

## 2024 Cigna HealthFirst Elite 360 Medical Plan Discount Promotion – Terms & Conditions:

- 2024 Cigna HealthFirst Elite 360 Medical Plan Promotion (the “Offer”) is organized by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”).
- The Offer is valid from 1 July 2024 to 31 October 2024, both days inclusive (the “Promotion Period”).
- The Offer applies to all plan level of Cigna HealthFirst Elite 360 Medical Plan regardless of room type and area of cover (the “Eligible Plan(s)”). Child Discount is not applicable to the Optional Dental Benefits (if any).
- The Offer is only applicable to successful applications for Eligible Plans that are submitted during the Promotion Period and must be underwritten and issued by Cigna Healthcare on or before 30 December 2024 (“Eligible Policy(ies)”). Each Eligible Policy will cover one insured person and each Eligible Policy will be entitled to the Premium Discount or Child Discount as stated in clauses 7 and 8 below provided that the Eligible Policy remains continuously inforce under an Eligible Plan until the Premium Discount or Child Discount is applied. Successful applications for the child's policy must be submitted together with one of the parents or the child enrolls in any policy year after the issuance of the parent's policy in order to enjoy the Child Discount. If the child enrolls alone, then the child's policy can only enjoy the single policy 25% premium discount for the 2nd policy year.
- The Child Discount will cease to apply from the next policy anniversary date of the child policy if:
  - the parent's and/or child's policy is terminated; or
  - the child reaches age 18.
- Calculation of the Premium Discount Offer on Eligible Policy:

	Premium discount calculation method		Eligible Premium Discount
2nd Policy Year	25% off premium	Equivalent to:	3 months
3rd Policy Year (Applicable to Family Discount: two or more policies only)	25% off premium		3 months

(i) Applications for all family members must be submitted at the same time for the offer. Family members include spouse (including domestic partners), children, parents, and siblings.

(ii) Policies with annual payment frequency will enjoy 25% off the annual premium for the 2nd policy year and the 3rd Policy Year (if applicable). Policies with monthly payment frequency will enjoy 25% off each monthly premium for the 2nd policy year and the 3rd policy year (if applicable).

- Calculation of the Child Discount on Eligible Policy:
 

Policies with annual payment frequency will enjoy 50% off the annual premium for each Policy Year until the child reaches age 18 and/or if the parent's and/or child's policy is terminated. Policies with monthly payment frequency will enjoy 50% off each monthly premium per Policy Year until the child reaches age 18 and/or if the parent's and/or child's policy is terminated.
- The Offer cannot be combined with any other promotional offer, except the exclusive online first year premium discount offer for Cigna HealthFirst Elite 360 Medical Plan (if applicable).
- The calculation of the Premium Discount is only applicable to the basic premiums of the Eligible Policy. The Offer is not applicable to any premium loading (if any) and levy.
- In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Premium Discount will be cancelled, only the actual premium paid will be refunded. Premium Discount cannot be redeemed for cash or transferred under all circumstances.
- Each Eligible Policy can only enjoy the Premium Discount once during the promotion period.
- The Offer is not applicable to applicants who have submitted applications for or enrolled in the Cigna HealthFirst Elite Medical Plan or Cigna HealthFirst Elite 360 Medical Plan within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan during the Promotion Period.
- All the Eligible Policies need to undergo normal application process, including underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or reject any application.
- Staff of Cigna Healthcare and their families are not eligible for the Offer.
- Cigna Healthcare reserves the right to change, suspend or cancel the Offer or change any of the terms and conditions of the Offer at any time without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
- In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

## 2024信諾尊尚360醫療保保費減免推廣條款及細則：

- 2024信諾尊尚360醫療保優惠（「推廣」）由信諾環球保險有限公司（「信諾環球」）舉辦。
- 此推廣由2024年7月1日至2024年10月31日止，包括首尾兩日（「推廣期」）。
- 此推廣適用於信諾尊尚360醫療保的所有計劃，病房類別及受保地區選項不限（「合資格計劃」）。子女折扣不適用於自選牙科保障（如適用）。
- 此推廣只適用於推廣期內成功提交申請的合資格計劃及必須由信諾環球於2024年12月30日或之前核保並簽發（「合資格保單」）。直至保費折扣應用前，若合資格保單在合資格計劃下一直維持生效，每張合資格保單將可享下列第七及第八點所說明的保費折扣或子女折扣。成功申請的子女保單必須與其中一位父母同時提交投保申請或子女在父母保單簽發後的任何保單年度內投保，方可享有子女折扣。唯子女單獨投保，則只能享有個人保單之第二年保費75折優惠。
- 如出現以下情況，則在子女保單的下一個保單週年日起，子女折扣將不再適用：
  - 父母及/或子女的保單已終止；或
  - 子女年滿18歲。
- 合資格保單之保費減免的計算方法：

	保費減免之計算方法		合資格之保費減免
第二保單年度	保費75折	相等於：	3個月
第三保單年度 (只適用家庭保單 兩名或以上家庭成員投保)	保費75折		3個月

- 有家庭成員的投保申請必須同時提交，方可享此推廣優惠。家庭成員包括配偶（包括同居伴侶）、子女、父母、兄弟姐妹。
  - 年繳保單將於第二及第三保單年度享有該年度保費75折（如適用）；而月繳保單將於第二及第三保單年度享有每月保費75折（如適用）。
- 合資格子女折扣之計算方法：

年繳保單將享有每保單年度年繳保費5折直至子女18歲及/或如父母及/或子女的保單已終止；而月繳保單將享有每保單年度月繳保費5折直至子女18歲及/或如父母及/或子女的保單已終止。
  - 此推廣不可與其他優惠同時使用，於網上投保之信諾尊尚360醫療保首年保費折扣優惠除外（如適用）。
  - 保費折扣之計算只包括有關合資格保單的基本保費。任何因核保而需附加之額外保費（如有）及保費徵費均不會被納入於計算此推廣之內。
  - 如合資格保單於冷靜期或保障期內因保單失效或其他原因而終止，保費折扣將因而取消，並僅退還實際支付的保費。在任何情況下，保費折扣不可折換現金或轉贈。
  - 每張合資格保單於推廣期內只可獲取保費折扣一次。
  - 此推廣並不適用於推廣期之前12個月內已遞交之信諾尊尚醫療保或信諾尊尚360醫療保申請或已生效的合資格計劃但其後撤回投保申請或取消保單，並於推廣期內再次投保合資格計劃之客戶。
  - 所有合資格保單必須經過常規申請及核保程序。保單簽發與否須依據核保結果及信諾環球核準。信諾環球保留接受或拒絕任何有關計劃投保申請的絕對權利。
  - 此推廣不適用於信諾環球員工及其家庭成員。
  - 信諾環球保留在沒有預先通知的情況下隨時更改、暫停、取消上述推廣或修訂其條款及細則的權利。如對推廣的內容有任何爭議，信諾環球保留最終決定權。
  - 如是次推廣條款及細則之中、英文版本有任何差異，概以英文版本為準。