

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.

Mental Wellness Service is subject to Terms and Conditions.

Service Promotion Period: 1 October 2026 to 15 February 2027

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 October 2026 to 15 February 2027, 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 31 March 2027 ("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.