

**Cigna Cathay Premier Health Plan - Bonus Miles Promotion**  
**Terms and conditions**

1. Cigna Cathay Premier Health Plan - Bonus Miles Promotion (“Promotion”) is offered by Cathay Pacific Airways Limited (“Cathay”) and Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare” or “Cigna Hong Kong”).
2. Unless otherwise defined in these terms and conditions (“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 Product” means the Cigna Cathay Premier Health Plan.
  - e) “Eligible Policy(ies)” means a policy, including a Family Policy, issued under the Designated Product, with a Policy Inception Date within the Promotion Period.
  - f) “Member” 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.
  - i) “Family Policy(s)” means a family policy issued under the Designated Product under the same Policyholder for two or more family members, which include the Policyholder’s spouse (including domestic partners) and children.
  - j) “Elevated Wellness Journey” means the wellness experience available on Asia Miles by Cathay App that enables Members to participate in and/or complete activities, challenges, events, assessments and promotions.
3. The Promotion period is from 1 April 2026, 00:00 to 30 June 2026, 23:59 (both dates inclusive, Hong Kong Time, GMT+8) (“Promotion Period”).
4. The Promotion is only eligible to Members who are aged 18 or above Hong Kong resident, holding a valid Hong Kong Identity Card (“Eligible Member”). By participating in the Promotion, Eligible Members are deemed to have read, accepted and agreed to be bound by the Terms and Conditions.
5. During the Promotion Period, Eligible Members who have successfully applied to be Policyholders of the first 500 Eligible Policies shall be eligible to receive an extra 8,000 Asia Miles per Eligible Policy as a first-year reward (“First Year Mileage Reward”), subject to all conditions below:
  - (a) All person insured(s) under the relevant Eligible Policy, who is /are at the age of 18 or above on the Policy Inception Date, must complete at least one goal on the Elevated Wellness Journey within 28 days of the Policy Inception Date (“Required Goal”). Person insured(s) under the age of 18 is/are exempt from this requirement.
  - (b) For Family Policies, either the Policyholder or any person insured(s) aged 18 or above on the Policy Inception Date, must complete the Required Goal.
  - (c) The Policyholders and all person insured(s) of the relevant Eligible Policies must not have cancelled a policy of the Designated Product in the last 12 months prior to the Policy Inception Date.
6. The First Year Mileage Reward will be credited to the Policyholders’ Cathay Membership Programme account as follows:
  - a) Eligible Policies with annual premium payment frequency: on or before 31 October 2026
  - b) Eligible Policies with monthly premium payment frequency: on or before 31 December 2026

7. Each Policyholder is only entitled to receive the Mileage Reward once per Eligible Policy during the Promotion Period.
8. Cathay/AML and Cigna Healthcare may cancel or reverse the Mileage Reward credited or refuse to credit any Mileage Reward to the Policyholder's Cathay Membership Programme account at their sole and absolute discretion if:
  - a. the relevant Eligible Policy is cancelled or terminated within 12 months after the Policy Inception Date; and/or
  - b. the relevant Eligible Policy has not had all payable premiums settled by the due date; and/or
  - c. the Policyholder or any of the person(s) insured under the relevant Eligible Policy has breached any of these Terms and Conditions or has acted fraudulently or unlawfully in connection with this Promotion.
9. The Promotion can be enjoyed in conjunction with other promotions or discounts, unless otherwise stated.
10. The Mileage Reward is not exchangeable, transferable, refundable or redeemable for cash. Any use of the Asia Miles is subject to the relevant terms and conditions imposed by Cathay/AML. Cigna Healthcare is not the owner or operator of the Asia Miles and shall not be liable in any way whatsoever in relation to any aspects for the use of the Asia Miles, including but not limited to redemption of Asia Miles, quality and supply of the redeemed services or products.
11. All policy applications shall be made by Policyholders' own discretions when Policyholders are capable of making an informed decision. The policy applications are subject to the Cigna Healthcare's underwriting and acceptance. Cigna Healthcare reserves the absolute right to accept or decline any policy application at its sole and absolute discretion.
12. The Terms and Conditions are terms and conditions of this Promotion only and do not represent the full terms and conditions applicable to the Designated Product. For details of the features, contents, terms, conditions and exclusions of the Designated Product, please refer to relevant product brochure(s) and policy provision(s) of Cigna Healthcare.
13. All information provided by the Policyholder must be consistent with the record of Cathay/AML, which should be up-to-date, true, correct and complete. Cathay/AML and Cigna Healthcare assume no responsibility for any loss incurred in relation to any outdated, incorrect or incomplete information provided by the Policyholder.
14. The [Cathay Membership Programme Terms and Conditions](#) (including the Elevated Wellness Journey Terms and Conditions) shall apply. In the event of any inconsistency between the Terms and Conditions of this Promotion and the terms and conditions of Cathay Membership Programme (including the Elevated Wellness Journey), the Terms and Conditions will prevail for all matters in relation to the Promotion.
15. Cathay is an authorized insurance agent of Cigna Healthcare, with licence no. FA3522. Cathay/AML shall not be responsible for any insurance products issued by Cigna Healthcare, or any information provided by Cigna Healthcare in relation to insurance products in connection with the Promotion or otherwise.
16. 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.

17. The Terms and Conditions are governed by and shall be interpreted in accordance with the law of Hong Kong Special Administrative Region.
18. For any dispute arising from this Promotion, Cathay and Cigna Healthcare reserve the right of final decision.
19. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions as they relate to Cathay and/or AML, including the Cathay Membership Programme (such as, but not limited to, crediting of Asia Miles or eligibility to receive them), the English version shall prevail.
20. Personal data collected, used, stored, disclosed or otherwise dealt with in connection with this Promotion shall be processed in accordance with the [Personal Information Collection Statement of Cigna Hong Kong](#) and [Cathay Pacific Customer Privacy Notice](#). By participating in this Promotion, the Policyholders are deemed to have read, understood and agreed to be bound by the Personal Information Collection Statement of Cigna Hong Kong and Cathay Pacific Customer Privacy Notice. If you do not consent to Cigna Healthcare using and/or sharing your personal information for any of those purposes, you may exercise your opt-out right by notifying Cigna Hong Kong's Data Protection Officer at the address provided in the Personal Information Collection Statement of Cigna Hong Kong. Should you exercise this right, Cigna Healthcare, the insurance intermediary, and/or third-party service providers will not be able to send you any direct marketing, targeted, or special offers in the future.

## Cigna Cathay Premier Health Plan – Premium Discount Promotion

### Terms and conditions

1. The Cigna Cathay Premier Health Plan Premium Discount Offer Promotion (“Promotion”) is organized by Cathay Pacific Airways Limited (“Cathay”) and Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare” or “Cigna Hong Kong”).
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 Cathay Premier Health Plan of deductible of HK\$15,000 / HK\$30,000 / HK\$60,000 deductible, regardless of room type or area of cover.
  - e) “Eligible Policy(ies)” means a policy, including a Family Policy, issued under the Designated Plan(s), with a Policy Inception Date within the Promotion Period.
  - f) “Family Member” refers to the Policyholder’s spouse and/or child(ren), and/or any other family members as Cigna Healthcare may accept, whose applications for the Eligible Policy must be submitted together at the same time.
  - g) “Family Policy(s)” means a family policy issued under the Designated Plan under the same Policyholder for two or more Family Members.
  - h) “Member(s)” means any person who is a current member of the Cathay Membership Programme.
  - i) “Policyholder(s)” means the person who is a policyholder of an Eligible Policy.
  - j) “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 1 April 2026, 00:00 to 30 June 2026, 23:59 (Hong Kong Time, GMT+8) (the “Promotion Period”).
4. The Promotion is only available to a Member who satisfies the following criteria (an “Eligible Participant”):
  - a) is aged 18 years or older;
  - b) holds a valid Hong Kong Identity Card; and
  - c) resides in Hong Kong.
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 (“Premium Discount”) as stated in clause 7 below provided that the Eligible Policy remains continuously in force until the end of the third policy year for full application of the Premium Discount.
6. 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 ‘Schedule a Call’ form on Cathay’s website or Asia Miles by Cathay App; or
  - c) directly via the Cathay Cigna dedicated hotline at +852 8100-2040 (or such other number(s) as specified on Cathay’s website or Asia Miles by Cathay App.
7. Premium Discount can be enjoyed in conjunction with other promotions or discounts, including the first year premium family discount offer (“Family Discount”), unless otherwise stated. The Family Discount

applies to all deductible options of the Designated Plans. For details of the Family Discount, please refer to its [terms and conditions](#).

The table below shows the calculation of both Premium Discount and year 1 Family Discount for each Eligible Policy:

<b>Policy Year</b>	<b>Eligible Premium Discount</b>			
	Single Policy	Enroll with 1 Family Member	Enroll with 2 Family Members	Enroll with 3 or more Family Members
<b>Year 1 (Family Discount)</b>	/	10% off	20% off	30% off

<b>Year 2</b> <b>(Premium Discount)</b>	9% off
<b>Year 3</b> <b>(Premium Discount)</b>	7% off

\*If a Policyholder would like to purchase an Eligible Policy for a family member other than a spouse or child, please contact a Cathay Cigna Customer Advisor at +852 8100 2040 or complete the "[Schedule a Call](#)" form.

8. Premium Discount will be applied directly to reduce the annual or monthly premium payable for the Eligible Policy in the relevant policy year.
9. The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy.
10. The Premium Discount is not applicable to any premium loading (if any) and levy.
11. In case of cancellation or termination of the Eligible Policy during the cooling off period or policy term, the Premium Discount will be cancelled, and the value equivalent to the relevant insurance premium discount that has been paid shall not be refunded to the Policyholder.
12. The Premium Discount cannot be redeemed for cash, exchanged or transferred under all circumstances.
13. Each Eligible Policy can only enjoy the Premium Discount once during the Promotion Period.
14. The Premium Discount is not applicable to applicants who have submitted applications for or enrolled in an Eligible Policy within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Policy during the Promotion Period.
15. All the Eligible Policies need to undergo normal application and underwriting process in order to redeem the Premium Discount. 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.
16. In case of any disputes, Cathay's and Cigna Healthcare's decision shall be final.
17. Eligible Participants are responsible for reviewing these terms and conditions. By participating in this Promotion, the Eligible Participant agrees and accepts to be bound by these terms and conditions (and any changes to the terms and conditions from time to time).
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.
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 by Cigna Healthcare in relation to insurance products 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. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions as they relate to Cathay and/or AML, including the Cathay Membership Programme (such as, but not limited to, crediting of Asia Miles or eligibility to receive them), the English version shall prevail.
22. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong SAR.
23. Personal data collected in connection with this Promotion shall be processed in accordance with [Cathay Pacific Customer Privacy Notice](#) and [Personal Information Collection Statement of Cigna HongKong](#).
24. These terms and conditions are the terms and conditions of this Promotion only and do not represent the full terms of the Eligible Policy. For details of the features, content, terms, conditions and exclusions of the Eligible Policy, please refer to the [product brochure](#) and policy document.