



Cigna Hong Kong Launches “Cigna HealthFirst Elite Medical Plan”

One of the few medical policies with an annual coverage of up to HK\$23 million in Hong Kong

HONG KONG, Sunday, August 16, 2015 – Cigna Worldwide General Insurance Company Limited (“Cigna Hong Kong”) has launched “Cigna HealthFirst Elite Medical Plan” (“Plan”), a comprehensive and high-quality medical insurance plan for qualified customers, age 15 days to 75 years old, with coverage till 100 years old. It is one of the few policies in the Hong Kong market that offers an annual coverage of up to HK\$23 million, with a reasonable premium as low as HK\$14,000 per annum¹ for a middle-aged person, and worldwide protection with more than 7,000 hospitals in the network. With our cashless arrangement, customers do not have to pay a deposit when admitted to a hospital nor file a claim when discharged.

According to a global medical trends report², medical expenses have been surging at a double-digit rate in Hong Kong in the past 3 years, and the trend is likely to persist. Cigna understands that our customers have different needs at different stages of their lives. In our aim to partner with them in their health and wellness journey, we design high quality and comprehensive healthcare solutions to meet their needs.

Full coverage at 11 local private hospitals and a worldwide hospital network

The lengthy queues in public hospitals have driven many local Hong Kong people to private hospitals, yet the on-going rise in medical expenses have been a common concern. The “Cigna HealthFirst Elite Medical Plan” offers a strong medical network including 11 private hospitals in Hong Kong. The cashless arrangement also guarantees immediate treatment for the customer without any down payment required, so he or she does not need to worry about paying medical expenses and can focus on treatment and recovery.

In addition, recent news reports showed that there is an increasing number of medical incidents that Hong Kong people have encountered overseas in the past years, a comprehensive medical plan offers real peace of mind to those who are required to work and travel overseas. If the customer has an accident abroad, he or she may undergo professional medical treatment without delay.

Flexible and Practical Benefits

Apart from the extensive coverage, the Plan also provides three insurance plans with different geographical reach: Worldwide, Worldwide (exclude US), and Asia only. The Plan also provides three deductible options whereby customers can save on unnecessary expenses based on their actual needs. For example, customers with coverage limited to Asia can save more than 60% in premiums and enjoy an annual coverage limit as high as HK\$23 million. A customized policy is now available at a reasonable cost. For instance, the cost for a 40-year old, non-smoker is around HK\$14,000 per year.¹

The addition of the Pharmacy Benefit provides coverage for 50 major diseases and enables customers to cope with rehabilitation expenses

The current price of medicine has been increasing, particularly the costs to treat serious diseases such as cancer target therapy. The Plan's Pharmacy Benefit rider provides coverage for the pharmacy costs of more than 50 major diseases. In addition to hospitalization, the subsequent rehabilitation expenses of the patient are also covered. Customers can apply for reimbursement of up to HK\$80,000 each year and the total reimbursement can reach HK\$500,000 during the entire insurance coverage period.

Mr. Austin Marsh, CEO of Cigna Hong Kong concluded, "Cigna is dedicated to helping customers improve their health, well-being and sense of security. We achieve this by providing customers with clear and practical information that is backed by our professional healthcare expertise so that they can make the best decisions. Our comprehensive health and wellness suite of solutions provides customers peace of mind so that they can focus on pursuing their goals in life."

The "Cigna Elite Medical Plan" is an innovative product created by Cigna. Policies issued on or before Dec 31, 2015 will be entitled to a 10% premium discount. Policies for children below the age of 18 are eligible for up to 60% discount;³ all non-smokers can receive a 10% discount on their policy price; and if a customer signs up for the Elite plan with their spouse, both of them will receive an additional 10% discount on their plans for the entire first year.

Remarks:

¹ *This premium level applies to 40 years old; both male and female; non-smoker for worldwide plans with HK\$50,000 deductible.*

² *Towers Watson Global Medical Trends Survey 2014.*

³ *Terms and conditions apply.*

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 88 million customer relationships throughout the world.

About Cigna Hong Kong

Since its presence in Hong Kong in 1933, Cigna Hong Kong offers solutions at the right place and the right time, providing advice throughout the different stages of your life. You can enjoy our comprehensive health and wellness solutions with access to world-class customer service and best health care facilities worldwide. We are committed to help you live well and stay well, because we know that this is your competitive edge and we are with you all the way.

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

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