



Media Alert

MEDIA CONTACT:

Cigna Worldwide Life Insurance Co. Ltd. & Cigna Worldwide General Insurance Co. Ltd.

Heidi Lee

Email: heidi.lee@cigna.com

Tel: (+852) 2539 9456

Cigna Hong Kong Launches Three Certified Plans under the Voluntary Health Insurance Scheme (VHIS)

*Offering six plan levels to the public, with multiple benefits tailored to individual needs
Introducing a new digital platform to simplify purchase experience*

HONG KONG (1st April 2019) – Cigna Corporation's (NYSE:CI) Hong Kong business announced the launch of three certified plans under the government-endorsed Voluntary Health Insurance Scheme (VHIS). The three certified plans are under the umbrella of the Cigna VHIS Series – Standard Plan, Flexi Plan (SMM), and Flexi Plan (Superior) – and offer a total of six plan levels with a range of options of coverage and deductibles. The Cigna VHIS products are part of the first batch of government-certified plans to be rolled out in Hong Kong.

Yuman Chan, CEO and Country Manager, Cigna Hong Kong, said: "At Cigna, we see ourselves as a true expert in health and medical insurance and we are always here for our customers throughout their life journeys. Today, we are proud to be one of the first health insurance providers to offer a range of medical protection plans under the Hong Kong Government's VHIS, a scheme that aims to give the Hong Kong public better access to timely, high quality private medical treatment. The newly-launched Cigna VHIS Series provides comprehensive medical insurance solutions with enhanced benefits that can cover customers aged from 15 days to 100 years old with no lifetime benefit limit¹."

Extensive health coverage

Compared with many existing indemnity hospital insurance products, the coverage of Certified Plans under the VHIS is extended to include unknown pre-existing conditions, treatment of congenital conditions, day case procedures, prescribed diagnostic imaging tests, prescribed non-surgical cancer treatments, and psychiatric treatment in local hospitals. Cigna's Flexi Plan offers at least the same coverage as the Standard Plan, with further enhancements to give the public a wider range of options to better fit customers' needs.

The Cigna VHIS Series – Flexi Plan (SMM) offers up to HK\$30,000 a year and the Cigna VHIS Series – Flexi Plan (Superior) offers full compensation to cover the costs of outpatient dialysis treatment, addressing a common "urban disease" - chronic kidney disease. Under the Flexi Plan (Superior), customers can tailor their insurance plans with a range of annual deductibles. The four deductible options enable customers to not only to suit their personal budget, but also co-ordinate their VHIS cover with any other medical plans they own.

On top of basic, standardised features available for all its VHIS products, Cigna offers more by providing a range of added-value services, including access to the DoctorNow app for virtual consultation and medication delivery, cashless hospitalisation, a medical classification hotline and care manager services to all its VHIS clients. These additional benefits differentiate Cigna VHIS products from the competition.

Streamlined VHIS purchase and claim processes

In addition, Cigna Hong Kong today launched a new digital sales platform for Hong Kong people who wish to purchase VHIS plans quickly and with ease. The platform allows customers to purchase a VHIS policy² instantly, or identify immediately if it requires additional assessment. From now on, consumers purchasing selected plans² under the Cigna VHIS Series can receive up to 25% discount off their first-year premium when they buy online.

Making a claim is also simple at Cigna. Customers can submit claim details via *MyCigna HK* mobile app or through the secure portal on the Cigna Hong Kong website. These digital channels allow customers to experience quick online claims processing by uploading photographs of supporting documents anytime, anywhere.

“We are constantly putting customers at the center of everything we do. The added value benefits and our new platform really differentiate Cigna’s products. They underscore our commitment to ‘making it easy for our customers’ by delivering convenient access to health and medical protection and simplifying claim processing, said Chan.

Rolled out promotional initiative “Cigna Babies Campaign”

To celebrate the launch of VHIS, Cigna Hong Kong recently rolled out a promotional initiative “Cigna Babies Campaign” which aims to provide free health insurance to babies born on 1st April this year. Children of Hong Kong residents born in the city on this day will have a chance to receive 18 years complimentary health insurance offered by Cigna Hong Kong³.

Certified Plans under the VHIS provide a tax incentive on top of the medical reimbursement benefits to encourage people to take out private health insurance. For taxpayers who purchase Certified Plans for themselves or their dependants, the premiums paid on or after 1st April 2019 will be eligible for tax deduction.

Click [here](#) for more details about the Cigna VHIS Series or [download](#) the product brochure.

For more information on the government’s VHIS scheme, please visit the official VHIS website at: https://www.vhis.gov.hk/en/about_us/index.html

Notes to editors:

- 1) An exemption has been granted by the Food and Health Bureau (FHB) for Flexi Plan (Superior), where the lifetime limit will be HK\$20 million.
- 2) Except for Cigna VHIS series - Flexi Plan (Superior).
- 3) Any Hong Kong resident born in the Hong Kong Special Administrative Region on 1 April 2019 is eligible to participate in the “Cigna Babies Campaign” (Campaign) as a proposed insured person (“Proposed Insured Person”). Parents (“Applicant”) of the Proposed Insured Person are eligible to register for the Campaign. To enroll in the campaign, an Applicant needs to complete and submit the relevant application form on or before 3 April 2019. A maximum of 10 winners will be selected after 3 April 2019. For more details and related terms, please visit Cigna Hong Kong’s Facebook Page.

###

About Cigna Worldwide Life Insurance Company Limited and Cigna Worldwide General Insurance Company Limited (Cigna Hong Kong)

Since 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 journeys. 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 offers tailored and packaged group medical insurance plans to 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.