



Hospital / Surgical
General Insurance



Cigna VHIS Series

Flexi Plan (SMM)

Flexi Plan (Superior)





About The Cigna Group

Our Mission

We are dedicated to improving the health and vitality of those we serve.



Sales capability in **OVER 30 COUNTRIES AND JURISDICTIONS**



RANKED 15TH on the 2023 Fortune 500 List



More than **164 MILLION CUSTOMER RELATIONSHIPS** around the world



Awarded the “**CARING COMPANY LOGO**” by the Hong Kong Council of Social Service



More Than **72,000 EMPLOYEES** around the world

Remarks:

The above data is for informational purposes only and may not relate to a particular subsidiary of The Cigna Group. The information provided is as of December 31, 2023 and is subject to change.

Why should I consider the Cigna VHIS Series?

Tax deduction¹



- The maximum premium allowed for tax deduction is **HK\$8,000** per Insured Person per tax year.

No fear of medical expenses



- Provides full compensation of medical expenses with an Annual Benefit Limit of up to **HK\$30 million** per year and unlimited Lifetime Benefit Limit.

Covering various cancer treatments



- All cancer treatment expenses are **fully covered**^{2,3}, including various common non-surgical cancer treatments⁴.

Covering unknown Pre-existing Conditions



- Full cover from **day 1** of the Policy Effective Period⁵.

Guaranteed renewal



- Guaranteed renewal up to **Age of 100**, no matter how much you claim for illness(es) after the Policy has become effective, the premium will only be adjusted according to your Age⁶.

Outpatient surgeries in hospitals and clinics



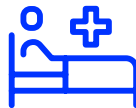
- Surgeries performed in clinics or day case units of hospitals **can also be covered** with no minimum duration of stay required.

Taking care of your emotional health



- Provides coverage for psychiatric treatments during hospitalization.

Pre- and post-Confinement/Day Case Procedure outpatient care



- **Covers all** Pre- and Post-Confinement/Day Case Procedure outpatient care^{2,3,7}.

Flexible deductible options²



- Features up to **five deductible options**, and you can also choose to lower or remove your deductibles once without re-underwriting⁸.

Remarks:

1. Tax deduction is subject to the latest rules and regulation of Inland Revenue Department of Hong Kong Special Administrative Region. For details of tax deduction, please visit the websites of the Inland Revenue Department of Hong Kong Special Administrative Region (www.ird.gov.hk/eng/) and VHIS (www.vhis.gov.hk/en/) or consult with a professional tax advisor.
2. Applicable to Cigna VHIS Series - Flexi (Superior) only.
3. Subject to the Annual Benefit Limit.
4. Covers a number of non-surgical cancer treatments including chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy etc. Proton therapy, gamma knife and cyber knife are radiation treatments that are also covered as radiotherapy.
5. Refer to Important Information for details of Pre-existing Conditions.
6. The premium level is subject to change from time to time due to medical inflation.
7. Pre- and post-Confinement/Day Case Procedure outpatient care under Cigna VHIS Series - Flexi (Superior) covers:
 - 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 30 days before admission or Day Case Procedure;
 - All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 30 days before admission or Day Case Procedure; and
 - All follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)
8. You can choose to reduce or remove your deductibles without re-underwriting within 30 days before the renewal date for one time at any one of the following Ages: 60, 65, 70, 75, 80 or 85.

Extra protection and value-added services

Cigna Healthcare provides a suite of additional protection and value-added services for all Cigna VHIS Series clients, providing comprehensive care for your body and mind.

Exclusive discount on virtual consultations and medication



Receive virtual medical consultations on the app to easily obtain doctors' advice and be able to get early diagnosis before your condition worsens.

Obtain medical advice from a range of general practitioners and specialists in Hong Kong without needing to leave your home.

Medication delivery to your door and referral services for a stress-free recovery.

Cashless Medical Service¹



Apply prior to your hospital admission and upon approval, we will pay the pre-approved amount to the medical service provider directly on your behalf. This allows you to focus on treatment and recovery without worrying about unexpected medical expenses.

Cigna Care Manager



If you need to have surgery, you may contact our Customer Service hotline to learn about related treatment classifications (e.g. Minor, Intermediate, Major, or Complex). This way, you can get prepared in case there are any out-of-pocket expenses.

For Major or Complex surgeries, our professional registered nurses will step in to answer all your medical related enquiries and help with your needs from pre-treatment preparation to post-hospitalization care, and provide you and your family with both professional advice and emotional support.

Fast and easy online claim application



Simply login to MyCigna app to apply for claims anytime and anywhere.

Both hospitalization and outpatient claims can be submitted on the app no matter the size of the claim.

No Claim Bonus Extra coverage for Flexi Plan (Superior)²



As a reward for your efforts in maintaining good health, if you have not made any claim for three consecutive Policy Years, you will be received a free medical check-up coupon once every three years.

Remarks:

1. The Cashless Medical Service is a value-added service and subject to terms and conditions. To use Cashless Medical Service, a Cigna Guarantee of Payment / Pre-Authorization ("GOP") Application Form must be submitted to us for approval prior to hospital admission. Cigna Healthcare requires 5 working days upon receipt of a completed form and supporting medical documents to process the application. We will confirm your application by issuing you a Cigna Health Insurance Scheme Guarantee of Payment (Inpatient) approval letter which sets out the conditions of the GOP arrangement. We have the absolute discretion to decline the GOP application based on information provided by the Insured Person and/or Policy Holder about the Insured Person's medical condition or if the GOP application does not include valid, sufficient and complete information for credit card authorization. All GOP approvals provided by us are subject to the deductible level and benefit limit of the Policy. The Insured Person and/or Policy Holder are responsible for settling any amount not covered by their Policy.
2. Applicable to Semi-Private Room (a single or double occupancy room, with a shared bath or shower room, in a Hospital) type only.

Plan at a glance

Plan type	This product is a standalone individual policy which aims to provide hospitalization benefits. It is an indemnity insurance policy without cash value.
Policy term and Premium structure	1 year and annually renewable The plan provides a protection period of 1 year and guaranteed renewable up to Age 100 of Insured Person, with payment period until the end of protection period. Premium rate will increase with Age, and yearly adjustable.
Entry Age (at last birthday)	15 days to Age 80
Enrolment	No medical examination required before enrolment
Premium payment frequency	Annual / Monthly
Policy currency	HKD

Flexi Plan options

The following list is for reference only. For complete details, please refer to the Terms and Conditions.

	Supplementary benefits for enhanced confidence	Premium coverage with comprehensive protection to keep you secure	
Certified Plan(s)	Cigna VHIS Series – Flexi Plan (SMM)	Cigna VHIS Series – Flexi Plan (Superior)	
Area of coverage	Worldwide ¹	Asia ^{3,4}	
Choice of ward class	No restriction, except for supplementary major medical benefit ²	Standard Ward ⁴	Semi-Private Room ⁴
Annual Deductible options	✘	HK\$0 HK\$15,000 HK\$25,000	HK\$0 HK\$15,000 HK\$25,000 HK\$50,000 HK\$75,000
Annual Benefit Limit (Eligible expenses and expenses payable shall be subject to the benefit limit of each benefit item, coinsurance/deductible (if applicable) and the annual benefit limit)	HK\$1,000,000 per Policy Year	HK\$5,000,000 per Policy Year	HK\$30,000,000 per Policy Year
Lifetime Benefit Limit	Nil	Nil	
Hospitalization benefits	✓ Please refer to the Benefit Schedule for details	No dollar limit	
Surgical benefits			
Prescribed Diagnostic Imaging Tests			
Prescribed Non-surgical Cancer treatments			
Psychiatric treatments			
Outpatient kidney dialysis	HK\$30,000 per Policy Year		
Home nursing for Confinement	\$700 per day Maximum 15 days per Policy Year	\$800 per day Maximum 90 days per Policy Year	\$1,000 per day Maximum 90 days per Policy Year
Companion Bed	\$450 per day Maximum 270 days per Policy Year	No dollar limit	
Accidental Emergency outpatient treatment	\$6,600 per Policy Year (Within 24 hours after the Accident)	No dollar limit (Within 24 hours after the Accident)	
Accidental Emergency dental treatment	\$6,600 per Policy Year (Within 2 weeks after the Accident)	No dollar limit (Within 2 weeks after the Accident)	
Enhanced Benefit: Supplementary major medical benefit	✓ HK\$150,000 per Policy Year Subject to 10% Coinsurance	✘ No dollar limit for the core benefits	

Remarks:

- Psychiatric treatments benefit is limited to Hong Kong only.
- Supplementary major medical benefit is restricted to Eligible Expenses and expenses incurred during Confinement in a Standard Ward (a room in a Hospital with more than double occupancy) only.
- "Asia" refers to Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
- In the situations described below, the benefit limits of the Standard Plan shall apply (the Deductible and Lifetime Benefit Limit stated above will still apply).
 - Eligible Expenses and expenses incurred outside of Asia;
 - Eligible Expenses and expenses incurred during Confinement in a ward class higher than the Accommodation Room Type selected (except in case of involuntary ward upgrade);
 - Eligible Expenses and expenses incurred in mainland China outside of hospitals of Tier 3 Class A or above; and/or
 - Eligible Expenses and expenses incurred when the Insured Person's Place of Residence is Australia or New Zealand.

Cigna VHIS Series - Flexi Plan (SMM)

Cigna's Flexi Plan (SMM) further extends the cover offered under the Standard Plan, and provides cover against costs associated with chronic kidney disease.

Level of ward class	No restriction, except for supplementary major medical benefit ¹
VHIS Certification Number	F00012-01-000-03
Area of coverage	Worldwide ²
Choice of healthcare services providers	No restriction
Annual Benefit Limit (Eligible Expenses and expenses payable shall be subject to the benefit limit of each benefit item, coinsurance (if applicable) and the annual benefit limit)	HK\$1,000,000 per Policy Year
Lifetime Benefit Limit	Nil

Outpatient kidney dialysis



Kidney disease is one of the most common “urban diseases”. It requires fast, efficient care and typically involves ongoing dialysis treatment. What torments kidney patients the most is to receive dialysis treatment two to three times a week and have to pay the related expenses incurred, resulting in a long-term heavy financial burden. Cigna's Flexi Plan (SMM) takes away that worry by providing you with **up to HK\$30,000 per year to cover the expenses of outpatient kidney dialysis treatments – sufficient for most dialysis circumstances.**

Supplementary major medical benefit



Apart from outpatient kidney dialysis coverage, the Flexi Plan (SMM) includes **an extra cover of HK\$150,000 in the form of a supplementary major medical benefit**, subject to annual limit of HK\$1,000,000 and no lifetime benefit limit. In case of serious Disability in which medical expenses exceed the individual benefit limits, the supplementary major medical benefit covers the remaining expenses in a Standard Ward (a room in a Hospital with more than double occupancy).

Remarks:

- Supplementary major medical benefit is restricted to Eligible Expenses and expenses incurred during confinement in a Standard Ward (a room in a Hospital with more than double occupancy) only.
- Psychiatric treatments benefit is limited to Hong Kong only.

Benefit Schedule

Benefits are reimbursed on Medically Necessary and Reasonable and Customary basis, unless otherwise specified. For more information, please refer to “Important Information” of this brochure or Policy Provision.

Benefit items ¹	Benefit limit (in HKD)
(a) Room and board	\$1,200 per day Maximum 270 days per Policy Year
(b) Miscellaneous charges Covers the Eligible Expenses charged on miscellaneous charges (including medical devices, additional surgical appliances) incurred in a setting of Hospital Confinement and Day Case Procedure	\$14,000 per Policy Year
(c) Attending doctor's visit fee	\$1,200 per day Maximum 270 days per Policy Year
(d) Specialist's fee²	\$4,300 per Policy Year
(e) Intensive care	\$3,500 per day Maximum 90 days per Policy Year
(f) Surgeon's fee⁴	Per surgery, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures – <ul style="list-style-type: none"> • Complex \$70,000 • Major \$35,000 • Intermediate \$17,500 • Minor \$8,750
(g) Anaesthetist's fee	35% of Surgeon's fee payable ³
(h) Operating theatre charges	35% of Surgeon's fee payable ³
(i) Prescribed Diagnostic Imaging Tests Covers computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined performed during Confinement or in a setting for providing Medical Services to a Day Patient	\$20,000 per Policy Year Subject to 30% Coinsurance
(j) Prescribed Non-surgical Cancer Treatments⁴ Covers chemotherapy, radiotherapy (including proton therapy, gamma knife and cyber knife), targeted therapy, immunotherapy and hormonal therapy performed during Confinement or in a setting for providing Medical Services to a Day Patient	\$80,000 per Policy Year
(k) Pre- and post-Confinement/Day Case Procedure outpatient care² <ul style="list-style-type: none"> • Prior outpatient visits or Emergency consultation (including but not limited to consultation, western medication prescribed or diagnostic test) • Follow-up outpatient visits (including but not limited to consultation, western medication prescribed, dressings, physiotherapy, occupational therapy, speech therapy or diagnostic test) 	\$1,000 per visit, up to \$15,000 per Policy Year <ul style="list-style-type: none"> • Maximum 2 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure • Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)

Benefit items ¹	Benefit limit (in HKD)
(l) Psychiatric treatments Covers the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong as recommended by a Specialist	\$30,000 per Policy Year
(m) Outpatient kidney dialysis	\$30,000 per Policy Year
(n) Home nursing for Confinement	\$700 per day Maximum 15 days per Policy Year
(o) Companion Bed	\$450 per day Maximum 270 days per Policy Year
(p) Accidental Emergency outpatient treatment Covers Eligible Expenses charged on the Emergency Treatment of an Injury in the outpatient department of a Hospital	\$6,600 per Policy Year (Within 24 hours after the Accident)
(q) Accidental Emergency dental treatment Covers expenses charged by a registered dentist, a registered medical practitioner or a hospital solely for Emergency Treatment which is necessitated by an Injury to sound natural teeth (including consultation, staunch bleeding, tooth extraction, root canals and x-ray) in a legally registered dental clinic or a hospital, given to the Insured Person	\$6,600 per Policy Year (Within 2 weeks after the Accident)
(r) Supplementary major medical benefit⁵ Applicable to benefit item (a) – (q)	\$150,000 per Policy Year Subject to 10% Coinsurance (except for Medical Services provided to Insured Person in a setting for providing Medical Services to a Day Patient where Coinsurance will not apply)

Remarks:

1. Unless otherwise specified, Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
2. The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
3. The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.
4. This benefit shall be payable according to the relevant surgical category and the categorisation of such surgical procedure under the Schedule of Surgical Procedures. If a medically necessary surgical procedure performed is not included in the Schedule of Surgical Procedures, the Company may reasonably determine its surgical category.
5. For Eligible Expenses and expenses resulting from Confinement, this benefit shall only be payable for Medical Services provided in a Standard Ward (a room in a Hospital with more than double occupancy) . For Confinement in a higher ward class (e.g. Semi-Private or Private), this benefit shall only be payable if the Hospital provides satisfactory evidence to show the ward upgrade was involuntary (i.e. where ward upgrade was required due to [i] Isolation, [ii] room shortage in case of an Emergency; or [iii] other reasons not involving personal preference of the Policy Holder and/or the Insured Person). For full details of the calculation of this benefit, please refer to the Terms and Conditions and the Flexi Plan (SMM) Endorsement of the Terms and Benefits.

Cigna VHIS Series – Flexi Plan (Superior)

Cigna's Flexi Plan (Superior) provides the most comprehensive protection for treatment expenses, and goes further still for a totally hassle-free experience.

Accommodation Room Type	Standard Ward¹ A room in a Hospital with more than double occupancy	Semi-Private Room¹ A single or double occupancy room, with a shared bath or shower room in a Hospital
VHIS Certification Numbers	FO0016-06-000-02 FO0016-07-000-02 FO0016-08-000-02	FO0016-01-000-04 FO0016-02-000-04 FO0016-03-000-04 FO0016-04-000-04 FO0016-05-000-03
Area of coverage	Asia ^{1,2,3}	
Choice of healthcare service providers	Subject to restrictions ¹	
Annual Benefit Limit (Eligible Expenses and expenses payable shall be subject to the benefit limit of each benefit item, deductible (if applicable) and the annual benefit limit)	HK\$5,000,000 per Policy Year	HK\$30,000,000 per Policy Year
Lifetime Benefit Limit	Nil	
Deductible options	HK\$0 HK\$15,000 HK\$25,000	HK\$0 HK\$15,000 HK\$25,000 HK\$50,000 HK\$75,000

No sub-limits on core benefits



The Flexi Plan (Superior) **imposes no sub-limits on the plan's core benefits** when hospital treatment takes place in the Accommodation Room Type selected. No out-of-pocket expenses are incurred for most core benefits either. In addition, these benefits are not limited to Hong Kong, but also covered **throughout Asian regions**.

Most comprehensive cancer treatment



The Flexi Plan (Superior) also provides **full cover against Prescribed Non-surgical Cancer Treatments** such as chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy, subject to your Annual Benefit Limit. You can receive treatment at ease without worrying about your medical budget.

Remarks:

- In the situations described below, the benefit limits of the Standard Plan shall apply (the Deductible and Lifetime Benefit Limit stated above will still apply).
 - Eligible Expenses and expenses incurred outside of Asia;
 - Eligible Expenses and expenses incurred during Confinement in a ward class higher than the Accommodation Room Type selected (except in case of involuntary ward upgrade);
 - Eligible Expenses and expenses incurred in mainland China outside of hospitals of Tier 3 Class A or above; and/or
 - Eligible Expenses and expenses incurred when the Insured Person's Place of Residence is Australia or New Zealand.
- Psychiatric treatments benefit is limited to Hong Kong only.
- "Asia" refers to Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.

Benefit Schedule

Benefits are reimbursed on Medically Necessary and Reasonable and Customary basis, unless otherwise specified. For more information, please refer to “Important Information” of this brochure or Policy Provision.

Accommodation Room Type	Standard Ward A room in a Hospital with more than double occupancy	Semi-Private Room A single or double occupancy room, with a shared bath or shower room in a Hospital
Benefit items^{1,2,3}	Benefit limit (in HKD)	
(a) Room and board	No dollar limit	
(b) Miscellaneous charges Covers the Eligible Expenses charged on miscellaneous charges (including medical devices, additional surgical appliances) incurred in a setting of Hospital Confinement and Day Case Procedure		
(c) Attending doctor's visit fee		
(d) Specialist's fee⁴		
(e) Intensive care		
(f) Surgeon's fee⁵		
(g) Anaesthetist's fee		
(h) Operating theatre charges		
(i) Prescribed Diagnostic Imaging Tests⁴ Covers computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined performed during Confinement or in a setting for providing Medical Services to a Day Patient		
(j) Prescribed Non-surgical Cancer Treatments Covers chemotherapy, radiotherapy (including proton therapy, gamma knife and cyber knife), targeted therapy, immunotherapy and hormonal therapy performed during Confinement or in a setting for providing Medical Services to a Day Patient		
(k) Pre- and post-Confinement/Day Case Procedure outpatient care⁴ <ul style="list-style-type: none"> • Prior outpatient visits or Emergency consultation (including but not limited to consultation, western medication prescribed or diagnostic test) • Follow-up outpatient visits (including but not limited to consultation, western medication prescribed, dressings, physiotherapy, occupational therapy, speech therapy or diagnostic test) 	No dollar limit	
(l) Psychiatric treatments Covers the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong as recommended by a Specialist	No dollar limit	
(m) Outpatient kidney dialysis	No dollar limit	

Accommodation Room Type	Standard Ward A room in a Hospital with more than double occupancy	Semi-Private Room A single or double occupancy room, with a shared bath or shower room in a Hospital
(n) Home nursing for Confinement	\$800 per day Maximum 90 days per Policy Year	\$1,000 per day Maximum 90 days per Policy Year
(o) Companion Bed	No dollar limit	
(p) Accidental Emergency outpatient treatment Covers Eligible Expenses charged on the Emergency Treatment of an Injury in the outpatient department of a Hospital	No dollar limit (Within 24 hours after the Accident)	
(q) Accidental Emergency dental treatment Covers expenses charged by a registered dentist, a registered medical practitioner or a hospital solely for Emergency Treatment which is necessitated by an Injury to sound natural teeth (including consultation, staunch bleeding, tooth extraction, root canals and x-ray) in a legally registered dental clinic or a hospital, given to the Insured Person expenses	No dollar limit (Within 2 weeks after the Accident)	
(r) Body check⁶	Nil	Once every three consecutive years of no-claim record

Remarks:

- Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- The limits specified above for benefit items (a) – (q) apply only to Eligible Expenses and expenses incurred in Asia. Claims incurred outside Asia shall be payable up to the benefit limits as stated in the benefit schedule of the Standard Plan Terms and Benefits, and if there is any remaining Deductible (if applicable), the benefit payable shall further be reduced by the remaining Deductible (if applicable).
For the avoidance of doubt, "Asia" shall mean Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
For Eligible Expenses and expenses incurred in mainland China, the limits specified above for benefit items (a) – (q) apply only to Medical Services provided in Hospitals of Tier 3 Class A or above (or in other Hospitals where approval has been granted by the Company before Medical Services are provided). Eligible Expenses and expenses incurred in mainland China outside of this setting shall be payable up to the benefit limits as stated in the benefit schedule of the Standard Plan Terms and Benefits, and if there is any remaining Deductible (if applicable), the benefit payable shall further be reduced by the remaining Deductible (if applicable).
If the Insured Person's Place of Residence is Australia or New Zealand when Eligible Expenses and expenses are incurred, any resulting claim(s) shall be payable up to the benefit limits as stated in the benefit schedule of the Standard Plan Terms and Benefits, and if there is any remaining Deductible (if applicable), the benefit payable shall further be reduced by the remaining Deductible (if applicable).
- For Eligible Expenses and expenses resulting from Confinement, the limits specified above for benefit items (a) to (l), (n) and (o) apply only to Medical Services provided in the Accommodation Room Type selected or a lower ward class. Claims incurred from Confinement in a higher ward class (e.g. illustrated in the table below) shall only be payable according to these limits if the Hospital provides satisfactory evidence to show the ward upgrade was involuntary (i.e. where ward upgrade was required due to [i] Isolation, [ii] room shortage in case of an Emergency, or [iii] other reasons not involving personal preference of the Policy Holder or Insured Person). Otherwise, such claims shall be payable up to the benefit limits as stated in the benefit schedule of the Standard Plan Terms and Benefits, and if there is any remaining Deductible (if applicable), the benefit payable shall further be reduced by the remaining Deductible (if applicable).

Accommodation Room Type	Actual Confined room type	Adjustment
Standard Ward (a room in a Hospital with more than double occupancy)	Semi-Private Room, Private Room or any room type above Private Room including suite, VIP or deluxe room	The benefits shall be payable up to the benefit limits as stated in the benefit schedule of the Standard Plan Terms and Benefits.
Semi-Private Room (a single or double occupancy room, with a shared bath or shower room in a Hospital)	Private Room or any room type above Private Room including suite, VIP or deluxe room	

- The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- This benefit shall be payable according to the relevant surgical category and the categorisation of such surgical procedure under the Schedule of Surgical Procedures. If a Medically Necessary surgical procedure performed is not included in the Schedule of Surgical Procedures, the Company may reasonably determine its surgical category.
- Applicable to appointed medical service provider(s) by Cigna Healthcare from time to time. A check-up coupon will be available after every 3 consecutive years of no-claim record.

Case Illustrations

Cigna VHIS Series – Flexi Plan (SMM): Issac’s story

Policy Holder	Issac
Age	30 (non-smoker)
Background	Issac got married when he was 30. For him, it was essential that such an important step in life has to be backed by solid and reliable protection against risks in the future. He’s aware of the many benefits of the Cigna VHIS Series, and strongly felt that he and his wife deserve above average medical protection so that they could be hassle-free while working hard to build an ideal future together.
Plan level	Cigna VHIS Series – Flexi Plan (SMM)

At Age 30



Issac got married and signed up for the Flexi Plan (SMM) when he was 30.

Suffered a mild heart attack at Age 31

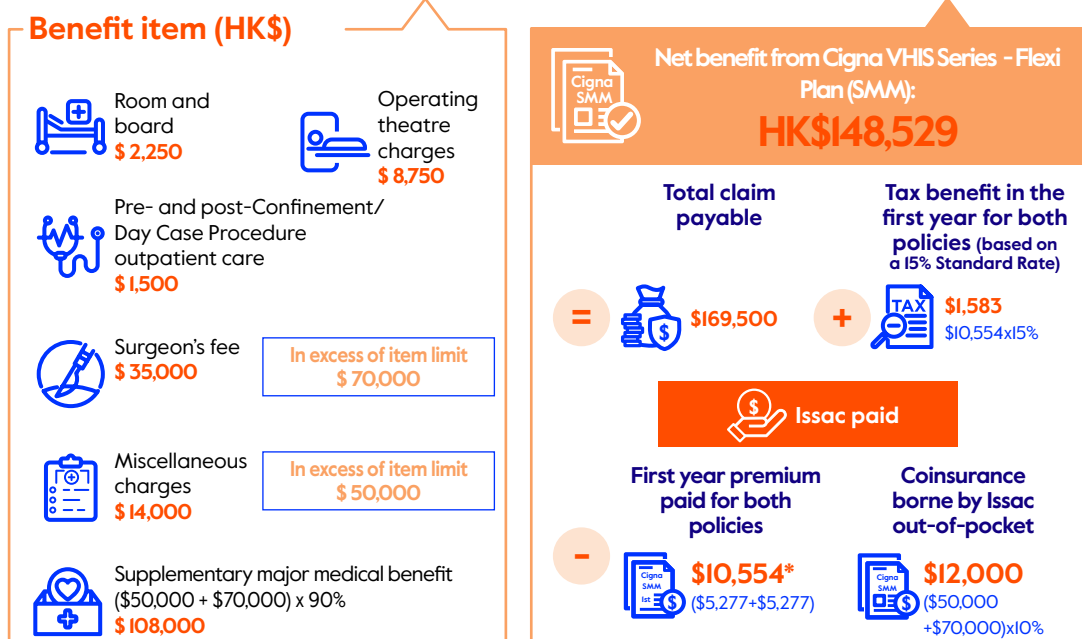


A year later, Issac suffered a mild heart attack. His attending doctor said that he had to undergo an angioplasty, a procedure which hospital, surgical and post-surgical care costs could be covered by the Flexi Plan (SMM).

After recovery



Issac could continue to work hard with peace of mind to build an ideal future together with his wife.



Remarks:

*The premium level is subject to change from time to time due to medical inflation.

Cigna VHIS Series – Flexi Plan (Superior): Helena’s story

Policy Holder	Helena
Age	40 (non-smoker)
Background	Helena works for a major banking group and benefits from the bank’s group cover insurance. She had assumed that the group cover was all anyone might need. Then, her colleague fell sick on a trip to Korea. Her short hospital stay in Seoul came with a big bill and only half of the medical expenses are reimbursed by the bank’s group insurance. Since Helena is a keen traveller who loves taking short breaks around Asia, she signed up for the Flexi Plan (Superior) for both herself and her 10-year-old son.
Plan level	Cigna VHIS Series – Flexi Plan (Superior)
Accommodation Room Type	Semi-Private Room
Deductible	HK\$25,000 for her own policy HK\$0 for her son’s policy

At Age 40



Helena signed up for the Flexi Plan (Superior) for both her 10-year-old son and herself when she was 40.

Got injured on a trip at Age 42

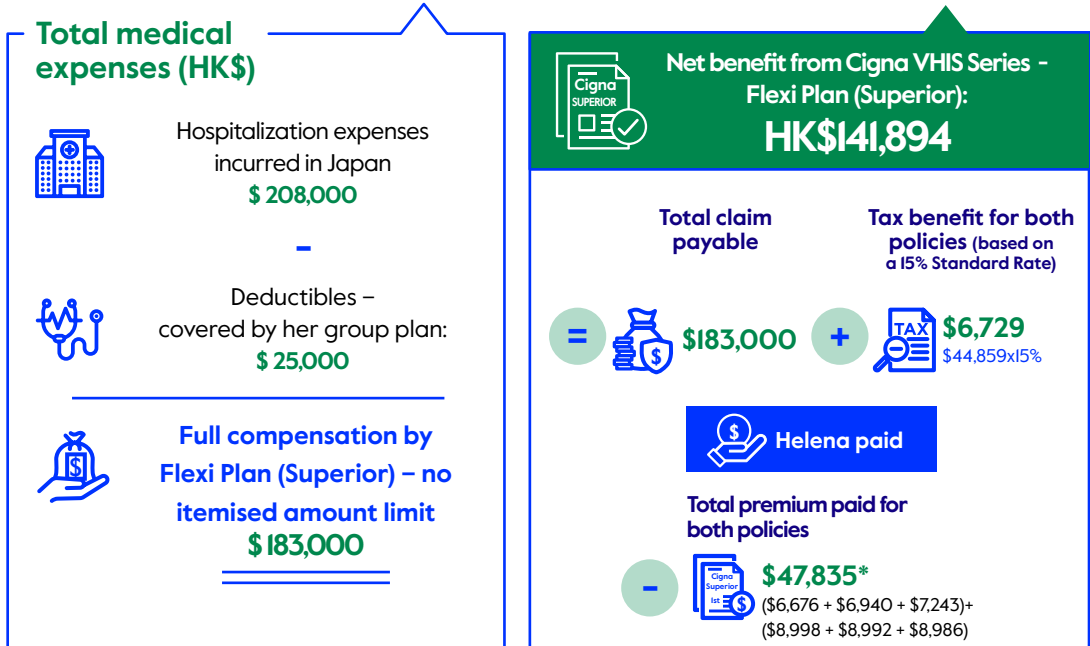


Two years later, when driving with her family in Okinawa, Japan, Helena’s rental car skidded on some gravel and plunged down a bank. Helena suffered significant injuries that required a week’s stay in an Okinawa hospital.

After recovery



Helena no longer had to worry about the coverage, and could continue to travel around the world with her family.



Remarks:
 *The premium level is subject to change from time to time due to medical inflation.

Cigna VHIS Series – Flexi Plan (Superior): Iris story

Policy Holder	Iris
Age	50 (non-smoker)
Background	Iris decided it was time to jump out of her comfort zone and start her own business at the Age of 50. But at mid-life, she was concerned that her decision meant leaving her employer's group medical plan, which he's benefited from for many years. To replace it, she wanted a plan that offered full medical cover, because she would need to devote all her energies to her business, and she didn't want to worry about limits and exclusions.
Plan level	Cigna VHIS Series – Flexi Plan (Superior)
Accommodation Room Type	Semi-Private Room
Deductible	HK\$0

At Age 50



Iris signed up for the Flexi Plan (Superior) at the Age of 50.

Iris had breast cancer at Age 53



Iris is diagnosed with breast cancer when she was 53. Every aspect of her treatment was covered by her plan and carried out by top professionals without delay. The timely and high-quality procedures, including diagnostic imaging processes, a series of cancer treatments and breast-reconstruction following mastectomy, made Iris's recovery go well.

After recovery



Iris's new business was not compromised. After treatments and suitable rest, Iris was once again able to pick up the reins of her business and forge ahead towards achieving her business goals.

Benefit item (HK\$)

Pre-Confinement



Pre- and post-Confinement/Day Case Procedure outpatient care
\$580



Prescribed Diagnostic Imaging Tests
\$27,000

1st Confinement for mastectomy



Hospitalization and surgical expenses
\$150,000



Prescribed Diagnostic Imaging Tests
\$43,000

1st Post-Confinement



Pre- and post-Confinement/Day Case Procedure outpatient care
\$2,160

2nd Confinement for breast reconstruction



Hospitalization and surgical expenses
\$200,000

2nd Post-Confinement



Pre- and post-Confinement/Day Case Procedure outpatient care
\$1,740



Total medical expenses
\$424,480

Net benefit from Cigna VHIS Series - Flexi Plan (Superior):

HK\$319,821

Total claim payable



\$424,480

Tax benefit (based on a 15% Standard Rate)



\$4,800
\$32,000x15%

Iris paid

Total premium paid



\$109,459*

(\$25,312 + \$26,633 + \$28,025 + \$29,489)

Remarks:

*The premium level is subject to change from time to time due to medical inflation.

Important Information

The product information included in the brochure does not contain the full terms of the Policy and the full terms can be found in the Policy document.

Cooling-off right and Policy Cancellation

You may cancel your policy and obtain a refund of any premium(s) and levy paid by you within the cooling-off period. The cooling-off period is the period of 30 calendar days immediately following either the day of delivery of the policy or the cooling-off notice to you or your nominated representative (whichever is the earlier). The cooling-off notice is a notice that will be sent to you or your nominated representative by Cigna Worldwide General Insurance Company Limited to notify you of the cooling-off period around the time the policy is delivered. To exercise this right, a written notice of cancellation must be signed by you and received directly by Cigna Worldwide General Insurance Company Limited at I6/F, 348 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong within the cooling-off period. No refund can be made if a claim has been made.

After the cooling-off period, the Policy Holder can request cancellation of the policy by giving thirty (30) days prior written notice to the Company, provided that there has been no benefit payment under the policy during the relevant Policy Year.

Claims Procedure

To make a claim, please login to our customer portal or register at www.mycigna.com.hk or download our MyCigna app. For details of procedures by claims type, please visit the Company website www.cigna.com.hk/en/customer-service/insurance-claim-procedure.

Reasonable and Customary

Reasonable and Customary shall mean, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by the Company in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable)–

- (a) treatment or service fee statistics and surveys in the insurance or medical industry;
- (b) internal or industry claim statistics;
- (c) gazette published by the Government; and/or
- (d) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Medically Necessary

Medically Necessary shall mean the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must –

- (a) require the expertise of, or be referred by, a Registered Medical Practitioner;
- (b) be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;
- (c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;
- (d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- (e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.

Pre-existing Conditions

Pre-existing Condition means any Sickness, Disease, Injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the Policy Issuance Date or the Policy Effective Date, whichever is the earlier. You are considered to be aware of a Pre-existing Condition where –

- (a) it has been diagnosed;
- (b) it has manifested clear and distinct signs or symptoms; or
- (c) medical advice or treatment has been sought, recommended or received.

If you are requested but fail to disclose to us upon submission of the insurance application, including any updates of and changes to the required information, that the Insured Person is suffering from a Pre-existing Condition of which the Policy Holder or the Insured

Person is aware or should have reasonably been aware of at the time of submission of Application, the Company has the right to declare the relevant insurance policy void, demand repayment of any benefits paid and/or refuse to provide coverage under its terms and benefits. In such event, the Company shall refund the premium.

Premium

1. Premium Level

The premium corresponding to the plan you select is determined based on the Age and smoking habit of the Insured Person at the Policy Effective Date.

2. Non-payment of Premium

If you fail to pay the initial premium, your Policy will not take effect from the commencement date of your Policy. Except for the initial premium payment, there will be a grace period of 30 days after any premium due date. Your Policy will remain effective during this grace period. If any premium is not paid at the end of the grace period, your Policy will lapse on the premium due date and you will lose the insurance cover.

We will not make any claim payment or any other payment payable under the Policy, until we receive payment of all outstanding premium up to the date of the claim payment or when the Policy terminates.

3. Mis-statement of Age or Smoking Habit

If Age or smoking habit is mis-stated by you or any Insured Person (and the relevant Insured Person would still be eligible for coverage), we have the right to adjust the premiums payable based on the correct information.

4. Premium adjustment

The Company reserves the right to revise the Standard Premium of the Policy on the anniversary date or upon renewal. Factors leading to premium adjustment may include but are not limited to our overall experience in claims and expenses incurred by and/or in relation to this product.

Duplicated policy

Each person can only be covered under one single "Cigna VHIS Series" policy. The series includes "Cigna VHIS Series – Standard Plan", "Cigna VHIS Series – Flexi Plan(SMM)", "Cigna VHIS Series – Flexi Plan (Superior)" and any other insurance policies that fall under the "Cigna VHIS Series" as defined and issued by the Company from time to time.

Existing holders of "Cigna HealthFirst Medical Plan Series" policies should contact the Company to discuss their options with regard to policy migration.

Conversion of policy

If you have an existing medical insurance policy and intend to switch the coverage to this plan, please be aware of the potential implications in terms of insurability, claims eligibility and financial values regarding the change to the insurance arrangement.

Some benefits under the existing policy may be changed or not be covered under this plan due to changes in policy features, Age, health conditions, occupation, lifestyle, habit or recreational activities. Also, riders or supplementary benefits under your existing insurance policy may not be available under this plan.

Benefits under the existing insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period (if any) in respect of certain benefits under the terms and conditions of the new policy.

Renewal

This Policy shall be effective for an initial period of twelve (12) months and is thereafter guaranteed to be automatically renewable for successive periods of twelve (12) months up to the Age of one hundred (100) years of the Insured Person. The Company shall have the right to revise the Terms and Benefits of the Policy and/or the Premium upon each renewal.

Termination

1. The Policy will be automatically terminated when one of the following happens:
 - The Insured Person passes away;
 - Any premium is not paid at the end of the grace period;
 - The Policy is terminated or not renewed by the Policy Holder; or
 - The Company has ceased to have the requisite authorization under the Insurance Ordinance to write or continue to write this Policy.
2. If there is any fraud, mis-statement or concealment in the application or declaration, or if you or your beneficiary makes a dishonest claim, we have the right to cancel the policy immediately. In such case, all the premium paid will not be returned and you shall immediately return all payment including claims paid by us under the Policy.

Inflation risk

Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.



Key Exclusions

The following list is for reference only and it is not a full list of exclusions. Please refer to the Terms and Conditions for the complete list and details of exclusions.

Cigna Healthcare shall not pay any benefits in relation to or arising from the following:

- I. Medical Services that are not Medically Necessary.
2. Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy.
3. Human Immunodeficiency Virus (“HIV”) and its related Disability.
4. Dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae.
5. Services for beautification or cosmetic purposes, or correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens.
6. Prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, immunisation or health supplements.
7. Dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident or to the extent covered by the Accidental Emergency dental treatment benefit. Follow up dental treatment or oral surgery after discharge from Hospital shall not be covered.
8. Maternity conditions and its complications.
9. Purchase of durable medical equipment or appliances.
10. Traditional Chinese Medicine treatment.
- II. Experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Congenital Condition(s) which have manifested or been diagnosed before the Insured Person attained the Age of eight (8) years.
13. Eligible Expenses which have been reimbursed under any law, or other medical program or insurance policy.
14. War, civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

Remarks:

“Cigna Healthcare”, “the Company”, “We”, “our” or “us” herein refers to Cigna Worldwide General Insurance Company Limited.

This product brochure is also available in Chinese. You may request for the Chinese version from us.
此產品小冊子同時備有中文版本。閣下可向本公司索取中文版本。



Cigna Worldwide General Insurance Company Limited

Tel: (852) 2560 1990
www.cigna.com.hk

The above insurance plan is underwritten by Cigna Worldwide General Insurance Company Limited, an authorized insurer to carry on general insurance business in or from Hong Kong. This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any products of Cigna Healthcare outside Hong Kong. It is designed to provide you with a brief summary of the named insurance plan, its terms, conditions and exclusions, and is not a contract of insurance. For complete details of terms, conditions and exclusions, please refer to the Terms and Conditions. If there is any conflict between the Terms and Conditions and this brochure, the Terms and Conditions shall prevail.

This Policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (the "Ordinance"). Other than the Company and the Policy Holder, a person who is not a party to the Policy (including, but not limited to, the Person Insured or the beneficiary) shall have no right under the Ordinance to enforce any term of this Policy.

Cigna Healthcare reserves the right to change any of the details in this brochure. In case of any disputes about the content of this brochure, Cigna Healthcare's decision shall be final.

保費表
Premium Table



Cigna VHIS Series 信諾自願醫保系列

Premium Table 保費表

Effective from 1 July 2024 | 2024年7月1日起生效


信諾環球

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Flexi Plan (Superior) Standard Ward 靈活計劃 (優越) 普通病房		P. 4
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Cigna VHIS Series - Standard Plan - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 標準計劃 – 標準保費表 (2024年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Standard Plan 信諾自願醫保系列 – 標準計劃					
Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	3,152	274	50	5,142	447
1	3,152	274	51	5,368	467
2	3,152	274	52	5,603	487
3	3,152	274	53	5,850	509
4	3,152	274	54	6,108	531
5	2,102	183	55	6,495	565
6	2,102	183	56	6,795	591
7	2,102	183	57	7,106	618
8	2,102	183	58	7,433	647
9	2,102	183	59	7,775	676
10	2,102	183	60	8,206	714
11	2,102	183	61	8,600	748
12	2,102	183	62	9,013	784
13	2,102	183	63	9,445	822
14	2,102	183	64	9,899	861
15	2,102	183	65	10,374	903
16	2,102	183	66	10,893	948
17	2,102	183	67	11,437	995
18	2,229	194	68	12,009	1,045
19	2,229	194	69	12,610	1,097
20	2,233	194	70	13,239	1,152
21	2,258	196	71	13,928	1,212
22	2,282	199	72	14,651	1,275
23	2,345	204	73	15,414	1,341
24	2,403	209	74	16,215	1,411
25	2,461	214	75	17,059	1,484
26	2,521	219	76	17,980	1,564
27	2,583	225	77	18,951	1,649
28	2,646	230	78	19,974	1,738
29	2,710	236	79	21,053	1,832
30	2,776	242	80	22,190	1,931
31	2,843	247	81*	22,412	1,950
32	2,913	253	82*	22,636	1,969
33	2,983	260	83*	22,862	1,989
34	3,057	266	84*	23,090	2,009
35	3,094	269	85*	23,321	2,029
36	3,106	270	86*	23,555	2,049
37	3,143	273	87*	23,790	2,070
38	3,219	280	88*	24,029	2,091
39	3,281	285	89*	24,269	2,111
40	3,456	301	90*	24,511	2,132
41	3,582	312	91*	24,756	2,154
42	3,713	323	92*	25,003	2,175
43	3,848	335	93*	25,253	2,197
44	3,989	347	94*	25,504	2,219
45	4,214	367	95*	25,760	2,241
46	4,369	380	96*	26,017	2,263
47	4,530	394	97*	26,277	2,286
48	4,695	408	98*	26,540	2,309
49	4,867	423	99*	26,806	2,332

* These rates apply only to Policy Renewal. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
- The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。
- This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (SMM) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (附加保障) – 標準保費表 (2024年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series - Flexi Plan (SMM) 信諾自願醫保系列 – 靈活計劃 (附加保障)					
Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	5,790	504	50	9,733	847
1	5,790	504	51	10,162	884
2	5,790	504	52	10,608	923
3	5,790	504	53	11,075	964
4	5,790	504	54	11,563	1,006
5	3,860	336	55	12,349	1,074
6	3,860	336	56	12,919	1,124
7	3,860	336	57	13,513	1,176
8	3,860	336	58	14,134	1,230
9	3,860	336	59	14,783	1,286
10	3,860	336	60	15,673	1,364
11	3,860	336	61	16,425	1,429
12	3,860	336	62	17,214	1,498
13	3,860	336	63	18,040	1,569
14	3,860	336	64	18,905	1,645
15	3,860	336	65	19,813	1,724
16	3,860	336	66	20,803	1,810
17	3,860	336	67	21,845	1,901
18	4,101	357	68	22,936	1,995
19	4,101	357	69	24,082	2,095
20	4,176	363	70	25,286	2,200
21	4,229	368	71	26,601	2,314
22	4,286	373	72	27,984	2,435
23	4,398	383	73	29,439	2,561
24	4,506	392	74	30,970	2,694
25	4,616	402	75	32,580	2,834
26	4,728	411	76	34,339	2,987
27	4,844	421	77	36,194	3,149
28	4,961	432	78	38,149	3,319
29	5,082	442	79	40,208	3,498
30	5,277	459	80	42,379	3,687
31	5,406	470	81*	42,801	3,724
32	5,539	482	82*	43,231	3,761
33	5,674	494	83*	43,663	3,799
34	5,812	506	84*	44,098	3,837
35	5,921	515	85*	44,540	3,875
36	5,938	517	86*	44,986	3,914
37	6,011	523	87*	45,435	3,953
38	6,163	536	88*	45,889	3,992
39	6,296	548	89*	46,348	4,032
40	6,608	575	90*	46,811	4,073
41	6,849	596	91*	47,280	4,113
42	7,100	618	92*	47,753	4,155
43	7,360	640	93*	48,231	4,196
44	7,628	664	94*	48,713	4,238
45	7,984	695	95*	49,201	4,280
46	8,275	720	96*	49,694	4,323
47	8,577	746	97*	50,190	4,367
48	8,891	774	98*	50,691	4,410
49	9,216	802	99*	51,198	4,454

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)													
Accommodation Room Type: Standard Ward 病房類別: 普通病房													
Age 年齡	Deductible Option 自付費選項												
	HK\$0		HK\$15,000		HK\$25,000		Age 年齡	HK\$0		HK\$15,000		HK\$25,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	10,572	920	5,668	493	5,030	438	50	17,936	1,560	8,989	782	8,167	711
1	9,515	828	5,101	444	4,527	394	51	18,640	1,622	10,309	897	8,785	764
2	8,459	736	4,535	395	4,024	350	52	19,393	1,687	10,687	930	9,107	792
3	8,459	736	4,535	395	4,024	350	53	20,323	1,768	11,087	965	9,448	822
4	8,459	736	4,535	395	4,024	350	54	21,319	1,855	11,516	1,002	9,814	854
5	8,257	718	4,427	385	3,929	342	55	22,364	1,946	12,097	1,052	10,309	897
6	8,056	701	4,319	376	3,833	333	56	23,725	2,064	12,847	1,118	10,948	952
7	7,853	683	4,211	366	3,737	325	57	25,274	2,199	13,624	1,185	11,610	1,010
8	7,652	666	4,102	357	3,641	317	58	27,048	2,353	14,497	1,261	12,354	1,075
9	7,451	648	3,994	347	3,545	308	59	28,986	2,522	15,580	1,355	13,277	1,155
10	7,249	631	3,886	338	3,449	300	60	30,963	2,694	16,706	1,453	14,236	1,239
11	7,142	621	3,779	329	3,354	292	61	33,117	2,881	17,906	1,558	15,882	1,382
12	7,142	621	3,671	319	3,258	283	62	35,327	3,073	19,134	1,665	16,971	1,476
13	7,142	621	3,563	310	3,162	275	63	37,612	3,272	20,620	1,794	18,289	1,591
14	7,051	613	3,455	301	3,066	267	64	40,016	3,481	22,025	1,916	19,533	1,699
15	6,956	605	3,347	291	2,970	258	65	42,519	3,699	23,444	2,040	20,793	1,809
16	6,859	597	3,385	294	3,003	261	66	45,089	3,923	24,899	2,166	22,083	1,921
17	6,800	592	3,413	297	3,028	263	67	47,665	4,147	26,355	2,293	23,375	2,034
18	6,802	592	3,431	298	3,044	265	68	50,246	4,371	27,646	2,405	24,519	2,133
19	6,844	595	3,568	310	3,166	275	69	52,575	4,574	28,999	2,523	25,720	2,238
20	6,940	604	3,592	313	3,187	277	70	54,865	4,773	30,289	2,635	26,866	2,337
21	7,090	617	3,617	315	3,209	279	71	57,121	4,970	31,669	2,755	28,089	2,444
22	7,269	632	3,711	323	3,293	286	72	59,378	5,166	33,125	2,882	29,379	2,556
23	7,454	648	3,806	331	3,379	294	73	61,651	5,364	34,689	3,018	30,767	2,677
24	7,659	666	3,904	340	3,464	301	74	64,266	5,591	36,546	3,180	32,414	2,820
25	7,906	688	4,004	348	3,558	310	75	66,957	5,825	38,557	3,354	34,197	2,975
26	8,185	712	4,108	357	3,670	319	76	69,740	6,067	40,534	3,526	35,951	3,128
27	8,483	738	4,213	367	3,761	327	77	72,639	6,320	42,520	3,699	37,713	3,281
28	8,772	763	4,321	376	3,896	339	78	75,624	6,579	44,603	3,880	39,560	3,442
29	9,058	788	4,433	386	3,978	346	79	78,695	6,846	46,788	4,071	41,500	3,611
30	9,347	813	4,546	396	4,034	351	80	81,879	7,123	49,082	4,270	43,534	3,787
31	9,641	839	4,664	406	4,159	362	81*	85,182	7,411	51,036	4,440	45,267	3,938
32	9,870	859	4,784	416	4,345	378	82*	88,555	7,704	52,327	4,552	46,412	4,038
33	10,134	882	4,907	427	4,532	394	83*	92,034	8,007	53,330	4,640	47,301	4,115
34	10,430	907	5,034	438	4,644	404	84*	95,543	8,312	54,155	4,711	48,032	4,179
35	10,656	927	5,163	449	4,704	409	85*	98,388	8,560	54,982	4,783	48,766	4,243
36	10,894	948	5,296	461	4,879	424	86*	101,262	8,810	55,956	4,868	49,630	4,318
37	11,239	978	5,432	473	5,057	440	87*	104,261	9,071	56,911	4,951	50,479	4,392
38	11,601	1,009	5,572	485	5,228	455	88*	107,388	9,343	57,911	5,038	51,364	4,469
39	11,971	1,041	5,714	497	5,392	469	89*	110,736	9,634	58,939	5,128	52,277	4,548
40	12,450	1,083	5,884	512	5,523	481	90*	114,986	10,004	60,977	5,305	54,085	4,705
41	12,855	1,118	6,119	532	5,737	499	91*	118,876	10,342	63,659	5,538	56,464	4,912
42	13,283	1,156	6,386	556	5,938	517	92*	123,975	10,786	66,460	5,782	58,949	5,129
43	13,726	1,194	6,665	580	6,165	536	93*	129,430	11,260	69,384	6,036	61,543	5,354
44	14,187	1,234	6,956	605	6,389	556	94*	135,126	11,756	72,437	6,302	64,251	5,590
45	14,662	1,276	7,259	632	6,591	573	95*	141,072	12,273	75,624	6,579	67,077	5,836
46	15,271	1,329	7,577	659	7,047	613	96*	147,278	12,813	78,952	6,869	70,029	6,093
47	15,821	1,376	7,907	688	7,388	643	97*	153,759	13,377	82,425	7,171	73,110	6,361
48	16,564	1,441	8,253	718	7,744	674	98*	160,524	13,966	86,052	7,487	76,327	6,640
49	17,276	1,503	8,613	749	8,038	699	99*	167,587	14,580	89,839	7,816	79,686	6,933

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series - Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Accommodation Room Type: Semi-Private Room 病房類別：半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	12,922	1,124	7,190	626	6,319	550	5,287	460	4,479	390
1	11,630	1,012	6,471	563	5,687	495	4,759	414	4,273	372
2	10,338	899	5,753	501	5,055	440	4,226	368	3,846	335
3	10,338	899	5,753	501	5,055	440	4,226	368	3,846	335
4	10,338	899	5,753	501	5,055	440	4,226	368	3,846	335
5	10,092	878	5,616	489	4,935	429	4,127	359	3,756	327
6	9,845	857	5,479	477	4,814	419	4,026	350	3,413	297
7	9,599	835	5,341	465	4,695	408	3,925	341	3,326	289
8	9,353	814	5,204	453	4,575	398	3,824	333	3,241	282
9	9,108	792	5,067	441	4,453	387	3,724	324	3,157	275
10	8,998	783	4,931	429	4,334	377	3,716	323	3,071	267
11	8,992	782	4,793	417	4,213	367	3,716	323	2,986	260
12	8,986	782	4,658	405	4,093	356	3,673	320	2,901	252
13	8,720	759	4,520	393	3,972	346	3,566	310	2,817	245
14	8,456	736	4,384	381	3,851	335	3,457	301	2,731	238
15	8,586	747	4,301	374	3,732	325	3,349	291	2,840	247
16	8,809	766	4,301	374	3,773	328	3,390	295	2,872	250
17	9,032	786	4,330	377	3,804	331	3,416	297	2,896	252
18	9,289	808	4,353	379	3,824	333	3,435	299	2,912	253
19	9,516	828	4,528	394	3,977	346	3,571	311	3,027	263
20	9,747	848	4,570	398	4,014	349	3,726	324	3,158	275
21	9,985	869	4,612	401	4,051	352	3,823	333	3,238	282
22	10,335	899	4,805	418	4,157	362	3,920	341	3,322	289
23	10,693	930	4,906	427	4,265	371	4,020	350	3,408	296
24	11,064	963	5,410	471	4,561	397	4,124	359	3,458	301
25	11,334	986	5,611	488	4,645	404	4,251	370	3,500	305
26	11,832	1,029	5,757	501	4,859	423	4,360	379	3,533	307
27	12,496	1,087	5,905	514	4,968	432	4,473	389	3,564	310
28	12,841	1,117	6,055	527	5,091	443	4,587	399	3,599	313
29	12,968	1,128	6,214	541	5,269	458	4,706	409	3,631	316
30	13,098	1,140	6,464	562	5,347	465	4,897	426	3,682	320
31	13,407	1,166	6,548	570	5,426	472	5,024	437	3,901	339
32	13,723	1,194	6,654	579	5,548	483	5,153	448	4,152	361
33	14,046	1,222	6,762	588	5,735	499	5,285	460	4,420	385
34	14,378	1,251	6,938	604	5,828	507	5,420	472	4,596	400
35	14,716	1,280	7,047	613	5,998	522	5,560	484	4,714	410
36	15,300	1,331	7,229	629	6,200	539	5,702	496	4,834	421
37	15,744	1,370	7,415	645	6,206	540	5,851	509	4,959	431
38	16,128	1,403	7,606	662	6,363	554	6,001	522	5,086	442
39	16,224	1,411	7,866	684	6,528	568	6,155	535	5,217	454
40	16,408	1,427	8,114	706	6,676	581	6,385	555	5,336	464
41	16,910	1,471	8,610	749	6,940	604	6,638	578	5,549	483
42	17,590	1,530	8,812	767	7,243	630	6,883	599	5,789	504
43	18,301	1,592	9,215	802	7,560	658	7,137	621	6,043	526
44	19,038	1,656	9,517	828	7,891	687	7,426	646	6,307	549
45	19,848	1,727	9,996	870	8,292	721	7,753	675	6,626	576
46	20,992	1,826	10,517	915	8,653	753	8,136	708	6,918	602
47	21,847	1,901	11,122	968	9,031	786	8,472	737	7,219	628
48	22,946	1,996	11,617	1,011	9,425	820	8,808	766	7,536	656
49	24,100	2,097	12,104	1,053	9,838	856	9,144	796	7,863	684

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3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Accommodation Room Type: Semi-Private Room 病房類別：半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	25,312	2,202	12,424	1,081	10,366	902	9,488	825	8,286	721
51	26,633	2,317	13,438	1,169	10,873	946	10,307	897	8,693	756
52	28,025	2,438	13,746	1,196	11,407	992	10,716	932	9,119	793
53	29,489	2,566	14,485	1,260	11,965	1,041	11,264	980	9,565	832
54	30,862	2,685	15,110	1,315	12,552	1,092	11,922	1,037	10,034	873
55	32,120	2,794	16,081	1,399	13,458	1,171	12,617	1,098	10,758	936
56	34,012	2,959	16,869	1,468	14,118	1,228	13,363	1,163	11,285	982
57	36,101	3,141	17,741	1,543	14,809	1,288	14,154	1,231	11,838	1,030
58	37,893	3,297	18,788	1,635	15,535	1,352	14,996	1,305	12,661	1,102
59	39,917	3,473	20,152	1,753	16,296	1,418	15,866	1,380	13,551	1,179
60	41,971	3,651	21,305	1,854	17,657	1,536	17,007	1,480	14,441	1,256
61	44,035	3,831	22,986	2,000	21,135	1,839	18,456	1,606	15,331	1,334
62	46,198	4,019	25,089	2,183	22,854	1,988	19,786	1,721	16,221	1,411
63	50,864	4,425	27,817	2,420	24,456	2,128	21,310	1,854	17,473	1,520
64	55,936	4,866	30,405	2,645	25,655	2,232	22,353	1,945	18,725	1,629
65	58,684	5,106	32,960	2,868	27,818	2,420	24,239	2,109	19,977	1,738
66	61,565	5,356	34,575	3,008	29,183	2,539	25,425	2,212	21,229	1,847
67	64,584	5,619	36,269	3,155	30,611	2,663	26,673	2,321	22,482	1,956
68	67,752	5,894	38,045	3,310	32,111	2,794	27,979	2,434	23,723	2,064
69	71,079	6,184	39,890	3,470	33,685	2,931	29,350	2,553	24,884	2,165
70	74,566	6,487	41,149	3,580	35,335	3,074	30,789	2,679	26,104	2,271
71	77,075	6,706	43,916	3,821	37,067	3,225	32,296	2,810	27,384	2,382
72	79,670	6,931	46,069	4,008	38,884	3,383	33,879	2,947	28,725	2,499
73	82,353	7,165	48,326	4,204	40,788	3,549	35,540	3,092	30,131	2,621
74	85,124	7,406	50,694	4,410	42,786	3,722	37,280	3,243	31,608	2,750
75	87,989	7,655	53,178	4,626	44,884	3,905	39,106	3,402	33,158	2,885
76	89,603	7,795	55,783	4,853	47,082	4,096	41,024	3,569	34,783	3,026
77	91,247	7,938	58,516	5,091	49,388	4,297	43,033	3,744	36,486	3,174
78	92,920	8,084	61,384	5,340	51,810	4,507	45,141	3,927	38,274	3,330
79	94,625	8,232	63,380	5,514	54,349	4,728	47,354	4,120	40,149	3,493
80	96,360	8,383	64,542	5,615	56,671	4,930	49,376	4,296	41,611	3,620
81*	98,794	8,595	66,172	5,757	58,812	5,117	51,241	4,458	42,662	3,712
82*	101,818	8,858	68,198	5,933	61,030	5,310	53,174	4,626	43,968	3,825
83*	104,714	9,110	69,235	6,023	63,033	5,484	54,541	4,745	44,637	3,883
84*	108,590	9,447	70,668	6,148	64,346	5,598	55,686	4,845	45,561	3,964
85*	112,603	9,796	71,567	6,226	65,359	5,686	56,720	4,935	46,140	4,014
86*	116,760	10,158	72,743	6,329	66,497	5,785	57,763	5,025	46,898	4,080
87*	121,064	10,533	73,909	6,430	67,638	5,885	58,817	5,117	47,650	4,146
88*	125,521	10,920	75,823	6,597	69,111	6,013	59,876	5,209	48,485	4,218
89*	130,136	11,322	78,667	6,844	70,995	6,177	60,943	5,302	49,402	4,298
90*	134,915	11,738	81,613	7,100	72,929	6,345	62,018	5,396	50,858	4,425
91*	139,862	12,168	84,667	7,366	74,916	6,518	63,098	5,490	52,758	4,590
92*	144,981	12,613	87,831	7,641	77,168	6,714	64,544	5,615	54,727	4,761
93*	150,282	13,075	91,110	7,927	80,044	6,964	66,950	5,825	56,766	4,939
94*	155,770	13,552	94,508	8,222	83,025	7,223	69,442	6,041	58,880	5,123
95*	161,448	14,046	98,028	8,528	86,111	7,492	72,025	6,266	61,069	5,313
96*	167,325	14,557	101,675	8,846	89,309	7,770	74,700	6,499	63,337	5,510
97*	173,406	15,086	105,453	9,174	92,622	8,058	77,471	6,740	65,686	5,715
98*	179,697	15,634	109,367	9,515	96,052	8,357	80,341	6,990	68,120	5,926
99*	186,208	16,200	113,422	9,868	99,607	8,666	83,313	7,248	70,640	6,146

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4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Standard Plan - Standard Premium schedule (Effective from 1 July 2024) 信諾自願醫保系列 – 標準計劃 – 標準保費表 (2024年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series - Standard Plan 信諾自願醫保系列 – 標準計劃					
Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	5,982	520
1	-	-	51	6,245	543
2	-	-	52	6,520	567
3	-	-	53	6,807	592
4	-	-	54	7,107	618
5	-	-	55	7,555	657
6	-	-	56	7,902	687
7	-	-	57	8,265	719
8	-	-	58	8,645	752
9	-	-	59	9,042	787
10	-	-	60	9,541	830
11	-	-	61	10,000	870
12	-	-	62	10,480	912
13	-	-	63	10,983	956
14	-	-	64	11,509	1,001
15	-	-	65	12,062	1,049
16	-	-	66	12,666	1,102
17	-	-	67	13,299	1,157
18	2,598	226	68	13,963	1,215
19	2,598	226	69	14,661	1,276
20	2,604	227	70	15,395	1,339
21	2,632	229	71	16,194	1,409
22	2,661	232	72	17,036	1,482
23	2,735	238	73	17,923	1,559
24	2,802	244	74	18,855	1,640
25	2,870	250	75	19,836	1,726
26	2,938	256	76	20,906	1,819
27	3,012	262	77	22,035	1,917
28	3,085	268	78	23,225	2,021
29	3,159	275	79	24,481	2,130
30	3,236	282	80	25,800	2,245
31	3,314	288	81*	26,059	2,267
32	3,395	295	82*	26,319	2,290
33	3,479	303	83*	26,582	2,313
34	3,563	310	84*	26,847	2,336
35	3,606	314	85*	27,117	2,359
36	3,621	315	86*	27,387	2,383
37	3,665	319	87*	27,662	2,407
38	3,752	326	88*	27,939	2,431
39	3,825	333	89*	28,220	2,455
40	4,026	350	90*	28,502	2,480
41	4,172	363	91*	28,785	2,504
42	4,325	376	92*	29,072	2,529
43	4,483	390	93*	29,363	2,555
44	4,647	404	94*	29,655	2,580
45	4,906	427	95*	29,950	2,606
46	5,088	443	96*	30,250	2,632
47	5,273	459	97*	30,556	2,658
48	5,465	475	98*	30,861	2,685
49	5,667	493	99*	31,168	2,712

* These rates apply only to Policy Renewal. 此保費只供續保之用。

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3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

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Cigna VHIS Series - Flexi Plan (SMM) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (附加保障) – 標準保費表 (2024年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series - Flexi Plan (SMM) 信諾自願醫保系列 – 靈活計劃 (附加保障)					
Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	11,324	985
1	-	-	51	11,821	1,028
2	-	-	52	12,342	1,074
3	-	-	53	12,882	1,121
4	-	-	54	13,451	1,170
5	-	-	55	14,357	1,249
6	-	-	56	15,019	1,307
7	-	-	57	15,708	1,367
8	-	-	58	16,433	1,430
9	-	-	59	17,188	1,495
10	-	-	60	18,216	1,585
11	-	-	61	19,089	1,661
12	-	-	62	20,006	1,741
13	-	-	63	20,965	1,824
14	-	-	64	21,971	1,911
15	-	-	65	23,025	2,003
16	-	-	66	24,176	2,103
17	-	-	67	25,387	2,209
18	4,779	416	68	26,656	2,319
19	4,779	416	69	27,990	2,435
20	4,865	423	70	29,386	2,557
21	4,927	429	71	30,916	2,690
22	4,995	435	72	32,523	2,830
23	5,124	446	73	34,214	2,977
24	5,250	457	74	35,994	3,131
25	5,378	468	75	37,865	3,294
26	5,509	479	76	39,910	3,472
27	5,644	491	77	42,063	3,659
28	5,780	503	78	44,335	3,857
29	5,921	515	79	46,730	4,066
30	6,146	535	80	49,252	4,285
31	6,298	548	81*	49,746	4,328
32	6,450	561	82*	50,242	4,371
33	6,609	575	83*	50,745	4,415
34	6,769	589	84*	51,251	4,459
35	6,896	600	85*	51,765	4,504
36	6,916	602	86*	52,282	4,549
37	7,002	609	87*	52,804	4,594
38	7,177	624	88*	53,333	4,640
39	7,332	638	89*	53,867	4,686
40	7,693	669	90*	54,405	4,733
41	7,975	694	91*	54,949	4,781
42	8,265	719	92*	55,499	4,828
43	8,569	746	93*	56,054	4,877
44	8,882	773	94*	56,614	4,925
45	9,292	808	95*	57,181	4,975
46	9,632	838	96*	57,752	5,024
47	9,983	869	97*	58,332	5,075
48	10,348	900	98*	58,913	5,125
49	10,726	933	99*	59,502	5,177

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)														
Accommodation Room Type: Standard Ward 病房類別：普通病房														
Age 年齡	Deductible Option 自付費選項													
	HK\$0		HK\$15,000		HK\$25,000		Age 年齡	HK\$0		HK\$15,000		HK\$25,000		
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	
0	-	-	-	-	-	-	50	21,524	1,873	10,787	938	9,800	853	
1	-	-	-	-	-	-	51	22,368	1,946	12,370	1,076	10,542	917	
2	-	-	-	-	-	-	52	23,272	2,025	12,824	1,116	10,929	951	
3	-	-	-	-	-	-	53	24,387	2,122	13,305	1,158	11,338	986	
4	-	-	-	-	-	-	54	25,583	2,226	13,819	1,202	11,776	1,025	
5	-	-	-	-	-	-	55	26,837	2,335	14,516	1,263	12,370	1,076	
6	-	-	-	-	-	-	56	28,469	2,477	15,416	1,341	13,137	1,143	
7	-	-	-	-	-	-	57	30,329	2,639	16,349	1,422	13,932	1,212	
8	-	-	-	-	-	-	58	32,458	2,824	17,396	1,513	14,825	1,290	
9	-	-	-	-	-	-	59	34,783	3,026	18,696	1,627	15,932	1,386	
10	-	-	-	-	-	-	60	37,156	3,233	20,047	1,744	17,084	1,486	
11	-	-	-	-	-	-	61	39,740	3,457	21,487	1,869	19,059	1,658	
12	-	-	-	-	-	-	62	42,392	3,688	22,960	1,998	20,365	1,772	
13	-	-	-	-	-	-	63	45,135	3,927	24,743	2,153	21,947	1,909	
14	-	-	-	-	-	-	64	48,019	4,178	26,430	2,299	23,440	2,039	
15	-	-	-	-	-	-	65	51,022	4,439	28,133	2,448	24,951	2,171	
16	-	-	-	-	-	-	66	54,106	4,707	29,878	2,599	26,500	2,306	
17	-	-	-	-	-	-	67	57,198	4,976	31,626	2,751	28,050	2,440	
18	8,163	710	4,118	358	3,653	318	68	60,295	5,246	33,175	2,886	29,423	2,560	
19	8,213	715	4,281	372	3,799	331	69	63,089	5,489	34,799	3,028	30,863	2,685	
20	8,328	725	4,311	375	3,825	333	70	65,838	5,728	36,346	3,162	32,239	2,805	
21	8,508	740	4,340	378	3,851	335	71	68,545	5,963	38,002	3,306	33,707	2,933	
22	8,723	759	4,453	387	3,952	344	72	71,254	6,199	39,750	3,458	35,254	3,067	
23	8,945	778	4,567	397	4,055	353	73	73,981	6,436	41,626	3,621	36,921	3,212	
24	9,190	800	4,685	408	4,157	362	74	77,119	6,709	43,855	3,815	38,897	3,384	
25	9,487	825	4,805	418	4,270	371	75	80,349	6,990	46,269	4,025	41,037	3,570	
26	9,823	855	4,930	429	4,405	383	76	83,689	7,281	48,641	4,232	43,141	3,753	
27	10,180	886	5,056	440	4,513	393	77	87,167	7,584	51,024	4,439	45,256	3,937	
28	10,527	916	5,185	451	4,675	407	78	90,749	7,895	53,524	4,657	47,472	4,130	
29	10,869	946	5,320	463	4,774	415	79	94,434	8,216	56,146	4,885	49,800	4,333	
30	11,216	976	5,455	475	4,841	421	80	98,255	8,548	58,898	5,124	52,241	4,545	
31	11,569	1,007	5,597	487	4,991	434	81*	102,218	8,893	61,243	5,328	54,320	4,726	
32	11,844	1,030	5,741	499	5,214	454	82*	106,266	9,245	62,793	5,463	55,694	4,845	
33	12,161	1,058	5,888	512	5,438	473	83*	110,441	9,608	63,996	5,568	56,761	4,938	
34	12,516	1,089	6,041	526	5,573	485	84*	114,651	9,975	64,986	5,654	57,639	5,015	
35	12,788	1,113	6,196	539	5,644	491	85*	118,066	10,272	65,978	5,740	58,520	5,091	
36	13,073	1,137	6,355	553	5,855	509	86*	121,515	10,572	67,147	5,842	59,556	5,181	
37	13,487	1,173	6,518	567	6,068	528	87*	125,113	10,885	68,293	5,941	60,575	5,270	
38	13,921	1,211	6,686	582	6,274	546	88*	128,866	11,211	69,493	6,046	61,637	5,362	
39	14,365	1,250	6,857	597	6,471	563	89*	132,884	11,561	70,726	6,153	62,733	5,458	
40	14,940	1,300	7,061	614	6,628	577	90*	137,983	12,005	73,172	6,366	64,902	5,646	
41	15,426	1,342	7,343	639	6,884	599	91*	142,652	12,411	76,391	6,646	67,757	5,895	
42	15,939	1,387	7,663	667	7,126	620	92*	148,769	12,943	79,752	6,938	70,738	6,154	
43	16,471	1,433	7,998	696	7,398	644	93*	155,316	13,512	83,261	7,244	73,851	6,425	
44	17,024	1,481	8,347	726	7,667	667	94*	162,151	14,107	86,925	7,562	77,101	6,708	
45	17,594	1,531	8,711	758	7,909	688	95*	169,286	14,728	90,749	7,895	80,493	7,003	
46	18,325	1,594	9,092	791	8,456	736	96*	176,734	15,376	94,742	8,243	84,034	7,311	
47	18,985	1,652	9,488	825	8,865	771	97*	184,511	16,052	98,910	8,605	87,731	7,633	
48	19,877	1,729	9,904	862	9,293	808	98*	192,629	16,759	103,262	8,984	91,593	7,969	
49	20,731	1,804	10,336	899	9,645	839	99*	201,105	17,496	107,807	9,379	95,623	8,319	

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

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5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series - Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Accommodation Room Type: Semi-Private Room 病房類別：半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-
18	11,147	970	5,224	454	4,589	399	4,122	359	3,494	304
19	11,419	993	5,433	473	4,773	415	4,286	373	3,632	316
20	11,696	1,018	5,484	477	4,817	419	4,471	389	3,789	330
21	11,982	1,042	5,534	481	4,861	423	4,587	399	3,885	338
22	12,402	1,079	5,766	502	4,988	434	4,704	409	3,987	347
23	12,832	1,116	5,887	512	5,118	445	4,824	420	4,089	356
24	13,277	1,155	6,492	565	5,473	476	4,948	430	4,150	361
25	13,601	1,183	6,733	586	5,574	485	5,101	444	4,200	365
26	14,198	1,235	6,908	601	5,830	507	5,232	455	4,239	369
27	14,995	1,305	7,087	617	5,962	519	5,368	467	4,277	372
28	15,410	1,341	7,266	632	6,109	531	5,504	479	4,318	376
29	15,561	1,354	7,457	649	6,323	550	5,648	491	4,357	379
30	15,717	1,367	7,757	675	6,416	558	5,876	511	4,418	384
31	16,088	1,400	7,858	684	6,511	566	6,029	525	4,682	407
32	16,467	1,433	7,985	695	6,658	579	6,183	538	4,982	433
33	16,855	1,466	8,114	706	6,882	599	6,342	552	5,304	461
34	17,254	1,501	8,325	724	6,993	608	6,504	566	5,515	480
35	17,659	1,536	8,456	736	7,198	626	6,672	580	5,657	492
36	18,360	1,597	8,675	755	7,440	647	6,842	595	5,801	505
37	18,893	1,644	8,898	774	7,447	648	7,021	611	5,951	518
38	19,354	1,684	9,127	794	7,636	664	7,201	626	6,104	531
39	19,469	1,694	9,439	821	7,834	682	7,386	643	6,261	545
40	19,690	1,713	9,737	847	8,011	697	7,662	667	6,403	557
41	20,292	1,765	10,332	899	8,328	725	7,966	693	6,658	579
42	21,108	1,836	10,574	920	8,692	756	8,259	719	6,946	604
43	21,961	1,911	11,058	962	9,072	789	8,564	745	7,252	631
44	22,846	1,988	11,421	994	9,469	824	8,911	775	7,569	659
45	23,818	2,072	11,995	1,044	9,950	866	9,304	809	7,952	692
46	25,190	2,192	12,620	1,098	10,384	903	9,764	849	8,302	722
47	26,216	2,281	13,346	1,161	10,837	943	10,167	885	8,663	754
48	27,535	2,396	13,941	1,213	11,310	984	10,570	920	9,043	787
49	28,920	2,516	14,525	1,264	11,806	1,027	10,973	955	9,435	821

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series - Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Accommodation Room Type: Semi-Private Room 病房類別: 半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	30,374	2,643	14,908	1,297	12,439	1,082	11,385	990	9,943	865
51	31,960	2,781	16,125	1,403	13,048	1,135	12,368	1,076	10,431	907
52	33,630	2,926	16,495	1,435	13,688	1,191	12,859	1,119	10,942	952
53	35,387	3,079	17,382	1,512	14,358	1,249	13,517	1,176	11,478	999
54	37,034	3,222	18,132	1,577	15,062	1,310	14,306	1,245	12,041	1,048
55	38,544	3,353	19,297	1,679	16,150	1,405	15,140	1,317	12,909	1,123
56	40,814	3,551	20,243	1,761	16,942	1,474	16,035	1,395	13,542	1,178
57	43,321	3,769	21,289	1,852	17,771	1,546	16,984	1,478	14,205	1,236
58	45,471	3,956	22,546	1,962	18,642	1,622	17,996	1,566	15,193	1,322
59	47,900	4,167	24,182	2,104	19,555	1,701	19,040	1,656	16,261	1,415
60	50,365	4,382	25,566	2,224	21,188	1,843	20,409	1,776	17,329	1,508
61	52,842	4,597	27,583	2,400	25,362	2,206	22,147	1,927	18,397	1,601
62	55,438	4,823	30,107	2,619	27,425	2,386	23,743	2,066	19,465	1,693
63	61,037	5,310	33,380	2,904	29,347	2,553	25,572	2,225	20,968	1,824
64	67,123	5,840	36,486	3,174	30,786	2,678	26,823	2,334	22,470	1,955
65	70,421	6,127	39,552	3,441	33,382	2,904	29,087	2,531	23,973	2,086
66	73,878	6,427	41,490	3,610	35,019	3,047	30,510	2,654	25,475	2,216
67	77,501	6,743	43,523	3,787	36,733	3,196	32,007	2,785	26,978	2,347
68	81,303	7,073	45,654	3,972	38,533	3,352	33,575	2,921	28,467	2,477
69	85,294	7,421	47,868	4,165	40,422	3,517	35,220	3,064	29,861	2,598
70	89,479	7,785	49,379	4,296	42,402	3,689	36,947	3,214	31,325	2,725
71	92,490	8,047	52,700	4,585	44,480	3,870	38,756	3,372	32,861	2,859
72	95,604	8,318	55,283	4,810	46,660	4,059	40,655	3,537	34,470	2,999
73	98,823	8,598	57,992	5,045	48,946	4,258	42,648	3,710	36,158	3,146
74	102,148	8,887	60,833	5,292	51,343	4,467	44,736	3,892	37,929	3,300
75	105,587	9,186	63,813	5,552	53,860	4,686	46,928	4,083	39,789	3,462
76	107,523	9,355	66,939	5,824	56,498	4,915	49,229	4,283	41,739	3,631
77	109,497	9,526	70,220	6,109	59,266	5,156	51,639	4,493	43,784	3,809
78	111,504	9,701	73,661	6,409	62,172	5,409	54,170	4,713	45,929	3,996
79	113,550	9,879	76,056	6,617	65,219	5,674	56,825	4,944	48,179	4,192
80	115,632	10,060	77,450	6,738	68,005	5,916	59,252	5,155	49,933	4,344
81*	118,553	10,314	79,407	6,908	70,574	6,140	61,490	5,350	51,195	4,454
82*	122,182	10,630	81,838	7,120	73,236	6,372	63,809	5,551	52,762	4,590
83*	125,657	10,932	83,083	7,228	75,639	6,581	65,450	5,694	53,564	4,660
84*	130,308	11,337	84,802	7,378	77,216	6,718	66,824	5,814	54,673	4,757
85*	135,124	11,756	85,881	7,472	78,430	6,823	68,064	5,922	55,368	4,817
86*	140,112	12,190	87,292	7,594	79,796	6,942	69,316	6,030	56,278	4,896
87*	145,277	12,639	88,691	7,716	81,166	7,061	70,580	6,140	57,180	4,975
88*	150,625	13,104	90,987	7,916	82,933	7,215	71,852	6,251	58,182	5,062
89*	156,163	13,586	94,400	8,213	85,194	7,412	73,132	6,362	59,282	5,158
90*	161,897	14,085	97,936	8,520	87,515	7,614	74,422	6,475	61,029	5,310
91*	167,835	14,602	101,600	8,839	89,900	7,821	75,718	6,587	63,310	5,508
92*	173,977	15,136	105,398	9,170	92,601	8,056	77,452	6,738	65,672	5,713
93*	180,339	15,689	109,331	9,512	96,052	8,357	80,340	6,990	68,119	5,926
94*	186,924	16,262	113,410	9,867	99,629	8,668	83,330	7,250	70,656	6,147
95*	193,738	16,855	117,634	10,234	103,333	8,990	86,430	7,519	73,283	6,376
96*	200,790	17,469	122,010	10,615	107,171	9,324	89,640	7,799	76,004	6,612
97*	208,088	18,104	126,543	11,009	111,146	9,670	92,965	8,088	78,823	6,858
98*	215,636	18,760	131,240	11,418	115,262	10,028	96,409	8,388	81,744	7,112
99*	223,450	19,440	136,106	11,841	119,529	10,399	99,976	8,698	84,768	7,375

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. This Standard Premium schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。



信諾環球保險有限公司

Cigna Worldwide General Insurance Company Limited

Tel: (852) 2560 1990

www.cigna.com.hk

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