

Media Alert



MEDIA CONTACT:
Stella Tsang
(+852) 2539 9327
stella.tsang@cigna.com

Cigna Hong Kong Launches New Free COVID-19 Income Protection Product

Free coverage to help Hong Kong residents to alleviate financial stress

HONG KONG – April 27, 2020 – Cigna Corporation's (NYSE:CI) Hong Kong business today announced the launch of Free Cigna COVID-19 Income Protection, a new product to provide income protection to Hong Kong residents if they are hospitalized due to a COVID-19 diagnosis.

Cigna stands with you – providing free income protection for Hong Kong residents

Cigna is committed to improving the health, well-being and peace of mind of Hong Kong people. As COVID-19 continues to spread in the community and around the globe, Cigna is ready to face this challenge together with the Hong Kong public by taking a further step in the community on their fight against COVID-19.

Julian Mengual, Chief Executive Officer, South East Asia & Regional Health Solutions at Cigna, says: "We understand that people may worry about losing their job or income if they are infected with COVID-19 and have to take significant time off work to recover. In order to support the Hong Kong public during these challenging times, Cigna is providing free coverage to Hong Kong residents in the unfortunate event when they are hospitalized due to COVID-19, we will make three monthly cash payments to help take away some of their financial burden so they can focus on their recovery."

From now till June 30, 2020, the first 100,000 Hong Kong identity cardholders aged between 18 and 65 who are residing in Hong Kong and have successfully registered for the new product online can receive a monthly benefit of HK\$10,000 if they are diagnosed with COVID-19 and admitted to hospital in Hong Kong for COVID-19 treatment¹.

The benefit is payable for three months and offers income protection to help cover their living expenses to alleviate their financial stress. This benefit is completely free of charge and no underwriting is required. Once registered at Cigna Hong Kong's website, residents will immediately get 90 days' free coverage².

Cigna has also previously rolled out a series of additional benefits and special coverage measures³, including extending the grace period for premium payment from 30 days to 90 days for policyholders of its medical reimbursement plans⁴, providing a one-off extra payment⁵ of HK\$2,000 to customers with a Cigna medical reimbursement plan under Cigna VHIS Series or Cigna HealthFirst Medical Plan Series, or members of the Cigna Local Employee Benefits Plan who are placed under compulsory quarantine⁶ due to suspected or confirmed infection with COVID-19, and prioritizing the assessment of claims related to the treatment of COVID-19 to speed up and simplify the claims procedures.

For more information about the new benefit and special coverage measures, please refer to Cigna's website:

Free Cigna COVID-19 Income Protection: <https://www.cigna.com.hk/en/free-covid-19-benefit>

Cigna's Special Coverage Measures: <https://www.cigna.com.hk/en/novel-coronavirus-special-coverage-measures>

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- ¹ Covered individuals must be diagnosed with COVID-19 in Hong Kong and admitted to a Hong Kong hospital for COVID-19 treatment in order to be eligible to receive the cash benefit. COVID-19 shall mean confirmed COVID-19 cases as defined by the World Health Organization ("WHO"). The diagnosis must always be supported and confirmed by a relevant medical test report. Clinical diagnosis alone does not meet this standard.
 - ² Cigna reserves the right to amend these Terms and Conditions and may withdraw or discontinue this offer without prior notice. In case of any disputes, Cigna's decision shall be final.
 - ³ New benefits are in effect until 1 June 2020. The above-mentioned benefits are subject to terms and conditions. For details of the existing benefits, please refer to the relevant product brochure and policy provision.
 - ⁴ Medical reimbursement plans include Cigna HealthFirst Elite Medical Plan, Cigna HealthFirst Choice Medical Plan, Cigna Plus Medical Plan, Cigna HealthFirst TopUp Medical Plan, and Cigna HealthFirst DiaMedic Medical Plan under Cigna HealthFirst Medical Plan Series and Standard Plan, Flexi Plan (SMM), and Flexi Plan (Superior) under Cigna VHIS Series with premium due date between 1 February and 1 June 2020.
 - ⁵ One-off extra payment is applicable to Cigna HealthFirst Choice Medical Plan, Cigna Plus Medical Plan, Cigna HealthFirst TopUp Medical Plan, and Cigna HealthFirst DiaMedic Medical Plan under Cigna HealthFirst Medical Plan Series and Standard Plan, Flexi Plan (SMM), and Flexi Plan (Superior) under Cigna VHIS Series. The one-off extra payment is also applicable to members of the Cigna Local Employee Benefits Plan.
 - ⁶ "Compulsory quarantine" means the insured person is confirmed or suspected to have contracted novel coronavirus as certified by any Physician, and the insured person is being confined in an isolated ward of a hospital or kept in an isolated site appointed by the government or at home quarantine for at least twenty-four (24) consecutive hours and continuously stays in there until discharged from the quarantine. Compulsory quarantine order by the government due to travel history alone does not apply.

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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.