

Cigna DIY Health Plan – Frequently Asked Questions

Q: What are the unique features of Cigna DIY Health Plan?

A: Cigna DIY Health Plan is:

- **Customizable:** all benefits are optional and no basic plan is required.
- **Easy to apply:** most benefits do not require health declaration.
- **Affordable:** flexible to fit for different customer needs.
- **Complementary to Cigna's inpatient products:** it can serve as customer's first policy, as well as a top-up cover. It is also a suitable first health plan for customers who enjoy employee medical benefits.

Q: Who will need Cigna DIY Health Plan?

A: Cigna DIY Health Plan can fit for people:

- **with limited budget:** they can buy just what they personally need.
- **who are taking their first step to purchase insurance:** product is easy to understand
- **who perceive themselves as healthy:** the product is a mix of insurance and health services
- **who are looking for personalization:** because one plan cannot fit all

Q: Any special product rules to note?

A: 1. For any plan with Dental, Accident or Vision Benefit, at least 2 benefits must be chosen.

2. For any plan with Core Outpatient, Supplementary Outpatient, Dental or Vision Benefit, premium payment frequency is limited to annual only. This is because the benefits can be used immediately.

Q: What are the networks for Cigna DIY Health Plan?

- A:**
- **Core Outpatient Benefit –**
Health Maintenance Medical Practice Limited (HMMP)
 - **Supplementary Outpatient Benefit –**
Health Maintenance Medical Practice Limited (HMMP)

	GP	SP	TCM	Physio	Bonesetter	Acupuncture	Chiropractor
HK	76	(need to check by specialty)	26	16	15	12	0
KL	192		30	39	14	14	3
NT	203		16	27	7	8	0
Outlying Islands	7		0	0	0	0	0
Total	478	321	72	82	36	34	3

* Data as of December 2020.

HMMP maintain their doctor list on http://www.hmmp.com.hk/DefaultDoctorList_en.aspx

Customer can login with:

User ID: Policy no.
Last Name: Customer's last name
Given Name: Customer's given name

- **Vision Benefit –**

EyeCare Hong Kong Limited

The network list can be found in benefit schedule.

Clinic locations:
Room 1103, 11/F, Kowloon Building, 555 Nathan Road, Yau Ma Tei, Kowloon
Room 611, 6/F, Telford House, 16 Wang Hoi Road, Kowloon Bay, Kowloon
Room 1504, 15/F, Causeway Bay Plaza 2, 463-483 Lockhart Road Causeway Bay, Hong Kong
Room 1307, 13/F, Tower 2 Metroplaza, 223 Hing Fong Road, New Territories

- **Dental Benefit –**

Health Maintenance Medical Practice Limited (HMMP)

The network list can be found in benefit schedule.

Clinic locations:
Hong Kong
Central
Smart Dental Centre (6 Dental Treatment Rooms)
Room 2010-12, Melbourne Plaza, 33 Queen's Road Central, Central
* Scaling & Polishing could be done by Dentist or Dental Hygienist
Kowloon
Ho Man Tin
Yan Oi Tong Dental Centre
Shop 2, G/F, Homantin Plaza, 80 Fat Kwong Street, Ho Man Tin
Mongkok
HM DentalCare Centre (Smart Dental Centre) (4 Dental Treatment Rooms)
Room 1025-1028, 10/F, Office Tower One, Grand Plaza, 639 Nathan Road, Mongkok
* Scaling & Polishing could be done by Dentist or Dental Hygienist

- **Outpatient Surgery Benefit –**

Fullerton Healthcare Corporation Limited, Health Maintenance Medical Practice Limited, Human Health Holdings Limited and UMP Healthcare Holdings Limited.

The list of 900+ doctors can be found on MyCigna / Cigna Broker Portal – “Find a doctor”.

Q: How are the Dental and Outpatient Benefits different from existing riders for Choice and Elite?

Dental Benefit	Cigna DIY Health Plan	Cigna Choice (optional benefit)	Cigna Elite (optional benefit)
Annual limit (HK\$)	No limit	\$5,000 per year	\$5,000 per year
Network/Free choice	Network only	Free choice	Free choice
Scaling and polishing	1 visit/2 visits per year	2 visits per year	1 visit per 6 months
Oral exam, fillings, extractions etc. (please refer to policy document for details)	Full cover	Full cover	Full cover
Premium # 35 Male Non-Smoker	\$1,480/\$1,980	\$3,869	\$4,555

As of January 2021, and is subject to change from time to time.

Outpatient Benefits	Cigna DIY Health Plan	Cigna Choice (optional benefit)	Cigna Elite (optional benefit)
Network/Free choice	Network only	Free choice	Free choice
No. of visits	Core Outpatient: 50 GP/10 SP visits Supplementary Outpatient: 10 visits for all items	30 visits for all items other than prescribed western medicine and diagnostic imaging and lab test	10 visits for TCM/Boneset/Acupuncture 40 visits for all others except western prescribed medicine and vaccine
- General Practitioner	Core Outpatient: 50 visits per year	\$380/\$240/\$180	Full cover
- Specialist	10 visits per year	\$660/\$480/\$350	Full cover
- Chinese Medicine	10 visits per year	\$230/\$180/\$150	\$800 per visit
- Physiotherapy	12 visits per year (co-pay applies)	\$630/\$430/\$330	Full cover
- Chiropractor	Supplementary Outpatient: Full cover*	\$630/\$430/\$330	Full cover
- Bonesetter		\$230/\$180/\$150	\$800 per visit
- Acupuncturist		\$230/\$180/\$150	\$800 per visit
- Occupational therapy	Supplementary Outpatient \$400 per visit* (Free choice)	N/A	\$800 per visit (up to \$1,600 and 5 visits per policy year)
- Dietetic guidance			
- Speech therapy			
Other benefit items	N/A	<ul style="list-style-type: none"> Home consultation Prescribed western medicine Diagnostic imaging and lab test 	<ul style="list-style-type: none"> Home consultation Prescribed western medicine Diagnostic imaging and lab test Vaccine Psychiatric & psycho
Premium # 35 Male Non-Smoker	Core Outpatient: \$3,260 Supplementary Outpatient: \$2,780	\$10,520/\$8,058/\$6,337	\$18,006

* Supplementary Benefit is limited to 10 visits per year.

As of January 2021, and is subject to change from time to time. For details, please refer to policy documents.

Q: Can customer add or drop benefit of their policy?

A: Yes, adding or dropping benefit is treated as upgrade or downgrade respectively, and are all available at policy renewal. Multiple benefit discount will adjust accordingly.

Q: Can one person insured have multiple Cigna DIY Health Plan policies?

A: Yes, he/she can have multiple policies under Cigna DIY Health Plan, as long as the benefits do not duplicate. Please note that the multiple benefit discount does not apply across policies.

e.g. A customer buys policy A with just Core Outpatient Benefit only, together with Cigna VHIS Series – Flexi Plan (Superior) in December. He may buy policy B with Vision and Dental Benefits as a separate policy at any time.

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