



2025 Q1 Cigna VHIS Series 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** together with your family to enjoy up to 6 months premium discount¹ in two consecutive years and enjoy tax deduction on your premium paid!



Promotion Period: 1 January 2025 to 31 March 2025

2025 Q1 Cigna VHIS Series Premium Discount Promotion Offer Details: Cigna VHIS Series – Flexi Plan (Superior)

Policy Year	Eligible Premium Discount ¹	
	Single Policy	Family Policies (2 or more members) ²
Year 2	2 months premium discount = 17% off premium	2 months premium discount = 17% off premium
Year 3	–	4 months premium discount = 34% off premium

Cigna VHIS Series – Flexi Plan (SMM)

Policy Year	Eligible Premium Discount
Year 2	2 months premium discount = 17% off premium

Remark:

1. Only applicable to plans with deductible of HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000.
2. 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.

2025 Q1 Cigna VHIS Series Premium Discount Promotion – Terms & Conditions:

1. 2025 Q1 Cigna VHIS Series Premium Discount Promotion (the “Offer”) is organized by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”).
2. The Offer is valid from 1 January 2025 to 31 March 2025, both days inclusive (the “Promotion Period”).
3. Eligible plans include Cigna VHIS Series – Flexi Plan (Superior) with HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible and Cigna VHIS Series – Flexi Plan (SMM), regardless of room type or area of cover (if applicable) (the “Eligible Plan(s)”).
4. 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 May 2025 (“Eligible Policy(ies)”). Each Eligible Policy will be entitled to an offer of premium discount (“Premium Discount”) as stated in clauses 6 and 7 below provided that the Eligible Policy remains continuously in force under an Eligible Plan until the Premium Discount is applied. Successful applications of Cigna VHIS Series – Flexi Plan (Superior) for a group of family members which include spouse (including domestic partners), children, parents, and siblings (“Family Policies”) must:

- (i) be submitted at the same time; and
- (ii) ensure each applicant states the name and identity document number of the relevant proposed insured family members on their written or verbal application.

In the event that any Eligible Policy within the Family Policies is terminated within the first two Policy Years for whatever reason resulting in only a single Eligible Policy of Eligible Plans, Cigna Healthcare reserves the right to recalculate the entitled Premium Discount as stated in clause 6 below.

5. The Offer cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (if applicable):
 - The spouse discount or children’s discount; and
 - The exclusive online offer.
6. Policies of Cigna VHIS Series – Flexi Plan (Superior) with annual payment frequency will enjoy 17% off the annual premium for the 2nd Policy Year and 34% off the annual premium for the 3rd Policy Year (if applicable). Policies with monthly payment frequency will enjoy 17% off each monthly premium for the 2nd Policy Year and 34% off each monthly premium for 3rd Policy Year (if applicable).

Calculation of Premium Discount on Eligible Policy :

	Premium discount calculation method	Equivalent to:	Eligible Premium Discount	
2nd Policy Year	17% off premium		Equivalent to:	2 months
3rd Policy Year (applicable to Family Policies only)	34% off premium			4 months

7. Policies of Cigna VHIS Series – Flexi Plan (SMM) with annual payment frequency will enjoy 17% off the annual premium for the 2nd Policy Year. Policies with monthly payment frequency will enjoy 17% off each monthly premium for the 2nd Policy Year.

Calculation of Premium Discount on Eligible Policy:

	Premium discount calculation method	Equivalent to:	Eligible Premium Discount
2nd Policy Year	17% off premium		

8. 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.
9. For the Eligible Policies, only the actual paid premiums are tax deductible. The premium discount (if any) are not tax deductible. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
10. 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. The Premium Discount cannot be redeemed for cash or transferred under all circumstances.
11. Each Eligible Policy can only enjoy the Premium Discount once.
12. The Offer is not applicable to applicants who have submitted applications for or enrolled in the Eligible Plan(s) within 12 months before the Promotion Period but withdrawn the applications or cancelled the issued policies and then re-applied for the Eligible Plan(s) during the Promotion Period.
13. 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.
14. Staff of Cigna Healthcare and their families are not eligible for the Offer.
15. 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.
16. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

Terms & Conditions of Cigna Healthcare's VHIS Shopping Vouchers Promotion ("T&C"):

信諾環球自願醫保購物禮券推廣活動條款及細則：

1. This promotion (the "Promotion") is organized by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare").
此優惠（下稱「推廣活動」）由信諾環球保險有限公司（「信諾環球」）舉辦。
2. The Promotion is valid from 1 January 2025 to 31 March 2025, both days inclusive (the "Promotion Period").
推廣活動由 2025 年 1 月 1 日至 2025 年 3 月 31 日止，包括首尾兩日（下稱「推廣期」）。
3. The Promotion is only applicable to Cigna VHIS Series ("Eligible Plans"), including
此推廣活動只適用於信諾自願醫保系列（「合資格計劃」），包括
 - Flexi Plan (Superior) with HK\$15,000, HK\$25,000, HK\$50,000 or HK\$75,000 deductible, regardless of room type or area of cover
靈活計劃（優越）的港幣\$15,000、港幣\$25,000、港幣\$50,000 或港幣\$75,000 自付費計劃。病房類別及受保地區選項則不限。
4. To qualify for the Promotion, all conditions below must be satisfied:
要享有此推廣活動優惠，必須符合以下所有條件：
 - i. The new applications must be submitted through the "contact me" form on the Cigna Healthcare web page, or call Cigna Healthcare designated hotline 8100 1526 to submit contact details; and
新投保申請必須透過信諾環球網站上的「請聯絡我」表格，或致電信諾環球專屬熱線 8100 1526 提交聯絡資料；及
 - ii. The new applications of Eligible Plan must be received by Cigna Healthcare within the Promotion Period, solely based on the record of Cigna Healthcare; and
於推廣期內信諾環球收到合資格計劃之新投保申請，而收到申請之時間僅根據信諾環球的紀錄而定；及
 - iii. Policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 30 April 2025 (each an "Eligible Policy"); and
所有相關計劃之申請必須由信諾環球於 2025 年 4 月 30 日或之前核保並簽發（每張保單下稱「合資格保單」）；及
 - iv. Each Eligible Policy shall only be counted once for the Promotion; and
每張合資格保單於推廣期內只可參與此推廣活動一次；及
 - v. Each Eligible Policy must be in force and all payable premiums shall have been settled by the policyholder when the shopping vouchers are mailed to the policyholder of the relevant Eligible Policy ("Eligible Policyholder").
當購物禮券寄出予合資格保單之保單持有人（下稱「合資格保單持有人」）時，每張合資格保單必須仍然生效及合資格保單持有人已成功繳付所有屆時需繳付的保費。
5. Each Eligible Policy will be entitled to HK\$500 shopping voucher(s).
每張合資格保單可享價值港幣\$500 購物禮券。
6. The shopping voucher(s) are not refundable or redeemable for cash. If Cigna Healthcare cannot provide the shopping voucher(s) (e.g. ParknShop shopping voucher(s)) for any reasons, Cigna Healthcare reserves the right to replace the said voucher(s) with other voucher(s) at the same face value and the Eligible Policyholder shall not raise any objection to this arrangement. The use of all voucher(s) is subject to the terms and conditions imposed by the supplier. Cigna Healthcare is not the supplier or distributor of the voucher(s) and shall not be

liable in any way whatsoever in relation to any aspects for the use of the voucher(s), including but not limited to their services' quality and supply.

有關購物禮券不可作退款或兌換現金。如因任何原因而不能提供有關購物禮券(例如香港百佳超級市場禮券)·信諾環球有權以相同價值的其他公司發出的禮券代替有關禮券,合資格保單持有人不得異議。所有禮券之使用受個別供應商所定之條款及細則約束。信諾環球並非禮券的供應商或分銷商,並無須在任何形式上就服務或使用服務的結果負責(包括但不限於服務的品質及供應)。

7. The shopping voucher(s) will be mailed to the Eligible Policyholder's last known correspondence address (based on Cigna' Healthcare's record) after 6 months from the policy issue date or before 31 October 2025, whichever is earlier. If the Eligible Policyholder is not be able to receive any shopping voucher(s) due to an inaccurate or incorrect correspondence address being provided to Cigna Healthcare, Cigna Healthcare will not be liable or responsible for the loss or non-delivery.

購物禮券將於合資格保單簽發日起計 6 個月後或於 2025 年 10 月 31 日前(以較早者為準)郵寄至合資格保單持有人最近所提供之通訊地址(根據信諾環球紀錄)。若合資格保單持有人因提供錯誤通訊地址,而無法收到有關購物禮券,信諾環球概不承擔任何失去或未能收到獎品之責任。

8. The Eligible Policyholder should contact Cigna Healthcare by 30 November 2025 for enquiry if the shopping vouchers cannot be received. Cigna Healthcare will not be able to handle any shopping vouchers re-issuance after this date.

若合資格保單持有人無法收到有關購物禮券,請於 2025 年 11 月 30 日或之前聯絡信諾環球。在此日期之後,信諾環球將無法處理購物禮券的重新發放事宜。

9. The applicant is responsible for reviewing these terms and conditions. By participating in the Promotion, the applicant agrees and accepts to be bound by these terms and conditions.

申請人有責任閱讀此等條款及細則。通過參與本推廣活動,即代表申請人同意並接受此等條款及細則的約束。

10. All application(s) for the Eligible Plan are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.

所有合資格計劃投保申請須經信諾環球核保及批准。信諾環球保留是否接受任何有關計劃投保申請的絕對權利。

11. The Promotion is not applicable to applicants who have submitted applications for or enrolled in the Eligible 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.

推廣活動並不適用於推廣期之前 12 個月內已遞交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。

12. The Promotion cannot be combined with any other promotional offer, except the following discounts for Cigna VHIS Series – Flexi Plan (Superior) (if applicable):

本推廣活動不可與其他優惠同時使用。以下適用於信諾自願醫保系列 – 靈活計劃(優越)的折扣推廣活動除外(如適用):

- Cigna Healthcare VHIS Premium Discount Promotion
信諾環球自願醫保保費減免推廣
- Cigna Healthcare's VHIS Hotline Enrollment Promotion
信諾環球自願醫保熱線投保推廣活動

13. Cigna Healthcare gives no warranty or representation for and is not legally liable for the loss, damage, delay, non-delivery or misdelivery of the shopping voucher(s) sent by post.

信諾環球不會就任何購物禮券於郵寄過程中的遺失、損壞、郵遞延誤、無法派遞或派遞錯誤負上任何責任。

14. Cigna Healthcare reserves the right to change, suspend or cancel the Promotion or change any of the terms and conditions of the Promotion at any time without prior notice. In case of any disputes, decision of Cigna Healthcare shall be final.
信諾環球保留在沒有預先通知的情況下隨時更改、暫停或取消是次推廣活動或修訂其條款及細則之權利。有關是次推廣活動的任何爭議，信諾環球保留最終決定權。
15. The terms and conditions contain general information only. It does not constitute any contract or any part thereof between Cigna Healthcare and any other party(ies). All the product information is for reference only. For details of the features, contents, terms, conditions, and exclusions of the relevant specified product, please refer to the relevant product brochure(s) and policy provision(s).
此條款及細則只載有一般資料，並不構成信諾環球與任何人士或團體所訂立任何合約或合約的任何一部份。所有產品資料只供參考。就有關產品特色、內容、條款、細則及不保事項，請參閱相關產品小冊子及保單條款。
16. The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.
如是次推廣活動條款及細則之中、英文版本有任何差異，概以英文版本為準。
17. 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 Healthcare Hong Kong](#). By participating in this Promotion, the applicants are deemed to have read, understood and agreed to be bound by the Cigna Healthcare Personal Information Collection Statement.
與此推廣活動有關的個人資料的收集、使用、儲存、披露或其他處理方面，將根據[信諾環球香港個人資料收集聲明](#)進行收集、處理或使用。參與此推廣活動即表示申請人已閱讀、理解、接受並被視為明白及同意遵守信諾環球的個人資料收集聲明。