



Cigna VHIS Series – Flexi Plan (Superior) EXTRA Premium Discount Promotion



At Cigna Healthcare, we are committed to support your health needs at different stages of life, giving you peace of mind to protect yourself and your loved ones. Enroll in our **Cigna VHIS Series – Flexi Plan (Superior)** to enjoy up to 6 months premium discount¹ in two consecutive years and enjoy tax deduction on your premium paid!



Promotion Period: 2 July – 31 December 2025

Cigna VHIS Series – Flexi Plan (Superior) EXTRA Premium Discount Promotion Details:

Cigna VHIS Series – Flexi Plan (Superior)

Policy Year	Eligible Premium Discount ¹
Second Policy Year	3 months premium discount
Third Policy Year	3 months premium discount

The above promotions are subject to terms and conditions.

Remarks:

I. Only applicable to plans with deductible of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000.

Plan Features

Governed medical plans with various plan options



Flexible options

With different deductible and wards class options.



Hassle-free on medical expenses

Up to HK\$30,000,000 per year and unlimited lifetime benefit limit.



Comprehensive protection

All cancer treatment expenses are fully covered^{1,2}, including various common non-surgical cancer treatments³.



Tax deductible

Up to HK\$8,000 per insured person per tax year for tax deduction.



Guaranteed renewal

Guaranteed renewal up to age of 100, no matters how your health conditions changed.



Cashless Medical Services⁴ and Cigna Care Manager

With extensive network of medical professionals and personalized healthcare concierge service for you.

Remarks

1. Applicable to Cigna VHIS Series - Flexi (Superior) only.

2. Subject to the Annual Benefit Limit.

3. 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.

4. The Cashless Medical Service is a value-added service and subject to terms and conditions.

This section highlights key selling points of the Cigna VHIS Series - Flexi (Superior). For detailed information regarding coverage, terms, and conditions, please refer to the brochure/policy document.



Variety of Value-added Services

Cigna Care Manager

One-to-One Health Concierge Services

Supported by a team of registered nurse, offering personalized healthcare concierge services and supports throughout your health journey.



New Customer Stories:

- 1) Severe Accident During Overseas Travel?
- 2) Diagnosed with Stomach Cancer?

Scan to learn more about the stories!

Cashless Medical Service

Hassle-free cashless arrangement

Enjoy cashless hospitalization arrangement! with our network in Hong Kong of 1,000+ reputable medical providers



Day Procedure Centre Cashless Service

Extensive network in Hong Kong and time saving

Perform OGD and Colonoscopy at network Day Procedure Center with Cashless Medical Service, reduces the risk of hospital acquired infection and provide you with convenience.



Booking Hotline: (852) 8100 4330

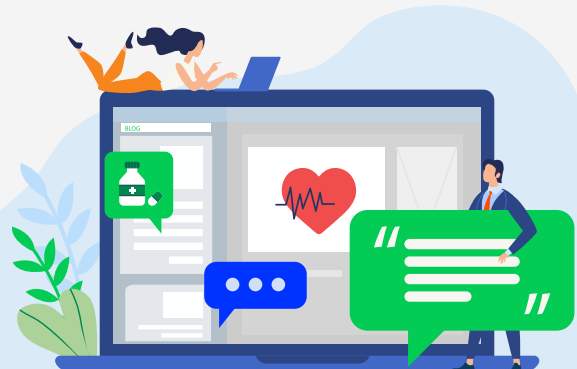
Access to Smart Health

Online health information hub

Provide you with the latest health and wellness information to improve your health and wellness.



Scan to visit
Cigna Smart Health



MyCigna HK App

Your on-the-go healthcare companion

Featuring user-friendly functionalities, including submit and check of claims, finding network doctors and clinics, and even submit Cashless Medical Services Request anytime, anywhere!



- I. The Cashless Medical Service is a value-added service and subject to terms and conditions. To use the Cashless Medical Service, a Pre-approval Form for Cashless Medical Service ("Pre-approval 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 Letter of Guarantee to Cashless Medical Service (CMS) which sets out the conditions of the Cashless Medical Service arrangement. We have the absolute discretion to decline the Cashless Medical Service application based on information provided by the Insured Person and/or Policy Holder about the Insured Person's medical condition or if the Cashless Medical Service application does not include valid, sufficient and complete information for credit card authorization. All Cashless Medical Service 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.

Cigna VHIS Series – Flexi Plan (Superior) – EXTRA Premium Discount Promotion Terms & Conditions

1. The Cigna VHIS Series – Flexi Plan (Superior) – EXTRA Premium Discount Promotion (“Promotion”) is offered by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”) or “Cigna Hong Kong”) and Cathay Pacific Airways Limited (“Cathay”) subject to these terms and conditions below (“these Terms and Conditions”).
 2. Unless otherwise defined in these Terms and Conditions, the following capitalized terms shall have the following meanings:
 - a) “AML” means Asia Miles Limited, a wholly owned subsidiary of Cathay.
 - b) “Asia Miles by Cathay App” refers to the application of AML that allows users to use on mobile or desktop devices.
 - c) “Cathay Membership Programme” means the travel and lifestyle awards and relationship programme owned by Cathay, and operated and managed by AML.
 - d) “Designated Plan(s)” means Cigna VHIS Series – Flexi Plan (Superior) of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover.
 - e) “Eligible Policy(ies)” means a policy issued under the Designated Plan(s), with a Policy Inception Date within the Promotion Period.
 - f) “Member(s)” means any person who is a current member of the Cathay Membership Programme.
 - g) “Policyholder(s)” means the person who is a policyholder of an Eligible Policy.
 - h) “Policy Inception Date” means the inception date of a policy as stated in the policy schedule issued by Cigna Healthcare.
 3. The Promotion is valid from 2 July 2025, 00:00 to 31 December 2025, 23:59 (HongKong Time, GMT+8) (the “Promotion Period”).
 4. The Promotion is only eligible to the Members who are aged 18 or above Hong Kong resident, holding a valid Hong Kong Identity Card (“Eligible Participants”). Eligible Participants must review these Terms and Conditions prior to participating in the Promotion. By participating in the Promotion, the Eligible Participants are deemed to have read, understood, accepted and agreed to be bound by these Terms and Conditions.
 5. To qualify for the Promotion, the Eligible Participant must be a Policyholder of an Eligible Policy. Each Eligible Policy will be entitled to an offer of premium discount prescribed in the manner stated in clause 7 below (“Premium Discount”) provided that:
 - a) the Eligible Policy remains continuously in force until the end of the third policy year for full application of Premium Discount; and
 - b) the Policyholder and any of the person insured(s) under the relevant Eligible Policy have not cancelled any policy of the Designated Plan in the last 12 months prior to the Policy Inception Date of Eligible Policy.
 6. For the avoidance of doubt, in case of cancellation or termination of Eligible Policy for whatsoever reasons during the cooling off period or before the end of the third policy year, the Premium Discount will be cancelled, and value equivalent to relevant insurance premium that has been paid shall not be refunded to the Policyholder.
 7. Premium Discount will be used for the settlement of the premium payable of the Eligible Policy for the second policy year and third policy year only and cannot be used for withdrawal or exchange the amount for other purpose in any circumstances. The calculation of Premium Discount on each Eligible Policy is as follows:

Policy Year	Eligible Premium Discount
Second Policy Year	3 months premium discount
Third Policy Year	3 months premium discount
- Eligible Policies with annual payment frequency will enjoy 25% off the annual premium for the second and third policy year. Eligible Policies with monthly payment frequency will enjoy 25% off each monthly premium for the second policy year and third policy year.
8. The application for the Eligible Policy must have been made:
 - a. on [Cathay’s website](#) or Asia Miles by Cathay App; or
 - b. with Cigna Healthcare where the Eligible Participant has requested to be contacted by Cigna Healthcare through the designated ‘[Schedule a Call](#)’ form on Cathay’s website or Asia Miles by Cathay App ; or
 - c. directly via the Cathay and Cigna Healthcare dedicated hotline at +852 8100-2040 (or such other number(s) as specified on Cathay’s website or Asia Miles by Cathay App).
 9. This Premium Discount can be enjoyed in conjunction with other promotions or discounts, unless otherwise stated. If any other promotions or discounts is applied in conjunction with this Promotion, the terms and conditions of the other promotions or discounts shall also apply.
 10. The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy.
 11. The Premium Discount is not applicable to any premium loading (if any) and levy.
 12. For the Eligible Policies, only the actual paid premiums can be applied for tax deductions whereas the Premium Discount (if any) are not included. For details on tax deductions, please visit the websites of [Voluntary Health Insurance Scheme](#), [Insurance Authority](#) or [Inland Revenue Department](#) and consult your own tax and accounting advisors for tax advice.

13. The Premium Discount is not exchangeable, transferable, refundable or redeemable for cash under all circumstances.
14. Each Eligible Policy can only enjoy the Premium Discount once in accordance with these Terms and Conditions.
15. All the Eligible Policies need to undergo normal application and underwriting process in order to enjoy the Premium Discount. All policy applications shall be made by Eligible Participants' own discretions when Eligible Participants are capable of making an informed decision. The issuance of insurance policy is subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application at its sole and absolute discretion.
16. These Terms and Conditions are the terms and conditions of this Promotion only and do not represent the full terms of the Designated Plans. For details of the features, content, terms, conditions and exclusions of the Designated Plans, please refer to Cigna Healthcare's [product brochure](#) and policy provisions of the Designated Plans.
17. In case of any disputes arising from this Promotion, Cathay and Cigna Healthcare's decision shall be final.
18. The Cathay Membership Programme [Terms and Conditions](#) shall also apply. To the extent there is any inconsistency between these Terms and Conditions and the Cathay Membership Programme Terms and Conditions, these Terms and Conditions shall prevail for matters in relation to the Promotion.
19. Cathay is an authorized insurance agent of Cigna Healthcare, with licence no. FA3522. Cathay/AML are not responsible for any insurance products issued by Cigna Healthcare, or any information provided in relation to insurance products (including, without limitation, the information related to tax deductions under clause 12) in connection with this Promotion or otherwise.
20. AML is not a licensed insurance intermediary, and it is not an agent or acting for and on behalf of Cigna Healthcare, Cathay or the Policyholders. AML only conducts the relevant administrative or clerical work. AML does not carry on, or hold out to carry on, any "regulated activities" as defined in the Insurance Ordinance.
21. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
22. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with [Cathay Pacific Customer Privacy Notice](#) and [Personal Information Collection Statement of Cigna Hong Kong](#). By participating in this Promotion, the Eligible Participants are deemed to have read, understood and agreed to be bound by Cathay Pacific Customer Privacy Notice and the Personal Information Collection Statement of Cigna Hong Kong.