rewards for single policy

Mr. Chan enrolls Cigna VHIS Series – Flexi Plan (Superior) with HK$15,000 deductible for himself :

OFFER 1

2-month premium discount on 2nd policy year

OFFER 2

Supermarket Gift Voucher **HK$500**

Scenario 2

Protecting the family Extra rewards for multiple policies

Mr. Chan applies Cigna VHIS Series – Flexi Plan (Superior) with HK$15,000 deductible together for his wife and 2 children:

OFFER 1 Mr. Chan and his family all will enjoy up to a

9-month premium discount in the first 3 consecutive policy years.

OFFER 2 More supermarket gift vouchers

HK$500 x 4 = Supermarket Gift Voucher **HK$2,000**

Terms and conditions apply to the above offers.

Remarks:

1. Applicable Single Policy or Family Policies (with spouse and/ or child) that are successfully applied for during the Promotion Period are eligible for a 2-month premium discount at renewal in the 2nd Policy Year. Applicable Family Policies (with spouse and/ or child) that are successfully applied for during the Promotion Period are also eligible for an additional 2-month premium discount in the 1st Policy Year and a 3-month premium discount at renewal in the 3rd Policy Year.
2. The child discount is not applicable to Optional Dental Benefits (if any).
3. The child discount is applicable until the child reaches age 18 and provided that one of the following conditions is met:
   - The application for the child's policy is submitted together with one of the parents; or
   - The child enrolls in any Policy Year after the issuance of the parent's policy.
   - If the child enrolls alone, please refer to the above Eligible Premium Discount table for details regarding the premium discount's arrangement. Remark 1 also applies where the child enrolls alone, and the premium discount will follow the Single Policy arrangement in the above table.
   - The Child Discount will cease if the parent's and/or child's policy is terminated.
4. Only applicable to plans with deductible of HK$15,000, HK$25,000, HK$50,000 or HK$75,000, regardless of room type or area of cover (if applicable).
5. Applicable Single Policy or Family Policies (with spouse and/ or child) that are successfully applied for during the Promotion Period are eligible for a 2-month premium discount at renewal in the 2nd Policy Year. Applicable Family Policies (with spouse and/ or child) that are successfully applied for during the Promotion Period are also eligible for an additional 2-month premium discount in the 1st Policy Year and a 5-month premium discount at renewal in the 3rd Policy Year.

Cigna HealthFirst Elite 360 Medical Plan

Comprehensive protection with coverage up to HK$50,000,000

A range of benefits covering from prevention, diagnosis, treatment to recovery.

Extra care for 3 critical illnesses

Rehabilitation benefits and financial support specially designed for cancer, stroke and heart attack.

Personalized Health Assessment

Tailor-made health check to prevent disease and improve overall health.

Cashless Medical Service[1] and Cigna Care Manager

With extensive network of medical professionals and personalized healthcare concierge service for you.

Worldwide Second Medical Opinion Service[2]

Empowering you to make an informed decision about the best treatment options.

No Claims Reward

A discount of 5% on the standard premium of the basic policy if no claims have been paid for 2 consecutive policy years.

Remarks:

1. Cashless Medical Service is applicable to Cigna Healthcare Premium Medical Network in Hong Kong only while cashless hospitalization is available worldwide. The Cashless Medical Service is a value-added service and subject to terms and conditions.
2. 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 HealthFirst Elite 360 Medical Plan.
For detailed information regarding coverage, terms, and conditions, please visit the Cigna Healthcare website at www.cigna.com.hk/and refer to the brochure and policy document.

Product Brochure

Cigna VHIS Series

Flexible options

Including Standard Plan, Flexi Plan (SMM) and Flexi Plan (Superior), with different deductible and wards class options.

Hassle-free on medical expenses

Up to HK$30,000,000 per policy year and unlimited lifetime benefit limit.

Comprehensive protection

All cancer treatment expenses are fully covered[1,2], including various common non-surgical cancer treatments[3].

Tax deductible[4]

Up to HK$8,000 per insured person per tax year for tax deduction.

Guaranteed renewal

Guaranteed renewal up to the insured person's age of 100, no matters how your health conditions changed.

Cashless Medical Services[5] and Cigna Care Manager

With extensive network of medical professionals and personalized healthcare concierge service for you.

Product Brochure

Remarks

1. Applicable to Cigna VHIS Series - Flexi (Superior) only.
2. Subject to the Annual Benefit Limit.
3. 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.
4. Tax deductible/ Tax deductions is one of the allowable deductions from assessable income, it does not equate to a direct deduction from total tax payable. Terms & conditions apply.
5. The Cashless Medical Service is a value-added service and subject to terms and conditions.

This section highlights key selling points of the Cigna VHIS Series.
For detailed information regarding coverage, terms, and conditions, please refer to the brochure and policy document.

Variety of Value-added Services

Cigna Care Manager

One-to-One Health Concierge Services

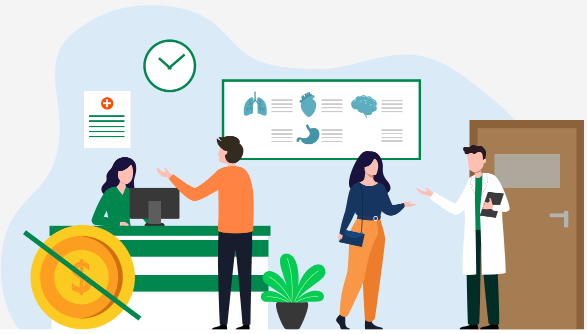
Supported by a team of registered nurse, offering personalized healthcare concierge services and supports throughout your health journey.

New Customer Stories:
1) Severe Accident During Overseas Travel?
2) Diagnosed with Stomach Cancer?
Scan to learn more about the stories!

Cashless Medical Service

Hassle-free cashless arrangement

Enjoy cashless hospitalization arrangement[1] with our network in Hong Kong of 1,000+ reputable medical providers.



Day Procedure Centre Cashless Service

Extensive network in Hong Kong and time saving

Perform OGD and Colonoscopy at network Day Procedure Center with Cashless Medical Service, reduces the risk of hospital acquired infection and provide you with convenience.

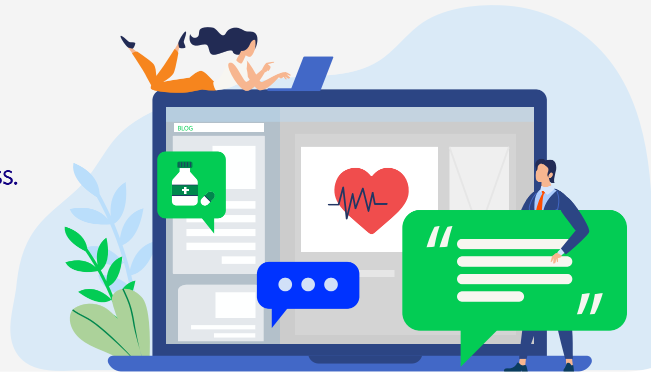
Booking Hotline: (852) 8100 4330

Access to Smart Health

Online health information hub

Provide you with the latest health and wellness information to improve your health and wellness.

Scan to visit
Cigna Smart Health



MyCigna HK App

Your on-the-go healthcare companion

Download on the App Store
GET IT ON Google Play

Featuring user-friendly functionalities, including submit and check of claims, finding network doctors and clinics, and even submit Cashless Medical Services Request anytime, anywhere!

Scan to download

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 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 to 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 about the Insured Person's medical condition or if the Cashless Medical Service application does not include valid, sufficient and complete information 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.

About Cigna Healthcare

Cigna Healthcare is a global health company committed to improving health and vitality. We relentlessly challenge ourselves to partner and innovate solutions for better health.

Offer services in over 30 countries and jurisdictions

More than 73,000 employees worldwide

More than 182 million customer relationships around the world

Ranked 16th on the 2025 Fortune 500 list

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

Cigna Healthcare Hong Kong

Founded in 1933, our Hong Kong business provides comprehensive global health and wellness solutions to employers, employees and individual customers.

Cigna Healthcare is honored and take pride of our work to have received the following industry awards:

Bloomberg Businessweek 彭博商業周刊/中文版 Financial Institutions 2025
Outstanding Performance
HK General Insurance Sector - Digital Marketing

Bloomberg Businessweek 彭博商業周刊/中文版 Financial Institutions 2025
Excellence Performance
HK General Insurance Sector - Claims Management

Bloomberg Businessweek 彭博商業周刊/中文版 Financial Institutions 2025
Excellence Performance
HK General Insurance Sector - Medical Care

The Hong Kong Insurance Awards 2025
Outstanding Claims Management Award
General Insurance

The Hong Kong Insurance Awards 2025
Top 3

2026 Q2 Cigna HealthFirst Elite 360 Medical Plan Promotion (for broker channel only) – 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 the Cigna Healthcare website at www.cigna.com.hk/ and refer to the relevant brochure and policy document.
2. 2026 Q2 Cigna HealthFirst Elite 360 Premium Discount Promotion (the "Offer") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
3. The Offer is valid from 1 April to 30 June 2026, both days inclusive (the "Promotion Period").
4. The Offer applies to all plan levels of the Cigna HealthFirst Elite 360 Medical Plan regardless of room type and area of cover (the "Eligible Plan(s)"). Child Discount is not applicable to the Optional Dental Benefits (if any).
5. The Offer is only applicable to successful applications for Eligible Plans that are submitted during the Promotion Period and must be underwritten and issued by Cigna Healthcare on or before 31 August 2026 ("Eligible Policy(ies)"). Each Eligible Policy will cover one insured person and each Eligible Policy will be entitled to the Premium Discount or Child Discount as stated in clauses 8 and 9 below provided that the Eligible Policy remains continuously inforce under an Eligible Plan until the Premium Discount or Child Discount is applied. Successful applications for the child's policy must be submitted together with one of the parents or the child must enroll in any Policy Year after the issuance of the parent's policy in order to enjoy the Child Discount. If the child enrolls alone, the child's policy can only enjoy a 2-month premium discount in the 2nd Policy Year.
6. The Child Discount will cease to apply from the next policy anniversary date of the child policy if:
   (i) the parent's and/or child's policy is terminated; or
   (ii) the child reaches age 18.
7. The Offer cannot be combined with any other promotional offer, except the Cigna HealthFirst Elite 360 Medical Plan Voucher Offers (for broker channel only) (if applicable).
8. Eligible Single Policy and Family Policies (with spouse and/ or child) with an annual payment frequency will enjoy a 2-month premium discount, based on the standard annual premium, at renewal in the 2nd Policy Year. Eligible Family Policies (with spouse and/ or child), submitted simultaneously, will enjoy an additional 2-month premium discount in the 1st Policy Year and a 3-month premium discount, based on the standard annual premium, at renewal in the 3rd Policy Year.

   For policies with monthly payment frequency, both Single Policy and Family Policies (with spouse and/ or child) will enjoy a 2-month premium discount, based on the standard monthly premium, at renewal in the 2nd Policy Year. Eligible Family Policies (with spouse and/ or child) with monthly payment frequency will enjoy an additional 2-month premium discount in the 1st Policy Year and a 3-month premium discount at renewal in the 3rd Policy Year, based on the standard monthly premium.

   Calculation of Premium Discount on Eligible Policy:

Eligible Premium Discount		
Policy Year	**Single Policy**	**Family Policies (with spouse and/or child)**
1st Policy Year	-	2-month premium discount
2nd Policy Year	2-month premium discount	2-month premium discount
3rd Policy Year	-	3-month premium discount

9. Calculation of the Child Discount on Eligible Policy:

   Policies with an annual payment frequency will enjoy 50% off the annual premium for each policy year until the child reaches age 18 and/or if the parent's and/or child's policy is terminated. Policies with a monthly payment frequency will enjoy 50% off each monthly premium per policy year until the child reaches age 18 and/or if the parent's and/or child's policy is terminated.
10. The calculation of the Premium Discount or Child 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.
11. 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.
12. Each Eligible Policy can only enjoy the Premium Discount once during the Promotion Period.
13. The Offer is not applicable to applicants who have submitted applications for or enrolled in the Cigna HealthFirst Elite Medical Plan or Cigna HealthFirst Elite 360 Medical Plan within 12-month 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.
14. 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.
15. Staff of Cigna Healthcare and their families are not eligible for the Offer.
16. 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 HealthFirst Elite 360 Medical Plan Voucher Offers (for broker channel only) – Terms and Conditions:

1. This promotion (the "Promotion") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
2. The Promotion is valid from 1 April to 30 June 2026, both dates inclusive (the "Promotion Period").
3. Eligible plans include Cigna HealthFirst Elite 360 Medical Plan, regardless of deductible plan, room type or area of cover (the "Eligible Plan(s)").
4. The Promotion includes the below offering ("Vouchers"):
   (i) HK$800 supermarket gift vouchers subject to the expiration date on the Vouchers.
5. To qualify for the Promotion, (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 30 June 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 vouchers are mailed to the policy holder of the relevant Eligible Policy ("Eligible Policy Holder").
6. 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 HealthFirst Elite Medical Plan or Cigna HealthFirst Elite 360 Medical 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.
7. The supermarket gift vouchers will be mailed to the Eligible Policy Holder's last known correspondence address (based on Cigna Healthcare's record) before 31 August 2026.
8. 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. supermarket 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.
9. The voucher(s) will not be re-issued in case of loss or damage.
10. 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.
11. 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.
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.

This leaflet provides a summary of the Cigna HealthFirst Elite 360 Medical Plan promotion. It does not contain the full terms and conditions of the policy. Please refer to the full policy document for complete details.

2026 Q2 Cigna VHIS Premium Discount Promotion (for broker channel only) – 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/ and refer to the relevant brochure and policy document.
2. 2026 Q2 Cigna Healthcare VHIS Premium Discount Promotion (the "Offer") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
3. The Offer is valid from 1 April to 30 June 2026, both days inclusive (the "Promotion Period").
4. Eligible plans include Cigna VHIS Series – Flexi Plan (Superior) of HK$15,000, HK$25,000, HK$50,000 or HK$75,000 deductible, regardless of room type or area of cover (if applicable) (the "Eligible Plan(s)").
5. The Offer is only applicable to successful applications for Eligible Plans that are submitted during the Promotion Period and be underwritten and issued by Cigna Healthcare on or before 31 August 2026("Eligible Policy(ies)"). Each Eligible Policy will be entitled to an offer of premium discount ("Premium Discount") as stated in clauses 7 below provided that the Eligible Policy remains continuously inforce under an Eligible Plan until the Premium Discount is applied.
6. The Offer cannot be combined with any other promotional offer, except Cigna Healthcare Voucher Offers Promotion (for broker channel only) for Cigna VHIS Series – Flexi Plan (if applicable).
7. Eligible Single Policy and Family Policies (with spouse and/ or child) with an annual payment frequency will enjoy a 2-month premium discount, based on the standard annual premium, at renewal in the 2nd Policy Year. Eligible Family Policies (with spouse and/ or child), submitted simultaneously, will enjoy an additional 2-month premium discount in the 1st Policy Year and a 5-month premium discount, based on the standard annual premium, at renewal in the 3rd Policy Year.

   For policies with monthly payment frequency, both Single Policy and Family Policies (with spouse and/ or child) will enjoy a 2-month premium discount, based on the standard monthly premium, at renewal in the 2nd Policy Year. Eligible Family Policies (with spouse and/ or child) with monthly payment frequency will enjoy an additional 2-month premium discount in the 1st Policy Year and a 5-month premium discount at renewal in the 3rd Policy Year, based on the standard monthly premium.

   Calculation of Premium Discount on Eligible Policy:

Eligible Premium Discount		
Policy Year	**Single Policy**	**Family Policies (with spouse and/ or child)**
1st Policy Year	-	2-month premium discount
2nd Policy Year	2-month premium discount	2-month premium discount
3rd Policy Year	-	5-month premium discount

8. 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.
9. For the Eligible Policies, only the actual paid premiums are tax deductible. The premium discount (if any) are not tax deductible. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
10. In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Premium Discount will be cancelled, only the actual premium paid will be refunded. The Premium Discount cannot be redeemed for cash or transferred under all circumstances.
11. Each Eligible Policy can only enjoy the Premium Discount once during the Promotion Period.
12. The Offer is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan within 12-month 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.
13. 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.
14. Staff of Cigna Healthcare and their families are not eligible for the Offer.
15. 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 VHIS Voucher Offers Promotion (for broker channel only) – Terms and Conditions:

1. This promotion (the "Promotion") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare")
2. The Promotion is valid from 1 April 2026 to 30 June 2026, both dates inclusive (the "Promotion Period").
3. Eligible plans include Cigna VHIS Series – Flexi Plan (Superior) of HK$15,000, HK$25,000, HK$50,000 or HK$75,000 deductible, regardless of room type or area of cover (the "Eligible Plan(s)").
4. To qualify for the Promotion, (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 30 June 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 vouchers are mailed to the policyholder of the relevant Eligible Policy ("Eligible Policyholder").
5. All new applications must be submitted via broker intermediary to qualify for the Promotion. New customer(s) under an existing policy of the Eligible Plan which was cancelled within the previous 12 months before Promotion Period and re-applied for the same Eligible Plan is not eligible for the Promotion.
6. The voucher(s) including the supermarket gift vouchers, will be mailed to the Eligible Policyholder's last known correspondence address (based on Cigna Healthcare's record) before 31 August 2026.
7. The vouchers, 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. Supermarket gift vouchers) 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 Policyholder shall not raise any objection to this arrangement.
8. The voucher(s) will not be re-issued in case of loss or damage.
9. 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.
10. 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.
11. 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.
12. 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.
13. This leaflet contains general information only and does not represent the full terms of the relevant Plans. It does not constitute any contract or any part thereof between Cigna Healthcare and any other party(ies). All the product information is for reference only. For details of the features, contents, terms, conditions and exclusions of the relevant specified product, please refer to the relevant product brochure(s) and policy provision(s).