



Cigna HealthFirst Elite 360 Medical Plan 2024 Q1 Promotion

Cigna Healthcare understands that a 360-degree total health protection is crucial to support you and your family in living an active and healthy life. Enroll in **Cigna HealthFirst Elite 360 Medical Plan** ("Elite 360") now to enjoy unparalleled offers!



Promotion period: 31 January 2024 to 31 March 2024

1. Premium refund and discount offer

Welcome Offer¹	3 months premium refund in 2nd policy year = 25% premium discount in 2 nd policy year
Child Discount^{2,3}	50% premium discount for child's policy until child reaches age 18

2. Enjoy The Peninsula Hong Kong Gift Card (value: HK\$1,000)

Enroll in Elite 360 now to enjoy **HK\$1,000 The Peninsula Hong Kong Gift Card** per eligible policy!

3. Enjoy FREE health voucher

Enroll in Elite 360 now to enjoy **FREE health check voucher** per eligible policy!

Remarks:

- 3 months premium refund which is equivalent to 25% off the premium for the 2nd policy year will be used for the settlement of the premium payable of the Eligible Policy, please refer to the terms and conditions of this leaflet for details.
- Not applicable to Optional Dental Benefits (if any).
- Applicable to child's policy and only if applications for the child's policy is submitted together with one of the parents. If applications for the child's policy is not submitted together with one of the parents, then the child's policy can only enjoy the Welcome Offer.

2024 Q1 Cigna HealthFirst Elite 360 Medical Plan Promotion – Terms & Conditions:

1. 2024 Q1 Cigna HealthFirst Elite 360 Medical Plan Promotion (the “Offer”) is organized and sponsored by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”).
2. The Offer is valid from 31 January 2024 to 31 March 2024, both days inclusive (the “Promotion Period”).
3. The Offer applies to the following plan levels of Cigna HealthFirst Elite 360 Medical Plan regardless of room type and area of cover (the “Eligible Plan(s)”):
 - (i) Welcome Offer: Applicable to all deductible plans and optional insurance benefits (if any)
 - (ii) Child Discount: Applicable to all deductible plans and optional insurance benefit excluding the Optional Dental Benefits (if any).
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 2024 (“Eligible Policy(ies)”). Each Eligible Policy will cover one insured person and each Eligible Policy will be entitled to the Welcome Offer or Child Discount (“Welcome Offer or Child Discount”) as stated in clauses 7 to 9 below provided that the Eligible Policy remains continuously in force under an Eligible Plan until the Welcome Offer or Child Discount is applied. Successful applications for the child’s policy must be submitted together with one of the parents to enjoy the Child Discount.
5. The Child Discount will cease to apply from the next policy anniversary date of the child policy if:
 - (i) the parent’s and/or child’s policy is terminated; or
 - (ii) the child reaches age 18.
6. The Offer cannot be combined with any other promotional offer, except the Cigna HealthFirst Elite 360 Medical Plan Voucher Offers (for broker channel only) (if applicable).
7. The Welcome Offer or Child Discount will be applied against the settlement of the premium payable for the Eligible Policy as follows:
 - (i) Welcome Offer: in the 2nd policy year.
 - (ii) Child Discount: every policy year until the child reaches age 18 and/or if the parent’s and/or child’s policy is terminated.

The Welcome Offer or Child Discount is not redeemable for cash and cannot be used to settle any other amount due to Cigna Healthcare in any circumstances.

8. Calculation of the Welcome Offer on Eligible Policy:

	Eligible Premium Refund	Equivalent to:	Premium refund calculation method
2 nd policy year	3 months		25% off premium

Policies with annual payment frequency will enjoy 25% off the annual premium for the 2nd policy year. Policies with monthly payment frequency will enjoy 25% off each monthly premium for the 2nd policy year.

9. 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.
10. The calculation of the Welcome Offer or Child 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.
11. In case of cancellation or termination of the Eligible Policies during the cooling off period or policy term, the Welcome Offer or Child Discount will be cancelled, and value equivalent to relevant insurance premium shall not be refunded to the policy holder. Welcome Offer or Child Discount cannot be redeemed for cash or transferred under all circumstances.
12. Each Eligible Policy can only enjoy either the Welcome Offer or Child Discount once during the Promotion Period.
13. 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.
14. 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.
15. Staff of Cigna Healthcare and their families are not eligible for the Offer.
16. 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.
17. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

Cigna HealthFirst Elite 360 Medical Plan Voucher Offers (for broker channel only) – Terms and Conditions:

1. This promotion (the “Promotion”) is organized by Cigna Worldwide General Insurance Company Limited (“Cigna Healthcare”).
2. The Promotion is valid from 31 January 2024 to 31 March 2024, both dates inclusive (the “Promotion Period”).
3. Eligible plans include Cigna HealthFirst Elite 360 Medical Plan regardless of deductible plan, room type or area of cover (the “Eligible Plan(s)”).
4. The Promotion included the below offerings:
 - (i) HK\$1,000 The Peninsula Hong Kong Gift Card; and
 - (ii) Free health check voucher.
5. To qualify for the Promotion, (i) new applications of Eligible Plans must be received by Cigna Healthcare within the Promotion Period, solely based on Cigna Healthcare’s record; (ii) policies of the relevant application(s) must be underwritten and issued by Cigna Healthcare on or before 30 May 2024 (each “Eligible Policy”); (iii) each Eligible Policy shall only be counted once for the Promotion, and (iv) each Eligible Policy must be in force when the voucher(s) are mailed to the policy holder of the relevant Eligible Policy (“Eligible Policy Holder”).
6. All new applications must be submitted via broker intermediary to qualify for the Promotion. The Promotion 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.
7. The voucher(s) including The Peninsula Hong Kong Gift Card and health voucher, will be mailed to the Eligible Policy Holder’s last known correspondence address (based on Cigna Healthcare’s record) before 30 June 2024.
8. The voucher(s) are not redeemable for cash or other services, and cannot be used in conjunction with other promotions. If Cigna Healthcare cannot provide the voucher(s) (i.e. The Peninsula Hong Kong Gift Card) 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 Policy Holder shall not raise any objection to this arrangement.
9. The voucher(s) will not be re-issued in case of loss or damage.
10. 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 vouchers, including but not limited to their services’ quality and supply.
11. All application(s) for the Plan(s) are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
12. Cigna Healthcare reserves the right to change any of the terms and conditions of the Promotion without prior notice. In case of any disputes, Cigna Healthcare’s decision shall be final.
13. Applicants are responsible for reviewing these terms and conditions. By participating in the Promotion, applicants agree and accept to be bound by these terms and conditions.
14. The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.

信諾尊尚360醫療保 2024年第一季推廣優惠

信諾環球深信360度的健康保障對於您及摯愛家人的健康生活至關重要。立即為自己及家人投保信諾尊尚360醫療保可享多重尊貴優惠！



推廣期：2024年1月31日至3月31日

1. 保費回贈及折扣優惠

迎新優惠 ¹	第二保單年度可享 3個月保費回贈=保費75折
子女折扣 ^{2,3}	子女保單保費 5折優惠直至18歲

2. 投保可享香港半島酒店禮品券（價值港幣\$1,000）

立即投保信諾尊尚360醫療保，每份合資格保單可享港幣\$1,000香港半島酒店禮品券！

3. 投保可享免費體檢禮券

立即投保信諾尊尚360醫療保，每份合資格保單可享免費身體檢查禮券一張！

備註：

- 3個月保費回贈金額將會以保費75折形式用作抵銷相關合資格保單於第二保單年度的應繳保費之用。詳情請參閱此單張的條款及細則。
- 不適用於自選牙科保障（如適用）。
- 只適用於子女的保單而子女的投保申請必須與其中一位父母同時提交，方可享此推廣優惠。如子女的投保申請並非與其中一位父母同時提交，子女的保單只能享有迎新優惠。

2024第一季信諾尊尚360醫療保優惠條款及細則：

- 2024第一季信諾尊尚360醫療保優惠(「推廣」)由信諾環球保險有限公司(「信諾環球」)舉辦及贊助。
- 此推廣由2024年1月31日至2024年3月31日止,包括首尾兩日(「推廣期」)。
- 此推廣適用於信諾尊尚360醫療保的以下計劃,病房類別及受保地區選項則不限(「合資格計劃」)。
 - 迎新優惠:適用於所有墊底費計劃及自選保障(如適用)
 - 子女折扣:適用於所有墊底費計劃及自選保障,自選牙科保障除外(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5月30日或之前核保並簽發(「合資格保單」)。直至迎新優惠或子女折扣應用前,若合資格保單在合資格計劃下一直維持生效,每張合資格保單只屬於一名受保人及每張合資格保單將可享下列第七點至第九點所說明的迎新優惠或子女折扣(「迎新優惠或子女折扣」)。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,方可享有子女折扣。
- 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。
- 此推廣不可與其他優惠同時使用,信諾尊尚360醫療保禮券推廣優惠(僅適用於中介人)除外(如適用)。
- 迎新優惠或子女折扣金額只可用作抵銷以下相關每張合資格保單年度應繳保費之用:
 - 迎新優惠:第二保單年度
 - 子女折扣:每保單年度直至子女年滿18歲及/或如父母及/或子女的保單已終止於任何情況下,該迎新優惠或子女折扣金額並不可提取或更改作其他用途。
- 合資格保單迎新優惠之計算方法:

	合資格之保費回贈	相等於：	保費回贈之計算方法
第二保單年度	3個月		保費75折

年繳保單將於第二保單年度享有該年度保費75折;而月繳保單將於第二保單年度享有每月保費75折。

- 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。
- 迎新優惠或子女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,迎新優惠或子女折扣將因而取消,該優惠同等價值之相關保費亦不會退回予保單持有人。在任何情況下,迎新優惠或子女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迎新優惠或子女折扣一次。
- 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。

信諾尊尚360醫療保禮券推廣優惠（僅適用於中介人） - 條款及細則：

1. 此投保獎賞（下稱「推廣活動」）由信諾環球保險有限公司（簡稱「信諾環球」）舉辦及贊助。
2. 是次推廣期由2024年1月31日至2024年3月31日止，包括首尾兩日（下稱「推廣期」）。
3. 此推廣只適用於信諾尊尚360醫療保。自付費、病房類別及受保地區選項則不限（「合資格計劃」）。
4. 推廣活動包括以下優惠：
 - (i) 港幣\$1,000香港半島酒店禮品券；及
 - (ii) 免費身體檢查禮券。
5. 本推廣活動只適用於：(i)推廣期內信諾環球收到的合資格計劃之投保申請，而收到申請之時間僅根據信諾環球的紀錄而定；(ii)所有相關合資格計劃之申請必須由信諾環球於2024年5月31日或之前核保並簽發（每張保單下稱「合資格保單」）；(iii)每張合資格保單於推廣期內只可參與此推廣活動一次；以及(iv)當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。
6. 所有投保申請必須透過中介人遞交，方可享有推廣活動。此推廣活動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。
7. 禮券包括香港半島酒店禮品券、及體檢禮券將於2024年6月30日前郵寄至合資格保單持有人最後所知的通訊地址（根據信諾環球紀錄）。
8. 此禮券券並不能換取現金或其他服務，亦不能與其他推廣及優惠同時使用。如因任何原因而不能提供有關禮券（如香港半島酒店禮品券），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。
9. 此禮券券如損毀或遺失，恕不補發。
10. 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）。禮券的使用須遵守供應商於禮券上訂明的條款及細則。
11. 所有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。
12. 信諾環球保留在沒有預先通知的情況下更改是次推廣活動的條款及細則之權利。有關是次推廣活動的任何爭議，信諾環球保留最終決定權。
13. 申請人有責任查閱本條款及細則，如參加此推廣活動，即代表申請人同意及接受此條款及細則。
14. 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。