2026 Q3 Cigna Healthcare VitalGuard Critical Illness Plan™

Premium Discount Promotion

Cigna Healthcare understands that comprehensive protection and financial support are essential to you and your family when facing life's unexpected challenges. During the Promotion Period, enroll in our **Cigna Healthcare VitalGuard Critical Illness Plan™** to enjoy a 35% premium discount[1] in the 1st Policy Year. If you choose to enroll in Cigna Healthcare VitalGuard Critical Illness Plan™ together with any Specified Medical Plan(s) for the same insured person, you can enjoy up to a 55% premium discount[2] in the 1st Policy Year.

Promotion Period:
1 July 2026 to 30 September 2026

2026 Q3 Cigna Healthcare VitalGuard Critical Illness Plan™ Premium Discount Promotion Details:

Policy Year	Premium Discount	
	Enrolling in Cigna Healthcare VitalGuard Critical Illness Plan™ [1] only	Enrolling simultaneously together with Specified Medical Plan(s)[2] for the same insured person
1st Policy Year	35% premium discount	Additional 20% premium discount

The above promotions are subject to terms and conditions.

Enrolling together with Specified Medical Plans, a 10% lifetime premium discount will be applied from the 2nd Policy Year onwards for each Eligible Policy of Cigna Healthcare VitalGuard Critical Illness Plan™, based on the standard premium, subject to the Cigna Healthcare VitalGuard Critical Illness Plan™ – Premium Discount Promotion Terms and Conditions.

Remarks:

1. All Eligible Policies of Cigna Healthcare VitalGuard Critical Illness Plan™ will enjoy a 35% premium discount in the 1st Policy Year, provided that the Eligible Policy remains in force until the end of the 1st Policy Year. The premium discount applies to the basic premium of the Eligible Policy only and does not apply to any premium loading (if any) or levy. Details are subject to the Cigna Healthcare VitalGuard Critical Illness Plan™ – Premium Discount Promotion Terms and Conditions.
2. If the Eligible Policy for Cigna Healthcare VitalGuard Critical Illness Plan™ is submitted simultaneously together for the same insured person with any Designated Medical Plan(s), each Eligible Policy will enjoy an additional 20% premium discount in the 1st Policy Year (total up to 55% premium discount), based on the standard basic premium and excluding any premium loading (if any) and levy. "Specified Medical Plan(s)" are as defined in the Cigna Healthcare VitalGuard Critical Illness Plan™ – Premium Discount Promotion Terms and Conditions.

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Cigna Healthcare VitalGuard Critical Illness Plan™ – Premium Discount Promotion Terms and conditions

1. Cigna Healthcare VitalGuard Critical Illness Plan™ – 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 Healthcare VitalGuard Critical Illness Plan™.
    e) "Eligible Policy(ies)" means a policy issued under the Designated Plan(s), which is received by Cigna Healthcare during the Promotion Period and be solely based on Cigna Healthcare's records.
    f) "Specified Medical Plan(s)" means Cigna Healthcare's specified medical plans for this Promotion, including:
        - Cigna Cathay Premier Health Plan,
        - Cigna VHIS Series – Flexi Plan (Superior),
        - Cigna HealthFirst Choice Medical Plan, and
        - Cigna HealthFirst Plus Medical Plan.
    g) "Member(s)" means any person who is a current member of the Cathay Membership Programme.
    h) "Policyholder(s)" means the person who is a policyholder of an Eligible Policy.
    i) "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 July 2026, 00:00 to 30 September 2026, 23:59 (Hong Kong 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(ies) will be entitled to an offer of premium discount prescribed in the manner stated in clause 8 below ("Premium Discount") provided that:
    a) the Eligible Policy remains continuously in force until the end of the first policy year for full application of Premium Discount; and
    b) the Policyholder and any of the person insured(s) under the relevant Eligible Policy(ies) have not cancelled any policy of the Designated Plan in the last 12 months prior to the Policy Inception Date of Eligible Policy.
    c) be underwritten and issued by Cigna Healthcare on or before 30 November 2026.
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 first 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. In case of cancellation or termination of the Specified Medical Plan(s), during the cooling off period, the Premium Discount of the Eligible Policy will be adjusted. Any Premium Discount enjoyed but not meeting the above criteria shall be subject to reversal by Cigna Healthcare.
7. Enrolling the Designated Plan simultaneously together for the same person insured with any of the below listed Specified Medical Plan(s) will be entitled the applicable Premium Discount for the Eligible Policy as stated in clause 8 below, provided that the Eligible Policy and policy of Specified Medical Plan(s)remain inforce until the applicable Premium Discount is applied.

8. Eligible Policy(ies) with an annual payment frequency will enjoy a 35% premium discount, based on the standard annual premium, in the 1st Policy Year. Enrolling simultaneously together for the same person insured with Specified Medical Plan(s), each Eligible Policy will enjoy an additional 20% premium discount (total up to 55% premium discount), based on the standard annual premium, in the 1st Policy Year. 10% lifetime premium discount from the 2nd Policy Year will be applied thereafter, based on the standard annual premium.

   For policy(ies) with a monthly payment frequency, each Eligible Policy will enjoy a 35% premium discount, based on the standard monthly premium, in the 1st Policy Year. Enrolling simultaneously together for the same person insured with Specified Medical Plan(s), will enjoy an additional 20% premium discount (total up to 55% premium discount), based on the standard monthly premium, in the 1st Policy Year. 10% lifetime premium discount from the 2nd Policy Year will be applied thereafter, based on the standard monthly premium.

   Calculation of Premium Discount on Eligible Policies:

Policy Year	Premium Discount	
	Enrolling in Designated Plan only	Enrolling simultaneously together for the same person insured with Specified Medical Plan(s)
1st Policy Year	35% premium discount	Additional 20% premium discount

9. 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).
10. 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.
11. The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy(ies).
12. The Premium Discount is not applicable to any premium loading (if any) and levy.
13. The Premium Discount is not exchangeable, transferable, refundable or redeemable for cash under all circumstances.
14. Each Eligible Policy(ies) can only enjoy the Premium Discount once in accordance with these Terms and Conditions.
15. All the Eligible Policies and policies of Designated Medical Plans 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 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. 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.

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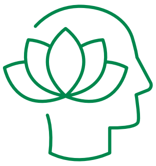
Mental Wellness Service



Mental and physical health are closely connected, each influencing the other. Individuals facing critical illnesses often experience mental health challenges, while stress, anxiety, or depression can also increase the risk of developing long-term health conditions.

At Cigna Healthcare, we prioritize the mental well-being of our customers. Enroll in our **Cigna Healthcare VitalGuard Critical Illness Plan™** to receive mental health support from qualified psychologists during your 1st Policy Year.

Service Promotion Period: 1 July 2026 to 30 September 2026

1. Personal coaching program

Experience up to four one-on-one coaching sessions with a counseling psychologist in the 1st Policy Year, available face-to-face, online or via phone consultations. Simply follow the steps below to schedule your consultations.

1 Call the 24-hour hotline at **(852) 2521 8186** and identify yourself as a Cigna Healthcare VitalGuard Critical Illness Plan™ member

2 An appointment can be scheduled within 3 working days from the time of booking

3 Verify your identity at the first consultation

- For face-to-face / online consultation: Present your Welcome Email or Welcome Letter for your Cigna Healthcare VitalGuard Critical Illness policy for validation
- For phone consultation: Send a photo of your Welcome Email or Welcome Letter for your Cigna Healthcare VitalGuard Critical Illness policy to the service provider for validation

4 Subsequent consultation appointments can be made at a time mutually agreed between you and your counseling psychologist

2. 24-hour mental hotline

You can call the 24-hour mental support hotline at **(852) 2521 8186** to talk to a counseling psychologist for immediate emotional support.

Furthermore, you can also contact the hotline to obtain useful information or resources to support you on work/life concerns (e.g. eldercare, childcare, household care, educational services). The service provider will respond to your request no later than the next working day.

Mental Wellness Service terms & conditions:

1. The Service Promotion Period is valid from 1 July 2026 to 30 September 2026, both days inclusive (the "Service Promotion Period").
2. The service is only applicable to successful applications for Cigna Healthcare VitalGuard Critical Illness Plan™ (the "Eligible Plan") that are submitted and received during the Promotion Period, as determined solely by Cigna Healthcare's records and must be underwritten and issued by Cigna Healthcare on or before 30 November 2026 ("Eligible Policy(ies)"). The eligible insured person is entitled to enjoy complimentary Mental Wellness Service during the 1st Policy Year.
3. The Eligible Policy must be in force at the time the Mental Wellness Service is provided to the eligible insured person.
4. If an eligible insured person holds both the Cigna Healthcare VitalGuard Critical Illness Plan™ and the Cigna HealthFirst Elite 360 Medical Plan, the usage limit for Mental Wellness Service will be calculated separately for each policy.
5. The Mental Wellness Service is a value-added service provided by an independent third-party service provider and does not form part of the contractual benefit under your policy. Cigna Healthcare reserves the right to amend or cancel the service at any time without prior notice at its absolute discretion. Cigna Healthcare is not the service provider for this service. The relevant service provider is not our agent, and vice versa. Cigna Healthcare makes no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider. Under no circumstances shall Cigna Healthcare be responsible or liable for the acts or omissions of the service provider in the provision of such services.
6. If the Insured Person requires other services which fall outside the scope of the aforementioned core services, all fees and costs in connection with or incidental to such services (if any) shall be borne by the Insured Person concerned, and Cigna Healthcare shall not be liable for any of such fees and costs.

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