



# Cigna HealthFirst Elite 360 Medical Plan

Voluntary Medical Insurance Scheme for Civil Servants and Non-civil Servants employed by the Hong Kong Government

Civil Servants and Non-civil Servants employed by the Hong Kong Government and their families who successfully apply for **Cigna HealthFirst Elite 360 Medical Plan** during the specified promotion period will enjoy up to **65% discount on first year premium**.

## Key Benefits

- Up to HK\$50M Annual Benefit Limit\*
- Complimentary Personalized Health Assessment provided by a wide range of premium health check centers
- Extra recovery support for 3 Critical Illnesses
- Hassle-free Cashless Medical Service^ for Advanced Diagnostic Imaging / Day Surgery / Hospital Confinement
- Unique 1 to 1 Dedicated Cigna Care Manager

## Promotion Period: 1 July 2025 - 30 June 2026

	First Year Premium Discount	Renewal Year Premium Discount	
Single Policy	30%	15%	
Child's policy enrolls with one of the parents* (aged below 18)	65%	55% (Child under age 18)	15% (Age 18 or above)

The above promotion is subject to terms and conditions. For any enquiries, please contact us via:

**Plan details:**  
[www.cigna.com.hk/en/voluntary-medical-insurance-scheme](http://www.cigna.com.hk/en/voluntary-medical-insurance-scheme)



**Enroll now:**  
**8107 0799**

### Remarks:

- \* Lifetime limit of HK\$500,000 applies to the Optional Pharmacy Benefits.
- ^ The Cashless Medical Service is a value-added service and subject to terms and conditions.
- # Child discount is subject to specific conditions. Please refer to the Terms and Conditions – Clause 5 for details.

### Terms & Conditions for the offer:

- This promotion (the "Promotion") is organized and sponsored by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare"). The Promotion is valid from 1 July 2025 to 30 June 2026, both dates inclusive (the "Promotion Period").
- To qualify for the Promotion, new applications for the Cigna HealthFirst Elite 360 Medical Plan (the "Plan") must meet all of the following criteria:
  - be received by Cigna Healthcare during the Promotion Period and be solely based on Cigna Healthcare's records;
  - be underwritten and issued by Cigna Healthcare on or before 31 July 2026;
  - each insured person shall be entitled to the Promotion once.
- Policyholder or insured person under an existing policy of the same Plan which was cancelled within the previous 12 months and re-applied for the same Plan are not eligible for the Promotion.
- To qualify for the offer, applicants must be Hong Kong Civil Servants or Non-Civil Servants employed by the Government of the Hong Kong Special Administrative Region, or staff members including contract and term staff employed by The Hong Kong Housing Authority, The Hospital Authority, or Legislative Council Secretariat, or their spouse or children.
- For child's policies enrolled with one of the parents:
  - The child must purchase together with one of the parents; or
  - The child policy must be purchased while the parent's policy is in force (not required to purchase the same area of cover). When either of these conditions are met, the child will be eligible for the applicable discount as specified in the promotion.
 The discount will cease to apply from the next policy anniversary date of the child policy if:
  - the parent's policy is terminated; or
  - the child reaches age 18.
 Child discount does not apply to the optional dental benefits.
- Unless otherwise specified, this promotional offer cannot be used in conjunction with other promotional offer applicable to the Plan at the same time, including but not limited to the standard discount being offered to the public.
- If the relevant policy of the Plan under the Promotion is cancelled within the cooling off period (if applicable), the refund of premium shall be the actual amount paid after discount.
- All application(s) for the Plan(s) are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
- Applicants are responsible for reviewing these terms and conditions. By participating in the Promotion, applicants agree and accept to be bound by these terms and conditions.
- Cigna Healthcare reserves the right to change any of the terms and conditions of the Promotion without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
- This leaflet contains terms and conditions of the promotion only and does not represent the full terms of the policy. For details of the features, contents, terms, conditions and exclusions of the Cigna Healthcare products in this leaflet, please refer to the relevant product brochure(s) at [www.cigna.com.hk](http://www.cigna.com.hk) and the policy provision(s).
- The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.