
Cigna actively invests in its Hong Kong business to improve the health and well-being of Hong Kong people

New product launch enhances product suite that caters to people at different stages of their lives

New TVC raises awareness of the need for adequate health protection

HONG KONG – July 7, 2016 Cigna Worldwide Life Insurance Company Limited (“Cigna Hong Kong”) enriches its comprehensive health insurance product suite by adding an innovative new product “**Cigna 108% Health Spectra**”, to meet the diverse needs of the people in the region. The new product has been developed based on the latest findings from the Cigna ‘360° Well-being Score’ Survey, where physical health and financial well-being are the major concerns of Hong Kong people. To address these concerns, the new product offers health protection while meeting the financial needs of customers. It provides 108% of the total premium paid at the end of the policy term, and this cash value applies even when claims are made on hospitalization and surgical expenses. The new product is one of the few insurance products in the market that offers a 108% refund of premium and medical coverage.

With premium payments of six years, “Cigna 108% Health Spectra” provides customers with ten years of protection with coverage of hospitalization, in-patient, out-patient surgical and post-surgical expenses as well as carcinoma-in-situ benefit. The policyholders will receive 108% of premium paid even if they have made claims on these benefits. On the other hand, the plan also provides death benefit, and a cancer benefit when the first confirmed cancer is diagnosed, providing support to customers during their difficult times.

Mr. Austin Marsh, CEO and Country Manager, Cigna Hong Kong said “The latest Cigna ‘360° Well-being Score’ Survey found over 70% of Hong Kong people believe that physical health is the most important aspect of life but less than 25% of them believe that they have adequately prepared for it in a physical and financial manner. We consider both of their needs and therefore, we have developed ‘Cigna 108% Health Spectra’, to help them manage their medical risks and add values to their wealth. The new product enriches Cigna’s health insurance product suite, meeting customers’ diverse needs from a wide range of demographics at different stages of their lives.”

Cigna’s all-rounded product suite comprises of one-stop shop solutions from top-up to high-end health insurance plans. The Cigna HealthFirst Choice Medical Plan offers cashless hospitalization catering to individuals without medical coverage. Cigna HealthFirst TopUp is designed for people who already have basic medical plan and want additional protection. Cigna HealthFirst Elite provides comprehensive worldwide medical protection with an annual coverage of up to HK\$23.8 million.

Cigna Hong Kong will launch an integrated marketing campaign, comprising of a new TV commercial that features the medical needs of different demographics, raising awareness of the need for

adequate medical protection at different stages of life, highlighting Cigna Hong Kong's capabilities and its well-being partner value proposition. Apart from TV, the campaign will also come to life through digital and social media channels, and supported by PR events.

"The latest 360 survey also found that close to 80% of Hong Kong people feel unprepared for unexpected medical expenses. In other words, many are underinsured – contrary to the perception of Hong Kong as a highly penetrated insurance market. Addressing the gap and the enormous market potential, Cigna Hong Kong will be more proactively investing its business in the region, continuing to allocate more resources in product design to help people improve their health, well-being and sense of security. This is our mission as an active well-being partner for our customers," added Mr. Marsh.

With the rise in digitization and e-commerce, Cigna Hong Kong seized the potential and developed an online insurance sales and underwriting system on its corporate website, which makes it the first in the industry that offers full auto-underwriting across its e-Sales platform. The system was recognized for being in the top 3 of the Outstanding Online Platform Award (Life Insurance) in the Hong Kong Insurance Awards in 2015.

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About Cigna

Cigna Corporation (NYSE: CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Life Insurance Company of North America and Cigna Life Insurance Company of New York. Such products and services include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy, vision, supplemental benefits, and other related products including group life, accident and disability insurance. Cigna maintains sales capability in 30 countries and jurisdictions, and has more than 90 million customer relationships throughout the world.

About Cigna Hong Kong

Since its presence in Hong Kong in 1933, Cigna Hong Kong has been offering insurance solutions at the right place and the right time, providing advice to customers throughout the different stages of their life journey. Cigna delivers comprehensive health and wellness solutions to employers, employees and individual customers. Leveraging an extensive global healthcare network, Cigna provides group medical benefits that are suitable for international companies with a worldwide workforce, but also tailor cost-effective plans for local small and medium-sized enterprises that fit specific needs of the company and its employees. For individual customers, Cigna offers a full suite of health insurance products that caters to consumers' diverse needs.

For more details, please visit www.cigna.com.hk.

MEDIA CONTACTS:

Cigna Hong Kong

Stella Tsang

Email: stella.tsang@cigna.com

Tel: (+852) 2539 9327

Strategic Financial Relations Limited

Courtney Ngai / Rita Fong

Email: courtney.ngai@sprg.com.hk /

rita.fong@sprg.com.hk

Tel: (+852) 2114 4952 / (+852) 2114 4939