

Cigna DIY Health Plan ("Cigna DIY") is your go-to supplementary option that offers 6 add-on benefits, including core outpatient, outpatient surgery, supplementary outpatient, dental, cancer and vision benefit. By choosing any of the following benefits that best suit your needs, you can supplement your current medical protection to close your protection gaps and stay well covered at every life stage.



Core Outpatient Benefit



Outpatient Surgery Benefit



Supplementary
Outpatient Benefit



**Dental Benefit** 



**Cancer Benefit** 



**Vision Benefit** 

## Plan at a glance

Plan Type	Health Protection  This product is a standalone individual insurance plan with benefits that provide a mix of outpatient medical and cancer protection chosen by the customer.  It is an insurance policy without cash value.		
Issue Age (at last birthday)	Dental Benefit: age 8 to age 60 Vision Benefit: age 4 to age 60 Others: 15 days to age 60		
Protection Period	I year and annually renewable (non-guaranteed) up to age 75		
Policy Term and Premium Structure	I year and Annually Renewable This product provides a protection period of I year and is renewable until age 75 of Person Insured, with a payment term until the end of protection period. Premiums will increase with age and are subject to annual adjustment at policy renewal.		
Premium Payment Frequency	Monthly or Annual <sup>2</sup>		
Policy Currency	HKD		
Exclusive Privileges	You will receive a 10% discount on all premiums if you select two benefits, 20% discount for three benefits and 30% discount for four or more benefits.		

- I. For any combination with Dental or Vision Benefit, at least 2 benefits must be chosen.
- 2. For any combination with Core Outpatient, Supplementary Outpatient, Dental or Vision Benefit, premium payment frequency is limited to annual only.
- 3. Coverage is subject to Compliance with Sanctions Rules under policy provisions.

The following is for reference only. Benefits are reimbursed on a Medically Necessary and Reasonable and Customary basis. For more information, please refer to the "Important Information" of this leaflet and the policy provisions.



Benefit Item	Co-payment	Maximum Limit
Medical Service Provider	Network	Only <sup>i</sup>
General Practitioner Consultation     (includes 3 days of basic medications)	HK\$50	50 visits per Policy Year
Specialist Consultation <sup>2</sup> (includes 5 days of basic medications)	HK\$IOO	IO visits per Policy Year
<ol> <li>Chinese Medicine Practitioner Consultation (includes 2 packs of basic herbs)</li> </ol>	HK\$50	IO visits per Policy Year
4. Physiotherapy <sup>2,3</sup>	HK\$I5O	12 visits per Policy Year

#### Remarks:

- I. This plan is limited to our network medical service provider. Cigna Healthcare reserves the right to change the medical service provider from time to time. Please refer to the directory in policy document for the details of the network.
- 2. Written referral from a registered doctor is required. All referral letters shall be valid for 6 months from the date of issuance.
- 3. Physiotherapy benefit is only applicable to Person Insured at age 6 or above.



Benefit Item	Maximum Limit	Waiting Bouled
Medical Service Provider	Network Only <sup>i</sup>	Waiting Period
I. Day-patient or Clinical Surgery	HK\$15,000 per disability HK\$100,000 per Policy Year	30 days

#### Remarks

I. This plan is limited to our network medical service provider. Cigna Healthcare reserves the right to change the medical service provider from time to time. Please refer to the directory in policy document for the details of the network.



# **Supplementary Outpatient Benefit**

Benefit Item	Maximum Limit
Medical Service Provider	Network Only <sup>l</sup>
I. Acupuncture <sup>2</sup>	
2. Chinese Bone-setting <sup>2</sup>	Full cover
3. Chiropractor Consultation <sup>2,3</sup>	
Medical Service Provider	Network <sup>I</sup> & Non-network
4. Occupational Therapy <sup>2,3</sup>	
5. Dietetic Guidance <sup>2,3</sup>	HK\$400 per visit
6. Speech Therapy <sup>2,3</sup>	

- I. This plan is limited to our network medical service provider. Cigna Healthcare reserves the right to change the medical service provider from time to time. Please refer to the directory in policy document for the details of the network.
- 2. Benefit Items I-6 are subject to overall IO visits per Policy Year.
- 3. Written referral from a registered doctor is required. All referral letters shall be valid for 6 months from the date of issuance.



Benefit Item <sup>1,2</sup>	Plan I	Plan 2
Medical Service Provider	Maximum Networ	
Scaling and polishing	Once per Policy Year	Twice per Policy Year
Oral hygiene instruction and oral examination		
Intra-oral small film radiograph (if necessary)		
Amalgam filling due to decay (molars and premolars)		
Composite filling due to decay (canine and incisors only)		
Simple extraction (excluding wisdom teeth & surgical extraction)	Unlir	nited
Drainage of Abscesses (without surgery)		
Emergency consultations & dressings for pain relief		
Medications (pain killers)		

## Remarks:

- I. All treatments will be provided and subjected to the attending dentist's judgement based on individual patient's condition.
- 2. Person Insured must be aged 8 to aged 60.
- 3. This plan is limited to our network medical service provider. Cigna Healthcare reserves the right to change the medical service provider from time to time. Please refer to the directory in policy document for the details of the network.



Damasia Itam	Sum Insured			Waiting Davied
Benefit Item	Plan I	Plan 2	Plan 3	Waiting Period
Cancer Benefit <sup>I</sup>	HK\$500,000	HK\$750,000	HK\$I,000,000	90 days
Early Stage Malignancy and Carcinoma-in-situ (CIS) Benefit <sup>2</sup>	HK\$I50,000	HK\$225,000	HK\$300,000	180 days

- Payable if the Person Insured survives for at least 30 days after first confirmed diagnosis of Cancer. The Cancer Benefit will be reduced by the Early Stage Malignancy and Carcinoma-in-situ Benefit paid or payable (if any).
- 2. For Early Stage Malignancy and Carcinoma-in-situ Benefit, the maximum amount of the same or similar benefit paid under all policies with the Company is HK\$400,000 per life.



Benefit Item <sup>l</sup>		
Medical Service Provider	Network Only <sup>2</sup>	
Comprehensive eye exam and a full written report or Refraction only	Once per Policy Year	
Also enjoy either Option I or Option 2 per Policy Year:		
Option I		
Single vision lens or progressive lens	Single vision: fully covered lens option (anti-reflective / EMI shielding included) or an allowance of up to HK\$640 toward any lens of your choice with 20% discount on amount exceeding allowance  Progressive: fully covered lens option (anti-reflective &	
	easy-to-clean coatings included) or an allowance of up to HK\$1,200 toward any lens of your choice with 20% discount on amount exceeding allowance	
Frame allowance	An allowance up to HK\$1,100 with 20% discount on amount exceeding allowance	
Option 2		
Contact lens (instead of glasses) allowance and contact lens exam	An allowance up to HK\$900 with IO% discount on amount exceeding allowance	

- I. Person Insured must be aged 4 to aged 60.
- 2. This plan is limited to our network medical service provider. Cigna Healthcare reserves the right to change the medical service provider from time to time. Please refer to the directory in policy document for the details of the network.

## **Premium Table**

All the currencies in this table are in Hong Kong dollars (HK\$). The following premium table is the standard annual premium per Person Insured before discount.

Core Outpatient Benefit		
Age	Annual	
0-6	3,590	
7-60	3,260	
61-69	3,870	
70-74	4,280	

Outpatient Surgery Benefit		
Age	Annual	Monthly
0	3,500	305
1-5	2,990	260
6-15	1,980	172
16-25	1,800	157
26-35	2,380	207
36-45	2,580	224
46-60	2,680	233
61-74	3,680	320

Supple	Supplementary Outpatient Benefit	
Age	Annual	
0-10	3,000	
11-15	2,800	
16-30	2,650	
31-40	2,780	
41-50	2,880	
51-60	3,150	
61-74	3,270	

Dental Benefit <sup>i</sup>		
	Plan I	Plan 2
Age	Annual	
8-74	1,480	1,980

Vision Benefit <sup>2</sup>	
Age Annual	
4-74 2,590	

- I. Person Insured must be aged 8 to aged 60.
- 2. Person Insured must be aged 4 to aged 60.
- 3. The premium amount shown does not include levy collected by the Insurance Authority.
- 4. Premium corresponding to a plan level is determined based on the gender and / or age of the Person Insured at policy commencement and at the time of renewal upon each anniversary date of the policy.
- 5. Cigna Healthcare reserves the right to revise the premium of each policy upon renewal.

		Cancer Benefit (Non-Smoker)												
	Plan/		Plo	an I						Plan 3				
O	Age	Annual		Monthly		Annual		Monthly		Annual		Monthly		
1	_													
2 1.346 1.33 17 1.39 14 1.599 1.499 1.54 1.09 1.994 1.445 1.60 1.60 1.60 1.60 1.60 1.60 1.60 1.60	0													
4	2													
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6 1236 1239 08 07 1444 1466 023 022 024 073 123 151 151 151 161 161 162 162 163 170 0734 151 151 161 161 162 162 163 163 163 163 163 163 163 163 163 163														
9 1234 1232 106 107 1399 1409 121 123 170 1734 149 191 1 10 1238 1236 108 108 148 148 143 123 123 174 1736 149 191 1 1 1201 1234 100 100 108 1448 143 123 123 124 1736 149 161 131 1231 1231 1231 1231 1231 1231 1														
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Fig.   1,100														
17														
B														
20														
22		1,199	1,203		105	1,418	1,423	123	124	1,787	1,792	155	156	
22														
24														
25														
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1280   1280   1470   111   128   1514   1738   132   151   1908   2,188   166   190   190   137   1527   155   1558   1558   1805   156   157   1962   2,274   171   198   131   137   1574   115   157   1557   1862   155   162   1990   2,246   171   204   132   1346   1605   17   140   1593   1898   159   165   2,007   2,390   175   208   133   1355   1684   118   147   1604   1991   140   173   2,021   2,508   176   218   134   1408   1788   122   154   1665   2,090   145   182   2,097   2,633   182   229   155   1419   2,026   123   176   1679   2,266   146   197   2,116   2,745   184   229   155   1419   2,026   123   176   1679   2,266   146   197   2,116   2,745   184   229   157   1964   2,924   171   254   2,324   3,270   202   284   2,929   3,960   255   345   188   205   2,848   185   283   2,517   3,653   219   366   3,70   4,400   276   385   367   2020   2,299   3,468   3,292   3,468   3,292   3,468   3,292   3,468   3,292   3,468   3,292   3,468   3,292   3,468   3,292   3,468   3,292   3,468   3,292   3,468   3,292   3,468   3,293   3,469   3,293   3,464   3,448														
1.30														
322         1.346         LEOS         117         MO         LEGS         1.898         1.99         165         2.2007         2.390         7.75         2.08           334         1.408         1.768         1122         184         1.665         2.090         145         182         2.297         2.653         182         2.299           355         1.49         2.026         123         1/6         1.665         2.090         145         182         2.097         2.653         182         2.29           356         1.475         2.125         128         185         1.745         2.277         152         2.07         2.199         2.880         191         251           37         1.964         2.294         1/1         2.94         2.237         3.50         2.07         2.492         2.993         3.90         2.880         191         2.51         3.481         2.226         3.318         188         8.25         2.577         3.653         3.99         3.66         3.07         4.402         2.261         3.83         4.961         2.804         4.209         3.468         1.922         3.00         2.613         3.867         2.277														
33         1,355         1,684         18         147         1,604         1,991         140         173         2,201         2,508         176         2,186         140         1,078         1,122         154         1,665         2,029         1,49         2,006         123         176         1,679         2,266         146         197         2,116         2,245         184         229           356         1,479         2,125         128         185         1,247         1,222         1,249         2,277         192         2,242         1,217         2,242         2,277         192         2,280         3,180         191         2,234         3,270         202         2,284         2,299         3,980         2,555         3,43         180         271         2,442         3,481         192         3,483         192         3,483         192         3,483         192         3,483         192         3,483         192         3,483         192         3,484         1,492         2,964         4,205         3,404         4,400         2,765         3,461         4,205         2,44         3,607         3,404         4,905         2,404         2,005         3,444 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>														
34         IAOB         1768         122         154         I.665         2.090         IAS         182         2.097         2.633         182         2.29           35         I.475         2.025         123         176         I.679         2.266         146         197         2.166         2.245         184         2.39           36         I.475         2.294         171         2.54         2.324         3.277         152         207         2.199         2.280         191         29           37         1.964         2.294         171         2.54         2.324         3.370         2.02         2.84         2.929         3.960         2.55         3.45           38         2.065         3.113         180         2.71         2.442         3.481         212         3.03         3.076         4.402         2.26         3.630         199         3.02         2.613         3.861         3.170         4.400         2.76         4.4061         2.25         3.55         3.292         4.682         2.86         4.07         4.20         3.23         3.099         3.07         4.43         4.20         3.20         4.20         3.83         3.0														
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40   2.209   3.488   192   301   2.615   3.867   227   336   3.292   4.682   2.866   407     41   2.286   3.650   199   316   2.705   4.061   235   353   3.408   4.919   2.96   4.28     42   2.370   3.760   2.06   327   2.804   4.205   244   3.66   3.533   5.093   307   445     43   2.442   4.026   212   350   2.899   4.504   251   392   3.640   5.456   317   475     44   2.592   4113   2.26   3.58   3.066   4.601   267   400   3.863   5.573   336   485     45   2.656   4.198   2.31   3.65   3.141   4.695   2.73   408   3.996   5.686   3.44   4.95     46   3.054   4.4356   2.66   3.77   3.415   4.850   2.97   4.22   4.136   5.875   3.60   514     47   3.163   4.463   2.75   3.88   3.538   4.992   3.08   4.34   4.285   6.047   3.73   5.26     48   3.372   4.645   2.93   4.04   3.771   5.195   3.28   4.52   4.567   6.292   3.97   547     49   3.540   4.813   3.08   419   3.960   5.882   3.45   468   4.796   6.518   417   567     50   4.088   5.403   3.56   4.70   4.572   6.043   3.98   5.26   5.537   7.319   4.82   6.37     51   5.019   6.276   4.37   5.46   5.614   70.20   4.88   611   6.800   8.502   5.92   7.40     52   5.145   6.388   4.48   5.56   5.754   7.145   5.01   6.22   6.969   8.654   6.06   7.53     53   5.575   6.490   4.85   5.65   5.754   7.145   5.01   6.22   6.969   8.654   6.06   7.53     54   5.947   6.668   517   580   6.651   7.459   5.79   6.49   8.055   9.035   701   7.86     55   6.030   6.423   5.25   5.59   6.746   7.194   5.87   6.22   8.172   8.01   71   7.57     56   6.449   6.499   561   565   7.215   7.259   7.80   6.91   6.91   9.447   8.37   8.22     58   7.764   7.095   6.75   617   6.863   7.955   6.90   0.0516   9.610   9.610   9.610     59   8.293   7.167   7.21   6.25   9.277   8.038   807   6.99   1.237   9.736   9.736   9.73   8.47     60   8.885   7.324   7.73   6.37   9.937   9.154   8.65   7.95   1.2034   1.905   1.044   1.124   1.061     61   9.513   7.499   8.28   6.52   10.639   9.353   9.66   8.14   1.2885   1.291   1.121   1.061     62   10.074   7.738   8.76														
4II         2,286         3,650         199         316         2,705         4,06I         235         353         3,08         4,919         2,96         428           42         2,370         3,760         206         327         2,804         4,205         2,44         3533         5,093         307         4415           43         2,2442         4,026         212         350         2,889         4,504         25I         392         3,640         5,456         377         475           44         2,592         4,113         226         358         3,066         4,60I         267         400         3,863         5,573         336         485           45         2,656         4,135         266         377         3,415         4,850         297         422         4,136         5,875         360         511           47         3,163         4,463         275         388         3,538         4,992         308         434         4,285         6,047         373         526           48         3,372         4,643         3,771         5,195         328         452         4,567         6,292         397         54														
42 2,370 3,760 206 327 2,804 4,205 244 366 3,533 5,093 307 443 43 2,442 4,026 212 350 2,889 4,504 251 392 3,640 5,456 317 4,75 44 2,592 4,113 226 358 3,066 4,601 267 4,00 3,863 5,573 3,56 485 45 2,656 4,198 231 365 3,141 4,695 273 4,08 3,956 5,686 3,44 4,95 4,77 3,163 4,463 275 388 3,538 4,992 308 4,54 4,285 6,047 3,73 5,26 4,813 3,061 4,463 275 388 3,538 4,992 308 4,54 4,285 6,047 3,73 5,26 4,813 3,008 4,99 3,006 3,384 4,285 6,047 3,73 5,26 4,813 3,08 4,99 3,096 5,382 3,45 4,685 2,4567 6,292 397 5,47 4,99 3,540 4,813 3,08 4,99 3,960 5,382 3,45 4,68 4,76 6,518 4,77 5,67 5,99 3,540 4,813 3,08 4,99 3,960 5,382 3,45 4,88 4,76 6,518 4,76 6,518 4,77 5,67 5,99 3,540 4,813 3,538 4,992 4,818 5,60 4,50 4,818 5,403 3,55 4,70 4,572 6,043 3,98 5,26 5,537 7,319 4,82 6,37 5,10 5,00 6,22 5,145 6,388 4,48 5,56 5,754 7,145 5,01 6,22 6,969 8,654 6,06 7,53 5,145 6,388 4,48 5,56 5,754 7,145 5,01 6,22 6,969 8,654 6,06 7,53 5,145 6,388 4,48 5,56 5,754 7,145 5,01 6,22 6,969 8,654 6,06 7,53 5,145 6,388 4,48 5,56 6,236 7,259 5,43 6,32 7,554 8,792 6,57 7,65 5,4 5,947 6,668 5,17 5,80 6,651 7,459 5,79 6,49 8,055 9,035 7,01 7,86 6,30 6,423 5,25 5,59 6,446 7,184 5,87 6,25 8,172 8,70 1,11 7,57 5,66 6,40 6,423 5,25 5,59 6,446 7,184 5,87 6,25 8,172 8,70 1,11 7,57 5,66 6,449 6,499 5,61 5,65 7,754 7,80 6,651 7,459 5,79 6,49 8,055 9,035 7,01 7,10 7,57 5,66 6,449 6,499 5,61 5,65 7,754 7,80 6,651 7,459 5,79 6,49 8,055 9,035 7,01 7,10 7,57 5,60 6,423 5,25 5,59 6,446 7,80 7,80 8,80 7,70 8,80 8,70 1,11 7,57 7,70 8,80 8,70 8,80 8,70 8,80 8,70 8,80 8,70 8,80 8,70 8,80 8,70 8,80 8,70 8,80 8,70 8,80 8,70 8,80 8,70 8,80 8,70 8,80 8,8														
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45 2,656 4,198 231 365 3,141 4,695 273 408 3,956 5,686 344 4,95 466 3,054 4,336 266 377 3,415 4,850 297 422 4,136 5,875 360 511 4,663 3,054 4,356 266 377 3,415 4,850 297 422 4,136 5,875 360 511 4,663 3,054 4,463 275 388 3,538 4,992 30,8 434 4,285 6,047 373 526 4,8 3,372 4,645 295 40,4 3,771 5,195 328 452 4,567 6,292 397 547 4,9 3,540 4,813 30,8 419 3,960 5,382 3,45 468 4,796 6,518 417 567 50 4,088 5,403 356 470 4,572 6,045 398 5,26 5,557 7,319 482 637 51 5,019 6,276 437 546 5,614 7,020 4,8 611 6,800 8,502 592 740 5,515 5,145 6,388 4,48 5,56 5,754 7,145 501 6,22 6,969 8,654 6,06 7,53 5,575 6,490 4,85 565 6,236 7,259 5,43 632 7,554 8,792 657 765 5,4 5,947 6,668 5,17 5,80 6,651 7,499 579 6,49 8,055 9,035 701 7,86 6,030 6,423 5,25 5,59 6,746 7,184 5,87 5,79 6,49 8,055 9,035 701 7,86 6,030 6,423 5,25 5,59 6,746 7,184 5,87 5,87 6,28 8,172 8,701 7,11 7,57 5,6 6,449 6,499 561 5,65 7,213 7,269 6,28 6,32 8,736 8,804 7,60 7,66 5,70 8,893 7,935 7,800 6,91 6,973 6,88 6,973 6,973 6,88 6,973 6,973 6,88 6,973 6,973 6,88 6,973 6,973 6,88 6,973 6,973 6,88 6,973 6,973 6,88 6,973 6,973 6,98 8,293 7,187 7,21 6,25 9,277 8,038 8,07 6,99 11,237 9,736 9,78 8,47 6,00 9,51 7,499 8,28 6,52 10,639 9,355 755 10,443 9,80 8,88 7,324 7,73 6,37 9,937 9,354 8,64 11,24 8,903 10,20 7,75 14,621 11,678 12,72 10,16 19,058 15,682 16,58 1,364 11,724 8,903 10,20 7,75 14,621 11,678 12,72 10,16 19,058 15,682 16,58 1,364 11,24 11,24 8,903 10,20 7,75 14,621 11,678 12,72 10,16 19,058 15,682 16,58 1,364 16,69 15,244 11,24 8,903 10,20 7,75 14,621 11,678 12,72 10,16 19,058 15,682 16,58 1,364 16,69 15,244 11,24 11,24 11,25 12,24 12,350 11,399 11,324 12,35														
46 3,054 4,336 266 377 3,415 4,850 297 422 4,136 5,875 360 511 47 3,163 4,463 275 388 3,538 4,992 308 434 4,285 6,047 373 526 48 3,372 4,645 293 404 3,771 5,195 328 452 4,567 6,292 397 547 49 3,540 4,813 308 419 3,960 5,382 345 468 4,796 6,518 417 567 50 4,088 5,403 3,56 470 4,572 6,043 3,98 526 5,537 7,319 482 6,377 51 5,019 6,276 437 546 5,614 7,020 488 611 6,800 8,502 592 740 52 5,145 6,388 448 556 5,754 7,145 501 622 6,969 8,654 606 753 53 5,575 6,490 485 565 6,236 7,259 543 632 7,554 8,792 6,675 6,390 4,6668 517 580 6,661 7,459 579 649 8,055 9,035 701 7,86 6,300 6,423 5,555 559 6,746 7,718 5,87 5,745 6,28 8,701 7,71 7,71 7,75 6,490 6,499 561 565 7,215 7,269 628 632 8,736 8,804 760 766 756 6,490 6,973 618 607 7,999 7,800 691 679 9,616 9,447 837 822 7,75 6,75 6,75 6,75 6,75 6,75 6,75 6,75														
48														
49         3,540         4,813         308         419         3,960         5,382         345         468         4,796         6,518         417         567           50         4,088         5,5403         356         470         4,572         6,043         398         526         5,537         7,319         482         637           51         5,019         6,276         437         546         5,614         7,020         488         611         6,800         8,502         592         740           52         5,145         6,388         448         556         5,754         7,145         501         622         6,969         8,654         606         753           53         5,575         6,490         485         565         6,236         7,259         579         649         8,055         9,035         701         786           54         5,947         6,668         517         580         6,651         7,459         579         649         8,055         9,035         701         786           55         6,030         6,423         525         559         6,246         7,184         587         625         8,172 <td></td>														
50         4,088         5,403         356         470         4,572         6,043         398         526         5,537         7,319         482         637           51         5,019         6,276         437         546         5,614         7,020         488         611         6,800         8,502         592         740           52         5,145         6,338         448         556         5,754         7,145         501         622         6,969         8,654         606         753           53         5,575         6,490         485         565         6,236         7,259         543         632         7,554         8,792         657         765           54         5,947         6,668         517         580         6,651         7,459         579         649         8,055         9,035         701         786           55         6,030         6,423         525         559         6,746         7,184         587         625         8,172         8,017         711         757         756         640         6,499         561         565         7,213         7,269         628         632         8,736         8,804<														
52         5,145         6,388         448         556         5,754         7,145         501         622         6,969         8,654         606         753           53         5,575         6,490         485         565         6,236         7,259         543         632         7,554         8,792         657         765           54         5,947         6,668         517         580         6,651         7,489         579         649         8,055         9,035         701         786           55         6,030         6,423         525         559         6,746         7,184         587         625         8,172         8,701         711         757           56         6,449         6,499         561         565         7,213         7,269         628         632         8,736         8,804         760         766           57         7,098         6,973         618         607         7,939         7,800         691         679         9,616         9,447         837         822           58         7,764         7,095         675         617         8,683         7,935         755         690         10,516 <td>50</td> <td></td> <td>5,403</td> <td>356</td> <td>470</td> <td>4,572</td> <td>6,043</td> <td>398</td> <td>526</td> <td>5,537</td> <td>7,319</td> <td>482</td> <td>637</td>	50		5,403	356	470	4,572	6,043	398	526	5,537	7,319	482	637	
53         5,575         6,490         485         565         6,236         7,259         543         632         7,554         8,792         657         765           54         5,947         6,668         517         580         6,651         7,459         579         649         8,055         9,035         701         786           55         6,030         6,423         525         559         6,746         7,184         587         625         8,172         8,701         711         757           56         6,449         6,499         561         565         7,213         7,269         628         632         8,736         8,804         760         766           57         7,098         6,973         618         607         7,939         7,800         691         679         9,616         9,447         837         822           58         7,764         7,095         675         617         8,683         7,935         755         690         10,516         9,610         915         836           59         8,293         7,187         721         625         9,277         8,038         807         699         11,237 </td <td></td>														
54         5,947         6,668         517         580         6,651         7,459         579         649         8,055         9,035         701         786           55         6,030         6,423         525         559         6,746         7,184         587         625         8,172         8,701         711         757           56         6,449         6,499         561         565         7,213         7,269         628         632         8,736         8,804         760         766           57         7,098         6,973         618         607         7939         7,800         691         679         9,616         9,447         837         822           58         7,764         7,095         675         617         8,683         7,935         755         690         10,516         9,610         915         836           59         8,293         7,187         721         625         9,277         8,038         807         699         11,237         9,736         978         847           60         8,885         7,324         773         637         9,937         9,154         865         795         12,034 </td <td></td>														
56         6,449         6,499         561         565         7,213         7,269         628         632         8,736         8,804         760         766           57         7,098         6,973         618         607         7,939         7,800         691         679         9,616         9,447         837         822           58         7,764         7,095         675         617         8,683         7,935         755         690         10,516         9,610         915         836           59         8,293         7,187         721         625         9,277         8,038         807         699         11,237         9,736         978         847           60         8,885         7,324         773         637         9,937         9,134         865         795         12,034         11,905         10,47         10,36           61         9,513         7,499         828         652         10,639         9,353         926         814         12,885         12,191         1,121         1,061           62         10,074         7,938         876         691         11,267         9,900         980         861	54	5,947	6,668	517	580	6,651	7,459	579	649	8,055	9,035	701	786	
57         7,098         6,973         618         607         7,939         7,800         691         679         9,616         9,447         837         822           58         7,764         7,095         675         617         8,683         7,935         755         690         10,516         9,610         915         836           59         8,293         7,187         721         625         9,277         8,038         807         699         11,237         9,736         978         847           60         8,885         7,324         773         637         9,937         9,134         865         795         12,034         11,905         1,047         1,036         61         9,513         7,499         828         652         10,639         9,353         926         814         12,885         12,191         1,121         1,061         62         10,074         7,938         876         691         11,267         9,900         980         861         13,646         12,904         1,187         1,123         63         10,886         8,372         947         728         13,575         10,443         1,181         909         1,7693         13,613														
58         7,764         7,095         675         617         8,683         7,935         755         690         10,516         9,610         915         836           59         8,293         7,187         721         625         9,277         8,038         807         699         11,237         9,736         978         847           60         8,885         7,324         773         637         9,937         9,134         865         795         12,034         11,905         1,047         1,036           61         9,513         7,499         828         652         10,639         9,353         926         814         12,885         12,191         1,121         1,061           62         10,074         7,938         876         691         11,267         9,900         980         861         13,646         12,904         1,187         1,123           63         10,886         8,372         947         728         13,575         10,443         1,181         909         17,693         13,613         1,539         1,184           64         11,724         8,903         1,020         775         14,621         11,678         1,272														
60 8.885 7.324 773 637 9.937 9.134 865 795 12.034 11.905 1.047 1.036 61 9.513 7.499 828 652 10.639 9.353 926 814 12.885 12.191 1.121 1.061 62 10.074 7.938 876 691 11.267 9.900 980 861 13.646 12.904 1.187 1.123 63 10.886 8.372 947 728 13.575 10.443 11.81 909 17.693 13.613 1.539 11.84 64 11.724 8.903 10.020 775 14.621 11.678 1.272 10.16 19.058 15.682 1.658 13.64 65 12.441 9.483 10.82 825 15.516 12.742 1.350 11.09 20.225 17.343 17.60 15.09 66 13.334 9.764 11.60 849 16.630 14.377 1.447 1.251 21.677 20.503 18.86 17.84 67 14.232 10.960 12.238 954 18.666 15.549 16.24 13.553 25.065 21.774 2.181 18.94 68 15.243 12.316 13.266 10.71 19.991 17.922 17.39 1.559 26.844 25.414 2.335 2.211 69 16.255 13.741 1.414 11.95 22.366 20.422 19.46 17.77 30.831 29.252 2.682 2.545 70 17.277 14.220 1.503 1.237 24.883 22.572 2.165 1.964 35.109 33.299 3.054 2.897 71 19.907 15.222 1.732 1.324 28.245 23.580 2.457 2.051 39.557 34.421 3.441 2.995 72 22.721 15.721 1.977 1.368 33.062 25.120 2.876 2.185 46.883 37.163 4.079 3.233				675	617	8,683	7,935	755		10,516	9,610	915	836	
61 9,513 7,499 828 652 10,639 9,353 926 814 12,885 12,191 1,121 1,061 62 10,074 7,938 876 691 11,267 9,900 980 861 13,646 12,904 1,187 1,123 63 10,886 8,372 947 728 13,575 10,443 1,181 909 17,693 13,613 1,539 1,184 64 11,724 8,903 1,020 775 14,621 11,678 1,272 1,016 19,058 15,682 1,658 1,364 65 12,441 9,483 1,082 825 15,516 12,742 1,350 1,109 20,225 17343 1,760 1,509 66 13,334 9,764 1,160 849 16,630 14,377 1,447 1,251 2,677 20,503 1,886 1,784 67 14,232 10,960 1,238 954 18,666 15,549 1,624 1,353 25,065 21,774 2,181 1,894 68 15,243 12,316 1,326 1,071 19,991 17,922 1,739 1,559 26,844 25,414 2,335 2,211 69 16,255 13,741 1,414 1,195 22,366 20,422 1,946 1,777 30,831 29,252 2,682 2,545 70 17,277 14,220 1,503 1,237 24,883 22,572 2,165 1,964 35,109 33,299 3,054 2,897 71 19,907 15,222 1,732 1,324 28,245 23,580 2,457 2,051 39,557 34,421 3,441 2,995 72 22,721 15,721 1,977 1,368 33,062 25,120 2,876 2,185 46,883 37,163 4,079 3,233														
62   10,074   7,938   876   691   11,267   9,900   980   861   13,646   12,904   1,187   1,123   10,886   8,372   947   728   13,575   10,443   1,181   909   17,693   13,613   1,539   1,184   1,172   1,164   1,172   1,016   19,058   15,682   1,658   1,564   1,565   12,441   9,483   1,082   825   15,516   12,742   1,350   1,109   20,225   17,343   1,760   1,509   1,509   1,3334   9,764   1,160   849   16,630   14,377   1,447   1,251   21,677   20,503   1,886   1,784   1,784   1,232   10,960   1,238   954   18,666   15,549   1,624   1,353   25,065   21,774   2,181   1,894   1,684   1,5243   12,316   1,326   1,071   19,991   17,922   1,739   1,559   26,844   25,444   2,335   2,211   1,447														
64         II,724         8,903         I,020         775         I4,62I         II,678         I,272         I,016         I9,058         I5,682         I,658         I,364           65         I2,44I         9,483         I,082         825         I5,516         I2,742         I,350         I,109         20,225         I7,343         I,760         I,509           66         I3,334         9,764         I,160         849         I6,630         I4,377         I,447         I,251         21,677         20,503         I,886         I,784           67         I4,232         I0,960         I,238         954         I8,666         I5,549         I,624         I,353         25,065         21,774         2,181         I,894           68         I5,243         I2,316         I,326         I,071         I9,991         I7,922         I,739         I,559         26,844         25,414         2,335         2,211           69         I6,255         I3,741         I,414         I,195         22,366         20,422         I,946         I,777         30,831         29,252         2,682         2,545           70         I7,277         I4,220         I,503         I,237		10,074	7,938	876	691	II,267				13,646	12,904	1,187		
65   12,44    9,483   1,082   825   15,516   12,742   1,350   1,109   20,225   17,343   1,760   1,509   66   13,334   9,764   1,160   849   16,630   14,377   1,447   1,251   21,677   20,503   1,886   1,784   67   14,232   10,960   1,238   954   18,666   15,549   1,624   1,353   25,065   21,774   2,181   1,894   68   15,243   12,316   1,326   1,071   19,991   17,922   1,739   1,559   26,844   25,414   2,335   2,211   69   16,255   13,741   1,414   1,195   22,366   20,422   1,946   1,777   30,831   29,252   2,682   2,545   70   17,277   14,220   1,503   1,237   24,883   22,572   2,165   1,964   35,109   33,299   30,54   2,897   71   19,907   15,222   1,732   1,324   28,245   23,580   2,457   2,051   39,557   34,421   3,441   2,995   72   22,721   15,721   1,977   1,368   33,062   25,120   2,876   2,185   46,883   37,163   4,079   3,233														
67   14,232   10,960   1,238   954   18,666   15,549   1,624   1,353   25,065   21,774   2,181   1,894   68   15,243   12,316   1,326   1,071   19,991   17,922   1,739   1,559   26,844   25,414   2,335   2,211   69   16,255   13,741   1,414   1,195   22,366   20,422   1,946   1,777   30,831   29,252   2,682   2,545   70   17,277   14,220   1,503   1,237   24,883   22,572   2,165   1,964   35,109   33,299   3,054   2,897   71   19,907   15,222   1,732   1,324   28,245   23,580   2,457   2,051   39,557   34,421   3,441   2,995   72   22,721   15,721   1,977   1,368   33,062   25,120   2,876   2,185   46,883   37,163   4,079   3,233														
68         I5,243         I2,316         I,326         I,071         I9,991         I7,922         I,739         I,559         26,844         25,414         2,335         2,21I           69         I6,255         I3,741         I,414         I,195         22,366         20,422         I,946         I,777         30,83I         29,252         2,682         2,545           70         I7,277         I4,220         I,503         I,237         24,883         22,572         2,165         I,964         35,109         33,299         3,054         2,897           71         I9,907         I5,222         I,732         I,324         28,245         23,580         2,457         2,05I         39,557         34,42I         3,44I         2,995           72         22,72I         I5,72I         I,977         I,368         33,062         25,120         2,876         2,185         46,883         37,163         4,079         3,233		13,334			849	16,630	14,377			21,677		1,886		
69         I6,255         I3,74I         I,414         I,195         22,366         20,422         I,946         I,777         30,83I         29,252         2,682         2,545           70         I7,277         I4,220         I,503         I,237         24,883         22,572         2,165         I,964         35,109         33,299         3,054         2,897           71         I9,907         I5,222         I,732         I,324         28,245         23,580         2,457         2,05I         39,557         34,42I         3,44I         2,995           72         22,72I         I5,72I         I,977         I,368         33,062         25,120         2,876         2,185         46,883         37,163         4,079         3,233														
70         I7,277         I4,220         I,503         I,237         24,883         22,572         2,165         I,964         35,109         33,299         3,054         2,897           71         I9,907         I5,222         I,732         I,324         28,245         23,580         2,457         2,051         39,557         34,421         3,441         2,995           72         22,721         I5,721         I,977         I,368         33,062         25,120         2,876         2,185         46,883         37,163         4,079         3,233														
72 22,721 15,721 1,977 1,368 33,062 25,120 2,876 2,185 46,883 37,163 4,079 3,233	70	17,277	14,220	1,503	1,237	24,883	22,572	2,165	1,964	35,109	33,299	3,054	2,897	
,,	72 73	25,759	15,721	1,977 2,24I	1,366 1,430	38,284	26,258	2,676 3,331	2,185	54,838	38,845	4,079 4,771	3,380	
74         27,054         17,143         2,354         1,491         40,208         27,393         3,498         2,383         57,594         40,526         5,011         3,526	74	27,054					27,393		2,383	57,594	40,526			

#### Remark

- I. The premium amount shown does not include levy collected by the Insurance Authority.
- 2. Premium corresponding to a plan level is determined based on the gender and / or age of the Person Insured at policy commencement and at the time of renewal upon each anniversary date of the policy.
- ${\it 3. } \ \ \, \text{Cigna Healthcare reserves the right to revise the premium of each policy upon renewal.}$

		Cancer Benefit (Smoker)												
Mode	Plan/					Plan 2				Plan 3				
B	Age	Ar	nual	Мо	nthly	Ar	nual	Mo	onthly	Ar	nual	Mo	onthly	
D														
20														
1														
22														
23														
24         1849         2.95         181         187         2.287         2.481         190         20         2.756         2.927         240         245           25         1846         2.229         166         200         2.299         2.266         197         2.23         2.246         308         2.98         2.99         2.96           27         1888         2.243         195         2.245         197         2.245         197         2.245         197         2.245         197         2.245         126         2.266         2.276         2.25         2.286         2.276         2.29         2.596         2.276         2.25         2.287         2.297         2.991         3.591         2.26         2.272         2.982         3.207         3.577         2.983         3.000         3.577         2.981         3.000         3.077         3.984         3.000         3.577         2.984         3.000         3.577         2.94         3.00         3.577         2.94         3.00         3.577         2.94         3.00         3.577         2.94         3.00         3.577         2.94         3.00         3.577         2.94         3.50         3.94         2.252														
26	24			161				190	210			240		
27	25	1,845	2,204	161	192	2,183	2,466	190	215	2,750	2,987	239	260	
28	26	1,909	2,295	166	200	2,259	2,566	197	223	2,846	3,108	248	270	
29														
No.   2040   2,788   177														
1														
32         Zulis         2.970         B84         2.88         2.502         3.322         218         2.99         3.162         4.024         274         3.30           33         2.281         3.39         190         2.77         2.280         3.567         2.24         300         3.250         4.321         283         3.76           34         2.264         3.364         197         2.23         2.679         4.70         240         3.375         4.557         2.24         3.96           36         2.422         3.837         2.21         3.54         2.8665         4.292         2.49         3.73         3.60         5.98         3.47         4.88         3.02         4.82         2.77         4.20         3.499         5.366         3.04         469         4.409         6.535         3.84         459         3.37         3.84         459         4.409         4.60         5.00         3.00         4.82         5.50         4.40         3.50         4.82         4.292         2.91         3.30         5.44         4.91         7.573         4.28         6.99         3.12         4.52         3.30         4.42         6.80         3.50 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>														
33         2,88         3,89         190         277         2,580         3,567         224         30         3,250         4,321         283         3,76           34         2,244         33,64         197         293         2,679         3,782         233         327         33,75         4,587         294         396           35         2,229         3,604         203         34         2,255         4,030         240         351         3,471         4,881         302         425           36         2,427         3,837         2,068         4,825         297         420         3,99         3,396         304         469         6,535         384         452           38         3,130         3,189         2,722         481         3,702         2,804         4,693         7,000         406         612           39         3,798         5,589         287         486         5,001         5,001         5,001         4,662         3,001         662         5,001         4,662         3,001         6,001         3,502         6,001         4,422         6,038         3,600         578         5,288         8,040         4,544														
34         2,264         33.64         197         293         2,679         13.762         23.33         327         3.375         4.587         294         306           36         2,422         3857         21         354         2,865         4,292         249         373         360         5,088         314         452           37         2,958         4,825         257         420         3,499         5,396         304         469         4,409         6,535         384         559           38         3,130         5,199         272         491         3,702         5,804         322         505         4665         7,000         406         612           39         3,286         5,599         287         486         3,501         6,628         3500         578         2,528         8,040         454         669           41         3,621         6,649         332         577         4,520         7,211         3,74         627         5,41         8,754         477         760           42         3,821         6,629         333         577         7,4520         7,415         3,73         627         5,41 <td></td>														
35         2,329         3,604         2,03         314         2,275         4,000         240         351         3,471         4,881         302         4,25           36         2,422         3,837         21         334         2,865         4,292         249         3,75         5,610         5,198         314         452           37         2,958         4,825         257         420         3,499         5,396         304         469         6,553         344         599           38         3,130         5,1989         277         491         3,002         5,935         300         466         612         339         5,44         4,94         7,775         428         659           40         3,522         5,955         300         516         4,42         66,538         350         578         5,288         8,640         454         699           41         3,631         6,646         316         561         4,295         7,211         374         677         5,41         8,744         477         760         473         4,95         7,31         4,81         495         7,81         4,95         7,93         4,45 <td></td>														
37         2,958         4,825         257         420         3,99         5,396         304         4,69         4,409         6,533         384         569           38         3,130         5,189         272         431         3,702         5,803         505         4,663         7,707         428         659           40         3,502         5,935         305         516         4,42         6,638         360         578         5,218         8,040         454         699           41         3,631         6,646         316         561         4,429         2,711         374         627         5,411         8,734         471         700           42         3,821         6,629         332         577         4,520         7,415         393         645         5,641         8,734         471         700           43         4,075         6,730         355         596         4,820         7,527         419         6555         6,073         9,16         528         793         444         4,542         6,977         378         607         9,450         555         302         24         455         5,569         4,607 <td></td>														
38         3,320         5,189         227         481         3,702         5,804         322         505         4,665         703,00         406         612           39         3,298         5,589         287         486         3,901         6,252         339         544         4,914         7,573         428         669           41         3,651         6,446         316         561         4,295         7211         374         627         5,411         8,734         471         760           42         3,821         6,629         332         577         4,520         7,415         393         645         5,694         495         781           43         4,075         6,730         355         586         4,820         7,527         419         655         6,073         9,16         528         793           44         4,342         6,977         3,78         607         5,156         7,803         447         679         6,470         9,450         653         822           45         5,056         7,804         480         607         4,918         6,302         9,72         788         3,92         9,728 <td>36</td> <td>2,422</td> <td>3,837</td> <td>211</td> <td>334</td> <td>2,865</td> <td>4,292</td> <td>249</td> <td>373</td> <td>3,610</td> <td>5,198</td> <td>314</td> <td>452</td>	36	2,422	3,837	211	334	2,865	4,292	249	373	3,610	5,198	314	452	
19	37	2,958	4,825	257	420	3,499	5,396	304	469	4,409	6,535	384	569	
40	38	3,130	5,189	272	451	3,702	5,804	322	505	4,663	7,030	406	612	
41	39	3,298	5,589	287	486	3,901	6,252	339	544	4,914	7,573	428	659	
42         3,821         6,629         332         577         4,520         7,415         393         645         5,694         8,982         495         781           43         4,075         6,730         6,730         355         586         4,820         7,527         419         655         6,073         9,16         528         793           44         4,342         6,977         378         607         5,136         7803         447         6,79         6,470         9,450         565         822           45         5,056         7,896         440         687         5,979         8,370         520         728         7532         9,726         655         846           46         5,344         8,203         468         740         6,566         9,020         573         785         8,297         10,480         722         912           48         6,040         8,878         525         772         7,144         9,412         622         819         9,000         10,936         783         991           49         6,404         9,206         557         801         7,576         9,757         659         849 <td>40</td> <td></td>	40													
43 4,075 6,730 355 586 4,820 7,527 449 655 6,073 9,16 528 793 44 4,342 6977 378 607 5,136 7,803 447 679 6,470 9,450 563 822 45 5,056 7,896 440 687 5,979 8,370 520 728 7,532 9,726 655 846 46 5,384 8,203 448 740 6,586 9,902 573 785 8,297 10,480 722 912 48 6,040 8,878 5,25 772 7,144 9,412 622 819 9,000 10,936 783 951 49 6,404 9,206 557 801 7,576 9,757 659 849 9,545 11,356 830 986 50 7,654 10,500 666 9,4 9,054 11,129 788 968 11,406 12,299 992 11,25 51 8,189 10,949 712 9,53 9,686 11,606 843 1,010 12,203 13,485 10,62 11,73 52 8,766 11,259 763 980 10,369 11,935 902 10,38 13,064 13,667 13,36 12,16 13,41 14,14 14,														
444         4,342         6,977         378         607         5,136         7,803         447         679         6,470         9,450         563         822           45         5,056         7,896         440         687         5,979         8,370         520         728         7552         9,726         655         846           46         5,384         8,203         488         744         6,568         8,694         554         756         8,023         10,100         698         879           47         5,568         8,509         484         740         6,586         90,20         573         785         8,297         10,480         722         912           48         6,040         8,878         525         777         7,444         9,412         622         819         9,000         10,936         785         991           49         6,404         9,206         657         801         7576         975         699         849         9,545         11,336         830         966           50         7,654         10,500         666         914         9,054         11,328         1,020         1,133         1,														
45         5,056         7,896         440         687         5,979         8,370         520         728         7,532         9,726         655         846           46         5,384         8,203         468         714         6,586         9,020         573         785         8,297         10,480         722         912           48         6,040         8,878         525         772         7,144         9,412         622         819         9,000         10,936         783         951           49         6,404         9,206         557         801         7,576         699         849         9,545         11,336         830         986           50         7,654         10,500         666         914         9,054         111,29         788         968         11,406         12,929         992         11,25           51         8,189         10,949         712         953         9,686         11,606         845         1,010         12,203         13,485         1,062         11,73           52         8,766         11,239         763         980         10,359         11,927         962         1,038         15,064 </td <td></td>														
46 5384 8.203 468 714 6.368 8.694 554 756 8.023 10,100 698 879 47 5,568 8.509 484 740 6.586 9,020 573 785 8.297 10,480 722 912 48 6,040 8.878 525 772 7144 9412 622 819 9,000 10,936 783 991 49 6,404 9,206 557 801 7,576 9,757 659 849 9,545 11,336 830 986 50 7,654 10,500 666 914 9,054 11,129 788 968 11,406 12,929 992 11,25 51 81,889 10,949 712 953 9,886 11,606 843 10,10 12,203 13,485 10,62 11,73 52 8,766 11,259 763 980 10,369 11,935 902 10,38 13,064 13,867 10,137 1,206 53 9,351 11,415 814 993 11,059 12,707 962 11,066 13,932 15,336 12,12 13,344 54 10,243 11,645 891 10,15 12,116 12,962 10,54 11,128 15,265 15,644 13,28 13,61 55 10,343 11,381 900 990 12,235 13,273 1,064 11,55 15,414 16,563 13,41 1,441 56 12,278 12,595 10,68 10,96 14,523 14,886 12,64 12,95 18,297 18,743 15,92 16,51 57 12,719 12,915 10,07 11,24 15,045 15,653 13,09 13,28 18,954 19,217 16,49 16,72 58 14,032 13,133 1,221 11,43 16,598 16,481 1,444 1,434 20,911 21,563 18,19 18,76 59 15,120 13,471 13,15 172 17,884 16,906 15,566 14,71 22,531 22,120 19,60 19,94 60 16,14 15,565 14,02 18,8 19,061 17,801 16,58 15,44 20,14 27,356 2,272 2,380 61 17,523 14,028 15,25 12,20 20,728 19,657 1,803 1,710 26,14 27,356 2,272 2,380 64 24,404 20,996 2,123 18,21 32,32 18,21 28,21 28,21 29,50 1,347 1,35 1,35 2,33 2,34 2,40 2,40 4 20,997 3,562 2,399 2,696 64 24,404 20,996 2,123 18,21 32,32 1,81 2,31 2,32 1,84 3,33 2,33 2,34 2,40 4 20,997 3,562 2,399 3,399 2,696 64 24,404 20,996 2,123 18,21 32,32 1,82 2,34 3,42 2,464 50,141 38,239 4,362 3,327 6,89 2,770 3,88 1 2,299 3,38 2,399 4,362 3,337 2,599 3,399 4,360 3,399 2,599 3,399 4,360 3,399 3,398 2,399 4,361 2,399 4,360 3,399 3,398 2,399 3,398 2,399 3,398 2,399 3,398 2,399 3,398 2,399 3,398 2,399 3,398 2,399 3,398 2,399 3,398 2,399 3,398 2,399 3,398 2,399 3,398 2,399 3,399 2,599 3,399 3,398 2,399 3,398 2,399 3,39														
47 5.568 8.509 484 740 6.586 9.020 573 785 8.297 10,480 722 912 48 6.040 8.878 525 772 7144 9.412 622 819 9.000 10,936 783 951 49 6.404 9.206 557 801 75.76 9.757 659 849 9.545 11,336 830 986 50 7.654 10,500 666 914 9.054 11,129 788 968 11,406 12,929 992 11,25 51 8.189 10,949 712 953 9.686 11,606 843 10,100 12,203 13,485 10,602 11,73 52 8.766 11,259 763 980 10,369 11,935 902 10,38 13,064 13,867 11,37 1,206 53 9.351 11,415 814 993 11,059 12,707 962 11,06 13,932 15,336 12,12 1,334 54 10,243 11,645 891 10,13 12,116 12,962 10,54 11,28 15,265 15,644 13,38 1,361 55 10,343 11,381 900 990 12,235 13,273 10,64 11,55 15,414 16,563 13,41 1,441 56 12,278 12,595 10,68 10,96 14,523 14,886 12,64 12,95 18,297 18,743 15,92 16,31 57 12,719 12,915 11,07 11,24 15,045 15,263 13,09 13,28 18,954 19,217 16,49 16,72 58 14,032 13,133 1,221 11,43 16,598 16,481 14,44 14,34 20,91 21,563 18,19 18,76 59 15,200 13,471 13,15 11,72 17,884 16,906 15,56 14,71 22,53 12,120 1,960 19,24 60 16,114 13,655 14,02 11,88 19,061 17,801 16,58 15,40 24,014 23,820 20,89 20,72 61 17,523 14,028 15,25 12,20 20,728 19,657 18,03 17,10 26,114 23,820 20,89 20,72 61 17,523 14,028 15,25 12,20 20,728 19,657 18,03 17,10 26,114 23,83 2,866 2,521 63 19,919 15,894 1,733 1,383 26,382 22,270 2,295 19,37 35,622 30,991 30,99 2,666 64 21,443 16,701 18,66 14,53 28,400 23,403 24,395 20,820 21,22 18,11 32,338 28,837 32,866 2,521 66 24,404 20,926 21,23 18,21 32,321 27,706 2,812 24,10 43,640 37,402 5,995 40,12 70 33,913 23,311 2,950 2,031 48,842 32,990 4,249 2,870 68,913 46,112 5,995 40,12 71 38,831 24,973 3,378 2,773 55,093 35,431 49,59 40,90 57,00 7,905 44,500 7,905 44,500 7,905 7,300 7,3														
48														
50         7.654         10,500         666         914         90.54         II.129         788         968         II.406         12,929         992         I.125           51         8,189         10,949         712         953         9,686         II.606         843         1,010         12,203         13,485         1,062         1,173           52         8,766         II.259         763         980         10,369         II.935         902         1,038         13,064         13,867         1,137         1,206           53         9,351         II.415         814         993         II.059         12,707         962         1,106         13,932         15,336         1,212         1,334           54         10,243         II.645         891         1,013         12,116         12,962         1,054         1,128         15,265         15,644         1,328         1,361           55         10,343         II.381         900         990         12,235         1,4886         1,264         1,295         18,297         18,743         1,592         1,631           56         12,278         12,295         1,068         1,096         14,523 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>														
51         8,189         10,949         712         953         9,686         II,606         843         LOIO         12,203         13,485         LO62         LI73           52         8,766         II,259         763         980         10,369         II,935         902         L038         13,064         13,867         L137         L206           53         9,351         II,415         814         993         II,059         12,707         962         L106         13,932         15,336         L122         L334           54         10,243         II,645         891         L015         12,16         L1965         15,644         I,6563         L3,21         L334           55         10,343         II,381         900         990         12,2235         13,273         1,064         L155         15,414         16,563         1,341         L441           56         12,278         12,595         1,068         1,096         14,523         14,886         1,264         1,295         18,297         18,743         1,592         1,631           57         12,719         12,915         1,107         11,124         15,045         15,263         1,309 <td< td=""><td>49</td><td>6,404</td><td>9,206</td><td>557</td><td>801</td><td>7,576</td><td>9,757</td><td>659</td><td>849</td><td>9,545</td><td>II,336</td><td>830</td><td>986</td></td<>	49	6,404	9,206	557	801	7,576	9,757	659	849	9,545	II,336	830	986	
52         8.766         II,259         763         980         IO,369         II,935         902         I,038         I3,064         I5,867         I,137         I,206           53         9,351         II,416         814         993         II,059         I2,707         962         I,106         I3,932         I5,336         I,212         I,334           54         IO,243         II,645         891         I,103         I2,116         I2,962         I,064         I1,28         I5,265         I5,644         I,328         I,361           55         IO,343         II,381         900         990         I2,2255         I3,273         I,064         I,155         I5,444         I6,563         I,341         I,441           56         I2,278         I2,595         I,068         I,096         I4,523         I4,886         I,264         I,295         I8,297         I8,743         I,592         I,631           57         I2,719         I2,915         I,107         I1,24         I5,045         I5,263         I3,099         I3,288         I8,954         I9,217         I,649         I,672           58         I4,032         I3,313         I,221         I,443	50	7,654	10,500	666	914	9,054	11,129	788	968	II,406	12,929	992	1,125	
53         9,351         II,415         814         993         II,059         12,707         962         II,06         I3,932         I5,336         I,212         I,334           54         IO,243         II,645         891         IO,13         I2,116         I2,962         I,054         II,128         I5,265         I5,644         I,328         I,361           55         IO,343         II,381         900         990         I2,235         I3,273         I,064         I,155         I5,414         I6,656         I3,41         I,441           56         I2,278         I2,595         I,068         I,096         I4,523         I4,886         I,295         I82,97         I8,743         I,592         I,631           57         I2,719         I2,915         II,07         I1,24         I5,045         I5,263         I3,09         I3,288         I8,954         19,217         I6,49         I6,72           58         I4,032         I3,313         I,221         I,143         I6,598         I6,481         I,444         I,434         2,091         21,565         I,819         I,876           59         I5,120         I3,471         I,315         I,172         I7,884	51	8,189					II,606	843	1,010	12,203				
54         10,243         II,645         891         I,013         12,116         12,962         1,054         I,128         15,265         15,644         I,328         I,361           55         10,343         II,381         900         990         12,235         13,273         1,064         I,155         15,414         16,563         I,341         I,441           56         12,278         12,595         1,068         1,096         14,523         14,886         1,264         1,295         18,297         18,743         1,592         1,631           57         12,719         12,915         1,107         11,24         15,045         15,263         1,309         1,328         18,954         19,217         1,649         1,672           58         14,052         13,133         1,221         1,143         16,598         16,481         1,444         1,434         2,091         2,1563         1,819         1,876           59         15,120         13,471         1,315         1,172         17,884         16,906         1,556         1,471         22,531         22,120         1,960         1,924           60         16,114         13,565         1,402         1,188									1					
55         I0.343         II.38I         900         990         I2.235         I3.273         I.064         I.155         I5.4I4         I6.563         I.34I         I.44I           56         I2.278         I2.595         I.068         I.096         I4.523         I4.886         I.264         I.295         I8.297         I8.743         I.592         I.63I           57         I2.719         I2.915         II.07         II.124         I5.045         I5.263         I.309         I3.288         I8.954         I9.217         I6.49         I.672           58         I4.032         I3.333         I.221         I.143         I6.598         I6.48I         I.444         I.434         20.9II         21.563         I.819         I.876           59         I5.120         I3.471         I.315         I.172         I7.884         I6.906         I.556         I.47I         22.53I         22.120         1.960         1.924           60         I6.II.4         I3.6555         I.402         I.188         19.061         I7.801         I.658         I.549         24.014         23.820         2.072         2.380           61         I7.523         I4.028         I.525         I.220<														
56         12,278         12,595         1,068         1,096         14,523         14,886         1,264         1,295         18,297         18,743         1,592         1,631           57         12,719         12,915         1,107         1,124         15,045         15,263         1,309         1,328         18,954         19,217         1,649         1,672           58         14,032         13,133         1,221         1,143         16,598         16,481         1,444         1,434         20,911         21,563         1,819         1,876           59         15,120         13,471         1,315         1172         17,884         16,906         1,556         1,471         22,531         22,120         1,960         1,924           60         16,114         13,5655         1,402         1,188         19,061         17,801         1,658         1,549         24,014         23,820         2,089         2,072           61         17,523         14,028         1,525         1,220         20,728         19,657         1,803         1,710         26,114         27,356         2,272         2,380           62         18,420         1,4885         1,603         1,293<														
57         12,719         12,915         1,107         1,124         15,045         15,263         1,309         1,328         18,954         19,217         1,649         1,672           58         14,032         13,133         1,221         1,143         16,598         16,481         1,444         1,434         20,911         21,563         1,819         1,876           59         15,120         13,471         1,315         1,172         17,884         16,906         1,556         1,471         22,531         22,120         1,960         1,924           60         16,114         13,655         1,402         1,188         19,061         1,801         1,658         1,549         24,014         23,820         2,089         2,072           61         175,23         14,028         1,525         1,220         20,728         19,657         1,803         1,710         26,114         27,356         2,272         2,380           62         18,420         14,859         1,603         1,293         24,395         20,820         2,122         1,811         32,938         28,973         2,866         2,521           63         19,99         15,894         1,733         1,383 <td></td>														
58         14,032         13,133         1,221         1,143         16,598         16,481         1,444         1,434         20,911         21,563         1,819         1,876           59         15,120         13,471         1,315         1,172         17,884         16,906         1,556         1,471         22,531         22,120         1,960         1,924           60         16,114         13,655         1,402         1,188         19,061         17,801         1,658         1,549         24,014         23,820         2,089         2,072           61         17,523         14,028         1,525         1,220         20,728         19,657         1,803         1,710         26,114         27,356         2,272         2,380           62         18,420         14,859         1,603         1,293         24,395         20,820         2,122         1,811         32,938         28,973         2,866         2,521           63         19,919         15,894         1,733         1,383         26,382         22,270         2,295         1,937         35,622         30,991         3,099         2,696           64         21,443         16,701         1,866         1,453<														
59         15,120         13,471         1,315         1,172         17,884         16,906         1,556         1,471         22,531         22,120         1,960         1,924           60         16,114         13,655         1,402         1,188         19,061         17,801         1,658         1,549         24,014         23,820         2,089         2,072           61         17,523         14,028         1,525         1,220         20,728         19,657         1,803         1,710         26,114         27,356         2,272         2,380           62         18,420         14,859         1,603         1,293         24,395         20,820         2,122         1,811         32,938         28,973         2,866         2,521           63         19,919         15,894         1,733         1,383         26,382         22,270         2,295         1,937         35,622         30,991         3,099         2,696           64         21,443         16,701         1,866         1,453         28,400         23,403         2,471         2,036         38,347         32,568         3,336         2,833           65         22,912         18,473         1,993         1,607<														
60         16,114         13,655         1,402         1,188         19,061         17,801         1,658         1,549         24,014         23,820         2,089         2,072           61         17,523         14,028         1,525         1,220         20,728         19,657         1,803         1,710         26,114         27,356         2,272         2,380           62         18,420         14,859         1,603         1,293         24,395         20,820         2,122         1,811         32,938         28,973         2,866         2,521           63         19,919         15,894         1,733         1,383         26,382         22,270         2,295         1,937         35,622         30,991         3,099         2,696           64         21,443         16,701         1,866         1,453         28,400         23,403         2,471         2,036         38,347         32,568         3,336         2,833           65         22,912         18,473         1,993         1,607         30,345         25,885         2,640         2,252         40,972         36,022         3,565         3,134           66         24,404         20,926         2,123         1,821<														
62         18,420         14,859         1,603         1,293         24,395         20,820         2,122         1,811         32,938         28,973         2,866         2,521           63         19,919         15,894         1,733         1,383         26,382         22,270         2,295         1,937         35,622         30,991         3,099         2,696           64         21,443         16,701         1,866         1,453         28,400         23,403         2,471         2,036         38,347         32,568         3,336         2,833           65         22,912         18,473         1,993         1,607         30,345         25,885         2,640         2,252         40,972         36,022         3,565         3,134           66         24,404         20,926         2,123         1,821         32,321         27,706         2,812         2,410         43,640         37,402         3,797         3,254           67         25,884         21,391         2,252         1,861         36,112         28,324         3,142         2,464         50,141         38,239         4,362         3,327           68         27,547         22,054         2,397         1,919<														
63         19,919         15,894         1,733         1,383         26,382         22,270         2,295         1,937         35,622         30,991         3,099         2,696         64         21,443         16,701         1,866         1,453         28,400         23,403         2,471         2,036         38,347         32,568         3,336         2,833         65         22,912         18,473         1,993         1,607         30,345         25,885         2,640         2,252         40,972         36,022         3,565         3,134           66         24,404         20,926         2,123         1,821         32,321         27,706         2,812         2,410         43,640         37,402         3,797         3,254         67         25,884         21,391         2,252         1,861         36,112         28,324         3,142         2,464         50,141         38,239         4,362         3,327         68         27,547         22,054         2,397         1,919         38,435         30,185         3,344         2,626         53,368         41,494         4,643         3,610         69         29,197         22,698         2,540         1,975         42,803         32,085         3,724         2,791 </td <td>61</td> <td>17,523</td> <td>14,028</td> <td>1,525</td> <td>1,220</td> <td>20,728</td> <td>19,657</td> <td>1,803</td> <td>1,710</td> <td>26,114</td> <td>27,356</td> <td>2,272</td> <td>2,380</td>	61	17,523	14,028	1,525	1,220	20,728	19,657	1,803	1,710	26,114	27,356	2,272	2,380	
64         21,443         16,701         1,866         1,453         28,400         23,403         2,471         2,036         38,347         32,568         3,336         2,833           65         22,912         18,473         1,993         1,607         30,345         25,885         2,640         2,252         40,972         36,022         3,565         3,134           66         24,404         20,926         2,123         1,821         32,321         27,706         2,812         2,410         43,640         37,402         3,797         3,254           67         25,884         21,391         2,252         1,861         36,112         28,324         3,142         2,464         50,141         38,239         4,362         3,327           68         27,547         22,054         2,397         1,919         38,435         30,185         3,344         2,626         53,368         41,494         4,643         3,610           69         29,197         22,698         2,540         1,975         42,803         32,085         3,724         2,791         60,915         44,850         5,300         3,902           70         33,913         23,341         2,950         2,031<	62	18,420	14,859	1,603	1,293	24,395	20,820	2,122	1,811	32,938	28,973	2,866	2,521	
65         22,912         18,473         1,993         1,607         30,345         25,885         2,640         2,252         40,972         36,022         3,565         3,134           66         24,404         20,926         2,123         1,821         32,321         27,706         2,812         2,410         43,640         37,402         3,797         3,254           67         25,884         21,391         2,252         1,861         36,112         28,324         3,142         2,464         50,141         38,239         4,362         3,327           68         27,547         22,054         2,397         1,919         38,435         30,185         3,344         2,626         53,368         41,494         4,643         3,610           69         29,197         22,698         2,540         1,975         42,803         32,085         3,724         2,791         60,915         44,850         5,300         3,902           70         33,913         23,341         2,950         2,031         48,842         32,990         4,249         2,870         68,913         46,112         5,995         4,012           71         38,831         24,973         3,831         2,173<														
66         24,404         20,926         2,123         1,821         32,321         27,706         2,812         2,410         43,640         37,402         3,797         3,254           67         25,884         21,391         2,252         1,861         36,112         28,324         3,142         2,464         50,141         38,239         4,362         3,327           68         27,547         22,054         2,397         1,919         38,435         30,185         3,344         2,626         53,368         41,494         4,643         3,610           69         29,197         22,698         2,540         1,975         42,803         32,085         3,724         2,791         60,915         44,850         5,300         3,902           70         33,913         23,341         2,950         2,031         48,842         32,990         4,249         2,870         68,913         46,112         5,995         4,012           71         38,831         24,973         3,378         2,173         55,093         35,431         4,793         3,082         77,154         49,619         6,712         4,317           72         44,035         26,649         3,831         2,318<														
67         25,884         21,391         2,252         1,861         36,112         28,324         3,142         2,464         50,141         38,239         4,362         3,327           68         27,547         22,054         2,397         1,919         38,435         30,185         3,344         2,626         53,368         41,494         4,643         3,610           69         29,197         22,698         2,540         1,975         42,803         32,085         3,724         2,791         60,915         44,850         5,300         3,902           70         33,913         23,341         2,950         2,031         48,842         32,990         4,249         2,870         68,913         46,112         5,995         4,012           71         38,831         24,973         3,378         2,173         55,093         35,431         4,793         3,082         77,154         49,619         6,712         4,317           72         44,035         26,649         3,831         2,318         64,075         37,392         5,575         3,253         90,859         52,070         7,905         4,530           73         49,594         29,803         4,315         2,593<														
68         27,547         22,054         2,397         1,919         38,435         30,185         3,344         2,626         53,368         41,494         4,643         3,610           69         29,197         22,698         2,540         1,975         42,803         32,085         3,724         2,791         60,915         44,850         5,300         3,902           70         33,913         23,341         2,950         2,031         48,842         32,990         4,249         2,870         68,913         46,112         5,995         4,012           71         38,831         24,973         3,378         2,173         55,093         35,431         4,793         3,082         77,154         49,619         6,712         4,317           72         44,035         26,649         3,831         2,318         64,075         37,392         5,575         3,253         90,859         52,070         7,905         4,530           73         49,594         29,803         4,315         2,593         73,707         39,842         6,413         3,466         105,578         54,074         9,185         4,704														
69         29,197         22,698         2,540         1,975         42,803         32,085         3,724         2,791         60,915         44,850         5,300         3,902           70         33,913         23,341         2,950         2,031         48,842         32,990         4,249         2,870         68,913         46,112         5,995         4,012           71         38,831         24,973         3,378         2,173         55,093         35,431         4,793         3,082         77,154         49,619         6,712         4,317           72         44,035         26,649         3,831         2,318         64,075         37,392         5,575         3,253         90,859         52,070         7,905         4,530           73         49,594         29,803         4,315         2,593         73,707         39,842         6,413         3,466         105,578         54,074         9,185         4,704														
70         33,913         23,341         2,950         2,031         48,842         32,990         4,249         2,870         68,913         46,112         5,995         4,012           71         38,831         24,973         3,378         2,173         55,093         35,431         4,793         3,082         77,154         49,619         6,712         4,317           72         44,035         26,649         3,831         2,318         64,075         37,392         5,575         3,253         90,859         52,070         7,905         4,530           73         49,594         29,803         4,315         2,593         73,707         39,842         6,413         3,466         105,578         54,074         9,185         4,704														
71         38,831         24,973         3,378         2,173         55,093         35,431         4,793         3,082         77,154         49,619         6,712         4,317           72         44,035         26,649         3,831         2,318         64,075         37,392         5,575         3,253         90,859         52,070         7,905         4,530           73         49,594         29,803         4,315         2,593         73,707         39,842         6,413         3,466         105,578         54,074         9,185         4,704														
72     44,035     26,649     3,83I     2,3I8     64,075     37,392     5,575     3,253     90,859     52,070     7,905     4,530       73     49,594     29,803     4,3I5     2,593     73,707     39,842     6,4I3     3,466     105,578     54,074     9,185     4,704														
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7/8,4 686,5 / 70,000   401,011   EEC,C   UEO,0   200,1   000,2   200,4   400,01   E	74	51,743	30,894	4,502	2,688	76,901	41,302	6,690	3,593	110,154	56,057	9,583	4,877	

- I. The premium amount shown does not include levy collected by the Insurance Authority.
- 2. Premium corresponding to a plan level is determined based on the gender and / or age of the Person Insured at policy commencement and at the time of renewal upon each anniversary date of the policy.
- ${\it 3. \ \ Cigna\ Healthcare\ reserves\ the\ right\ to\ revise\ the\ premium\ of\ each\ policy\ upon\ renewal.}$

## **Important Information**

The product information in this leaflet does not represent the full terms of the policy and the full terms can be found in the policy document.

## **Medical Underwriting**

Medical underwriting is waived except for policies with Cancer Benefit, where simplified underwriting is required.

#### Renewal

This Policy shall be effective for an initial period of twelve (I2) Calendar Months and thereafter renewable for successive twelve (I2) Calendar Months each, at such premium rate and on such term as the Company determine at the time of each renewal. The policy will expire on the anniversary date if the policy is not renewed.

#### **Mis-statement**

If the age, sex, smoking habit and/or the class of risk of the Person Insured has been mis-stated and the Person Insured would still be eligible for insurance coverage under this Policy, we shall adjust the Premiums payable under this Policy based on the correct age, sex, smoking habit and/or the class of risk.

If the age, sex, smoking habit and/or the class of risk of the Person Insured has been mis-stated and the Person Insured would not have been eligible for insurance coverage under this Policy, the coverage provided by this Policy to such Person Insured would be void for the period during which the Person Insured is ineligible for coverage under this Policy and the liability of the Company during the period within which the Person Insured is not eligible for coverage shall be limited to a refund, upon written request, of that part of Premium paid for such period without interest provided always that where there is fraud on the part of the Person Insured and/or the Policyholder, no Premiums paid shall be refunded. The Company retains the right to recover any relevant claims previously paid hereunder.

### **Benefit Payment**

We shall pay the benefit amount to you or (if you are not living at the time of payment) to your estate, in Hong Kong dollars without interest.

### **Termination Conditions**

The Policy shall terminate forthwith upon the occurrence of the earliest of the following events:

- **a.** the Anniversary Date on or the first Anniversary Date immediately following the Person Insured's 75th birthday;
- **b.** the death of the Person Insured;
- c. the Policy is cancelled by the Policyholder by giving not less than 30 days' notice in writing to the Company;
- **d.** the Policy is cancelled by the Company due to any misstatement in the application or declaration, fraud, any applicable sanctions rules or regulatory reasons;
- e. the Policy is not renewed; or
- f. at the end of a Grace Period when the Premium payable or any part thereof remains unpaid.

## **Premium Level and Non-Payment of Premium**

The Premium is determined based on the age, sex, smoking habit and class of risk of the Person Insured on the Commencement Date and at the time of renewal of this Policy.

If you fail to pay the initial premium for the Policy, the Policy shall be deemed to be void as from the Commencement Date for all purposes. Accordingly, we shall not be liable to pay any benefit under the Policy. Except for the initial premium payment, a Grace Period of one (I) Calendar Month after any Premium Due Date will be allowed for payment of Premium or any part thereof. The coverage of this Policy will remain in force during this Grace Period. If the Premium or any part

thereof remains unpaid at the end of the Grace Period, the Policy shall terminate on the Premium Due Date.

If the Policy is cancelled by the Policyholder during a Policy Year, the Company reserves the right to charge the Premium until the end of such Policy Year.

## **Premium Adjustment**

The Company reserves the right to revise the 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.

#### **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.

## **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.

#### **Claims Procedure**

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

Written notification of a claim must be given to the Company within 30 days after the occurrence of the event giving rise to the claim. Such notification shall include information sufficient to identify the Person Insured and the nature of the claim.

## **Medically Necessary**

We only cover the charges and / or expenses of the Person insured on medically necessary and reasonable and customary basis.

"Medically Necessary" means the necessity to have a medical service which is:

- **I.** Consistent with the diagnosis and customary medical treatment for the condition at a Reasonable and Customary charge;
- 2. In accordance with standards of good and prudent medical practice;
- **3.** Necessary for such a diagnosis or treatment;
- **4.** Not furnished primarily for the convenience of the Person Insured, Physician, Chinese Medicine Practitioner, Physiotherapist, Anaesthetist or any other medical service providers;
- 5. Furnished at the most appropriate level which can be safely and effectively provided to the Person Insured; and
- **6.** With respect to hospital confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy.

## **Reasonable and Customary**

"Reasonable and Customary" in relation to a fee, a charge or an expense, means any fee or expense which

- Is charged for treatment, supplies (inclusive of medication) or medical services that are Medically Necessary and in accordance with standards of good medical practice for the care of an injured or ill person under the care, supervision or order of a Physician;
- 2. Does not exceed the usual level of charges for similar treatment, supplies (inclusive of medication) or medical services in the locality where the expense is incurred; and
- 3. Does not include charges that would not have been made if no insurance existed.

The Company reserves the right to determine whether any particular Hospital/medical charge is a reasonable and customary charge with reference but not limited to any relevant publication or information made available, such as schedule of fees, by the government, relevant authorities and recognized medical association in the locality. The Company reserves the right to adjust any and all benefits payable in relation to any Hospital/medical charges which are not reasonable and customary.

### **Key Exclusions**

We cannot cover any claim that directly or indirectly results from or is consequent upon or contributed to by:

to Core Outpatient benefit and Supplementary Outpatient Benefit

Exclusions applicable (I) charges relating to birth control or sterilization of either sex, (2) treatment for congenital abnormalities and complications arising from congenital abnormalities, (3) injection fee, (4) diagnostic scanning, X-ray examinations, (5) physiotherapy treatment: Shockwave Therapy, Manual Therapy (orthopedic massage and manipulation), Hydrotherapy, (6) Radiotherapy and chemotherapy, (7) long term repeat medication; or (8) chronic illness.

Exclusions applicable to Outpatient Surgery Benefit

(I) fetal surgery or treatment, (2) the Person Insured's voluntarily exposing himself/herself to any hazard or danger, (3) prosthesis, corrective devices and medical appliances, which are not intraoperatively required, (4) all organ transplantation, transplant procedures and acquisition of the organ itself to be used for organ transplantation; or (5) alternative treatment.

to Cancer Benefit

Exclusions applicable (I) pre-existing medical condition, (2) intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane; or (3) any congenital abnormality or disorder.

Exclusions applicable to Dental Benefit

(I) filling for cosmetic reasons or non-decayed cases of trauma, erosion, attrition, abrasion and others, (2) dislodged fillings/replacement which is not caused by tooth decay, (3) extraction of retained roots, wisdom teeth, extraction of teeth for cosmetic or orthodontic purpose, (4) any re-treatment or any Endodontic, Periodontal, Prosthodontics and Oral Surgery conditions requiring specialist treatment; or (5) Specialist treatment fee.

This is only a general summary. For more details and a full list of exclusions, please refer to the Provisions of "Cigna DIY Health Plan".

#### Notes:

"Cigna Healthcare", "the Company", "We", "our" or "us" herein refers to Cigna Worldwide General Insurance Company Limited. This leaflet is also available in Chinese. You may request for the Chinese version from us.

此單張同時備有中文版本,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 leaflet 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 policy provisions. If there is any conflict between the policy provisions and this leaflet, the policy provisions 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 Policyholder, 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 leaflet. In case of any disputes about the content of this leaflet, Cigna Healthcare's decision shall be final.