



CIGNA HEALTHFIRST MEDICAL PLAN SERIES

CHOICE MEDICAL PLAN

Trouble-Free plan that works for you

A GLOBAL LEADER IN HEALTH AND WELL-BEING SERVICES

Cigna Group

Cigna is a global health service leader dedicated to helping people improve their health, well-being, and sense of security. We have a presence in 30 countries and jurisdictions, our global network includes more than one million healthcare professionals, clinics, and facilities.

Cigna Hong Kong

Positioned to be your active health and well-being partner, we offer solutions at the right place and the right time, providing advice throughout the different stages of your life journey. At Cigna in Hong Kong, we deliver comprehensive health and wellness solutions to employers, employees and individual customers.

Leveraging our extensive global network with access to international healthcare services, we provide medical benefit plans that are suitable for international companies with a worldwide workforce. We also have the flexibility to tailor cost-effective plans for local small and medium-sized enterprises, to meet the specific needs of the companies and employees.

As an individual customer of Cigna, you can select a plan from our full suite of medical products that best fits your personal needs. You can also enjoy our specialized health and well-being solutions, with access to our excellent customer service and worldwide network of healthcare facilities.

We are committed to helping you live well and stay well, because we know that this is your competitive edge, and we are with you all the way.

Cigna, Together all the way

Facts about Cigna



**Ranked 79¹
on the 2016
Fortune 500 list**



**90 million
customer relationships
around the world**



**More than
39,000 employees
worldwide**

Remarks:

1. Cigna Corporation was ranked 79 on the 2016 Fortune 500 list.

WE HELP PROTECT YOU AGAINST RISING MEDICAL COSTS

Shielding you from expenses that may arise unexpectedly

Medical cost inflation remains significant with the average medical trend rate rising by 8.6% in a year¹. However, key findings from Cigna's 360° Well-being Survey² show that almost 80% of customers are unprepared to meet any sudden or unexpected medical expenses that may arise.

At Cigna, we recognize the importance of having the right medical protection to safeguard you and your family during unexpected medical emergencies. We also want to minimize the hassle associated with any hospital stay, putting your recovery first.

HOW CAN WE HELP? Providing you with a convenient protection solution, **Cigna HealthFirst Choice Medical Plan** (hereafter "Choice Medical Plan") is a comprehensive medical plan with value-added services. With **cashless hospitalization** (subject to pre-approval), you can get hospital admittance without paying an admission deposit, and you would not need to make any claim after discharge. The plan covers hospitalization expenses, pre-admission and post-hospitalization treatment, private nursing, cancer treatment, dialysis and more, enhancing your chances of a speedy recovery.



Remarks:

1. Global Medical Trends Survey 2016 by Willis Towers Watson
2. Cigna's 360° Well-being Survey in 2014

HOW CAN YOU BENEFIT FROM CHOICE MEDICAL PLAN?

Providing a helping hand in the event of an emergency, Choice Medical Plan cuts down on the hassle so you can focus on your own health.

Comprehensive medical protection during your deepest need

The plan covers hospitalization as well as other common expenses such as pre-admission and post-hospitalization outpatient treatment, and private nursing expenses. To save you from the hassle of hospitalization, the plan also covers MRIs, CT scans, and PET scans¹ carried out in an outpatient clinic for medical conditions related to hospital confinement.

If serious illness strikes, we want you to have extra support. That's why the plan includes additional coverage of up to HK\$160,000 per policy year for cancer treatment and dialysis, giving you an extra peace of mind.

To help you with important decisions, our second medical opinion service offers you alternative medical opinions through a network of leading medical centers and experts – at no extra cost to you.

Cashless hospitalization - No admission deposit, no claim after discharge²

You can choose to be admitted to hospital for medical treatment without paying the hospital admission deposit or initiating a claim after discharge. Simply fill in a form to obtain pre-approval.

You can also seek advice directly from medical professionals through our 24-hour Cigna HealthFirst Hotline (852-8203 2202).

Flexible plan with an array of Optional Insurance Benefits to suit your unique needs

Choose from three plan levels with private, semi-private, or ward coverage. To meet your needs, the plan also offers an array of Optional Insurance Benefits³, enabling you to customize your coverage:

- Supplementary Major Medical Benefit – additional benefit of up to HK\$575,000 per policy year
- Hospital Cash Benefit – daily HK\$600 hospital cash
- Outpatient Benefit – Chinese herbalist, Chinese bonesetter, acupuncturist, physiotherapist, home consultation, etc.
- Dental Benefit – scaling and polishing, routine oral examination, extractions, fillings, X-ray, root canal fillings, etc.

Remarks:

1. Diagnostic imaging services including X-rays, MRIs, CT scans and PET scans must be performed within 30 days prior to admission or 30 days after discharge.
2. You are required to settle any shortfall of expenses exceeding the pre-approved amount or expenses exceeding the maximum benefit limit.
3. For details of coverage, please refer to the Benefit Schedule of Choice Medical Plan. You are required to enroll at the same benefit level for Hospital and Surgical Benefits as well as optional benefits.

EXCLUSIVE PRIVILEGE

Complimentary Cigna Lifelong Preventive Program

The plan offers free annual influenza vaccinations, body checks and skin consultations, enabling you to keep track of your health.

The coupons will be sent to the policyholder 6 weeks after policy issuance, after which they will be sent together with the renewal pack 45 days before the policy anniversary date.

Details on various health and wellness discounts are available at www.cigna.com.hk/cigna-club-rewards.

Health Reward

To celebrate your good health, you will be offered a No Claim Renewal Premium Discount at the time of policy renewal. The renewal discount applies to the Hospital and Surgical Benefits.

Number of consecutive policy years with no Hospital and Surgical claim record	No Claim Renewal Premium Discount - discount for Hospital and Surgical Benefits at renewal
2	5%
3	8%
5 or above	15%

Guaranteed Lifetime Renewal

The Hospital and Surgical Benefits are guaranteed to be renewable every year regardless of any changes in your health condition or claims record.¹

Remarks:

1. It is subject to the continued issuance of Choice Medical Plan by the Company and payment of the premium of your policy. Cigna reserves the right to revise premiums, terms and conditions, and /or the Benefit Schedule upon each renewal.

THE PLAN AT A GLANCE

Issue age (at last birthday)	15 days to age 75
Protection period	1 year and guaranteed renewal for lifetime*
Premium payment term	Until the end of protection period
Premium payment frequency	Annual / Monthly
Policy currency	HKD

* This is applicable to Hospital and Surgical Benefits only.

Hospital and Surgical Benefits - Benefit Schedule (HKD)

The followings are for reference only, please refer to the policy provisions and benefit schedule for details.

Item	Maximum Limit (HK\$)		
	Plan 1 (Private)	Plan 2 (Semi-Private)	Plan 3 (Ward)
Hospital Room and Board (maximum 270 days per policy year)	\$3,200 per day	\$1,600 per day	\$750 per day
Surgical Expenses (per surgery)			
› Complex	\$95,000	\$65,000	\$48,000
› Major	\$47,500	\$32,500	\$25,000
› Intermediate	\$20,500	\$13,600	\$10,000
› Minor	\$7,500	\$6,500	\$5,500
Anaesthetist's Expenses (per surgery)			
› Complex	\$26,900	\$16,000	\$12,300
› Major	\$13,200	\$9,100	\$7,100
› Intermediate	\$6,000	\$4,000	\$3,000
› Minor	\$3,200	\$2,200	\$2,000
Operation Theatre Expenses (per surgery)			
› Complex	\$27,400	\$16,600	\$12,500
› Major	\$13,500	\$10,000	\$8,100
› Intermediate	\$6,500	\$4,200	\$3,500
› Minor	\$3,250	\$2,200	\$2,000

Item	Maximum Limit (HK\$)		
	Plan 1 (Private)	Plan 2 (Semi-Private)	Plan 3 (Ward)
Inpatient Doctor's Call (for non-surgical case only, maximum 270 days per policy year)	\$3,200 per day	\$1,600 per day	\$750 per day
Cancer Treatment and Dialysis (per policy year)	\$160,000	\$120,000	\$80,000
Intensive Care Unit Expenses (per policy year)	\$25,500	\$22,000	\$20,100
Inpatient Specialist's Fee (written referral from the attending physician required) (per policy year)	\$10,000	\$3,800	\$2,500
Companion Bed (maximum 270 days per policy year)	\$1,500 per day	\$750 per day	\$350 per day
Pre-admission and Post-Hospitalization Outpatient Expenses (maximum 2 pre-admission and 2 post-hospitalization clinic visits) (per policy year)	\$4,500	\$2,500	\$1,800
Private Nursing Expenses (maximum 120 days per policy year)	\$850 per day	\$500 per day	\$325 per day
Other Medical Expenses - including in-hospital / clinical X-ray, MRI, CT scan, PET scan, miscellaneous hospital charges, etc. (within 30 days prior to admission or 30 days after discharge) (per policy year)	\$35,000	\$21,500	\$13,600
Overall Annual Limit (per policy year)			
Under attained age of 65 on the policy commencement date	Unlimited		
Attained age of 65 or above on the policy commencement date	\$700,000	\$375,000	\$175,000
No Claim Renewal Premium Discount			
No claim record for 2 consecutive years	5%	5%	5%
No claim record for 3 consecutive years	8%	8%	8%
No claim record for 5 consecutive years or more	15%	15%	15%
Life Benefit	\$5,000		
Remarks: The Life Benefit excludes suicide within the 1 st policy year.			

Optional Insurance Benefits - Benefit Schedule (HKD)

The followings are for reference only, please refer to the policy provisions and benefit schedule for details.

	Plan 1 (Private)	Plan 2 (Semi-Private)	Plan 3 (Ward)
Supplementary Major Medical Benefit	Maximum Limit (HK\$)		
Maximum limit per policy year	\$575,000	\$290,000	\$120,000
Lifetime Limit (applicable from age 75 onwards)	\$850,000	\$450,000	\$220,000
Remarks: › For each claim, HK\$500 will be deducted from the claim amount, and the reimbursement amount will be 80% of the remaining balance. › The claim amount will be adjusted if the actual level of hospital confinement is higher than the eligible plan level. Please refer to the important information for details.			
Hospital Cash Benefit	Maximum Limit (HK\$)		
From the 3 rd day of hospital confinement, maximum 182 days per policy year	\$600 per day		
Outpatient Benefit	Maximum Limit (HK\$)		
1. General Practitioner (include 3-day basic medication)	\$380	\$240	\$180
2. Specialist* (include 3-day basic medication)	\$660	\$480	\$350
3. Physiotherapist*	\$630	\$430	\$330
4. Chiropractor*	\$630	\$430	\$330
5. Chinese Herbalist (include 2 packs of Chinese medicines)	\$230	\$180	\$150
6. Chinese Bonesetter	\$230	\$180	\$150
7. Acupuncturist	\$230	\$180	\$150
8. Home Consultation (consultation fee only, per visit)	\$720	\$520	\$350
9. Prescribed Western Medicine (per policy year)	\$2,500	\$1,500	\$1,000
10. Diagnostic Imaging and Laboratory Tests* (per policy year)	\$3,500	\$2,000	\$1,500
Remarks: * Referral from a physician is required. › Maximum 30 visits per policy year for items 1 to 8, within with a maximum of 10 visits per policy year for items 4 to 8. › For items 1 to 7, full coverage for network clinics or 80% reimbursement up to the respective maximum benefit limit for non-network clinics. For Chiropractor, network clinics are not available.			
Dental Benefit	Maximum Limit (HK\$) (maximum limit per policy year is up to \$5,000 for below benefits)		
Scaling and Polishing	2 visits		
Fillings; dentures, crowns and bridges (only if necessitated by an accident); drainage of abscesses; extractions; X-ray; root canal fillings; routine oral examination	Fully covered		

CASE ILLUSTRATION

The following example is hypothetical and for illustrative purpose only.

Profile

Policyholder	Patrick, age 41, non-smoker
Background	Operating an online business with irregular working hours, Patrick suffers constant stomach pain.
Current plan level	Cigna HealthFirst Choice Medical Plan 2

At age 41, Patrick is discovered to have a 5cm malignant tumor inside his stomach during a PET scan at a clinic. He is advised to undergo total gastrectomy surgery followed by chemotherapy. Patrick submits a form and successfully applies for cashless hospitalization. His subsequent operation is successful and he remains hospitalized for two weeks. After 12 chemotherapy treatments – 6 in the hospital and the remainder in private clinics – he gradually recovers.

How did Choice Medical Plan help Patrick?

- Cashless hospitalization was easily arranged
- His chemotherapy expenses are covered under “Cancer Treatment and Dialysis” benefit and the miscellaneous hospital charges during hospitalization can be covered under “Other Medical Expenses” benefit, subject to the maximum limit of his plan
- The cost of PET scan conducted in a clinic is covered

Total amount covered (HKD):

Hospital and Surgical Benefits		
Items	Amount covered (HK\$)	Maximum Limit (HK\$)
Hospital Room & Board	\$22,400 (\$1,600 x 14 days)	\$1,600 per day
Surgical Expenses (complex) ¹	\$60,000	\$65,000
Anaesthetist’s Expenses (complex)	\$16,000 ²	\$16,000
Operation Theatre Expenses (complex)	\$15,000	\$16,600
Other Medical Expenses (including outpatient PET scan)	\$20,500	\$21,500
Cancer Treatment and Dialysis (Chemotherapy)	\$102,000 (\$8,500 x 12 times)	\$120,000

**Total amount reimbursed:
HK\$235,900**

Remarks:

1. For the classification of operations, please refer to the Simplified Schedule of Operations of the policy provisions.
2. The actual anaesthetist’s expense is HK\$19,000. Due to the eligible maximum limit under his current plan level is HK\$16,000, the amount covered under this item will be HK\$16,000. For the rest of the items, since the actual expenses do not exceed the maximum limit, the entire amount can be covered.

IMPORTANT INFORMATION

Premium

1. Premium Level

The premium of the plan level selected by you is determined based on the age, sex and smoking habit of the person insured at policy commencement and at the time of renewal upon each anniversary date of the policy.

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 1 month 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, Sex or Smoking Habit

If age, sex or smoking habit has been mis-stated by you or any person insured but the relevant person insured 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 premium of the policy on the anniversary date or upon renewal. Factors leading to premium adjustment may include but are not limited to our experience in claims and expenses incurred by and/or in relation to this product.

Benefits

1. Benefit in General

Except for the Life Benefit payment in the event of the death of the person insured, we shall pay the benefit amount to the policyholder in Hong Kong dollars without interest.

As for the Life Benefit payment in the event of the death of the person insured, we shall pay the benefit amount to the beneficiary.

2. Extent of Benefits

The coverage under this policy is worldwide, except under the Optional Insurance Benefits, which is subject to emergency conditions if expenses are incurred outside of Hong Kong. We reserve the right to request that the person insured obtain pre-approval from us before incurring such relevant expenses.

3. Supplementary Major Medical Benefit

If the person insured uses a higher level of hospital facilities and services than he is entitled under this policy, the benefit amount payable shall be lowered according to the adjustment factor. This benefit shall not be payable for class of suite/ VIP/ deluxe room of a hospital.

Plan level	Room type confined	Adjustment factor
Semi-Private	Private	50%
Ward	Semi-Private	50%
Ward	Private	25%

Under the Supplementary Major Medical Benefit, the following terms and conditions shall apply

regarding the Lifetime Limit starting from the anniversary date after the person insured reaches age 75:

- (i) Any benefit payable under this section will be deducted from the Lifetime Limit, the balance of the Lifetime Limit as at the end of the current policy year will be carried forward to the next policy year.
- (ii) If the person insured's application for a change in the benefit level is approved by the Company, the Lifetime Limit applicable to the next policy year will be equivalent to the Lifetime Limit of the new benefit level, minus all benefits paid since the anniversary date following the person insured reaching age 75.
- (iii) This benefit will automatically terminate upon the first anniversary date after the Lifetime Limit is exhausted.

Duplicated Policy

The person insured can only be covered under one single "Cigna HealthFirst Medical Plan Series" policy. The series includes "Cigna HealthFirst Elite Medical Plan", "Cigna HealthFirst Choice Medical Plan, and any other insurance policies that fall under the "Cigna HealthFirst Medical Plan Series" as defined and issued by the Company from time to time.

Renewal

The Hospital and Surgical Benefits will be effective for an initial period of 12 months and thereafter guaranteed and automatically renewable, for successive periods of 12 months each provided that we continue to issue new policy(ies) under the "Cigna HealthFirst Choice Medical Plan", and upon payment of the premium at the time of renewal. The Company reserves the right to revise the terms of the policy and/or the premium and/or the benefit schedule upon each renewal.

Termination

1. This policy will be automatically terminated when one of the following happens:
 - The person insured passes away;
 - Any premium is not paid at the end of the grace period; or
 - The policy is terminated by the Company or the policyholder.
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.
3. The Company may terminate any Optional Insurance Benefit, by giving not less than 30 days' advance notice in writing to you.
4. If the policy is terminated by the policyholder during the policy year, we reserve the right to charge the premium until the end of such policy year after the termination.

Inflation risk

While your current planned benefits will not be adjusted during the policy term, future medical costs may be higher than they are today due to inflation.

KEY EXCLUSIONS

The following list is for reference only. Please refer to the policy provisions for the complete list and details of exclusions.

We shall not be liable for any claims or the expenses incurred through, directly or indirectly caused by, or resulting from any one or more of the following:

Applicable to all benefits (including Optional Insurance Benefit) except the Life Benefit:

1. Pre-existing medical conditions;
2. War, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil commotion, rebellion, revolution, insurrection, military or usurped power or terrorism;
3. The person insured's suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane;
4. The person insured being under the influence of alcohol or drugs unless, in the case of drug consumption, it is proven that such drug was taken in accordance with a proper medical prescription by a physician other than for the treatment of drug addiction;
5. Pregnancy, childbirth and miscarriage of or abortion by the person insured, including complications resulting therefrom notwithstanding that such incident may have been accelerated or induced by bodily injury or sickness; infertility or sterilization or any type of fertility;
6. Infection with Human Immunodeficiency Virus (HIV) or variants including Acquired Immune Deficiency Syndrome (AIDS) and AIDS-related complex (ARC); sexually-transmitted diseases or treatment thereof;
7. Birth defects, congenital conditions, development conditions, hereditary conditions or any disabilities arising therefrom; congenital conditions; developmental conditions; or hereditary conditions;
8. Cosmetic and elective surgery;
9. Vaccination and immunization injections;
10. All dental treatment prescribed by a dentist except emergency treatments by a physician during hospital confinement due to bodily injury; follow-up treatment from such hospital confinement (unless the Dental Benefit applies under this policy);
11. Mental, psychiatric or nervous illness;
12. Treatment for a related condition resulting from addictive conditions and disorders; sleep disorders including insomnia, snoring, sleep-related breathing problems or sleep studies;

13. Treatment that is not medically necessary;
14. The person insured's voluntarily exposing himself/herself to any hazard or danger;
15. Fees/expenses incurred due to the following reasons:
 - (a) Convalescence accommodation, treatment or services rendered at any sanatorium or similar establishment;
 - (b) Prosthesis, corrective devices and medical appliances, that are not intra-operatively required;
 - (c) All organ transplantation, transplant procedures and acquisition of the organ itself to be used for organ transplantation;
 - (d) Routine medical examinations or health screening checks; and
 - (e) Alternative treatment including but not limited to Chinese medicine treatment, acupuncture, acupressure, Tui Nai, hypnotism, rolfing, massage therapy, aromatherapy (unless provided under the Acupuncturist benefit, Chinese Herbalist benefit and Chinese Bonesetter benefit payable under the Benefit Schedule).

Applicable only to the Optional Dental Benefit:

1. Appliances or restoration necessary to increase vertical dimension or restore an occlusion;
2. Dental implants;
3. Cosmetic dentistry procedures such as bleaching and veneers;
4. Orthodontic services;
5. Repair or replacement of orthodontic appliances;
6. Placement of bone grafts or extra-oral substances in the treatment of periodontal disorders;
7. Procedures or appliances to correct congenital malformations;
8. Treatment of malignancies, cysts, or neoplasms;
9. Replacement of lost or stolen dentures;
10. Services or treatment for, or associated with, temporomandibular joint (TMJ) dysfunction or disorder or for orthognathic surgery;
11. Services or supplies intended to diagnose or treat any condition that is an occupational injury or disease; or
12. Replacement of or additions to existing dentures or bridgework.

Notes: "Cigna", "the Company", "We", "our" or "us" herein refers to Cigna Worldwide Life 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。



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