



2023 Medical Insurance Promotion

Special offer for First Shanghai's
clients and family



Cigna Healthcare presents exclusive promotional offers to you and your family and friends for selected individual medical insurance plans to help you enhance your health protection. Seize the chance to enjoy the offers!



SPECIAL OFFER

Upon successfully applying for the selected Cigna medical insurance plans during the promotion period, you will be able to enjoy



A first-year premium discount up to 65%



Lifetime premium discount offer



APPLICATION DETAILS

Contact First Shanghai's Financial Consultants now to enjoy exclusive premium discounts!

Promotional Code: **FSH**



Promotion Period: 1 January 2023 to 31 December 2023

The above promotion is subject to terms and conditions.



Cigna HealthFirst Elite Medical Plan – Preferred Choice for High-end Medical Plan

Key features:

- ✓ Comprehensive worldwide medical insurance coverage
- ✓ No lifetime limit¹
- ✓ Up to HK\$50M annual limit²
- ✓ Free annual physical health check-ups (valued at HK\$1,800)

[Product Brochure](#) ↓

	Standalone purchase for adult / child	Discount for child ³ if bought with one parent
First year	15% off	65% off
Second year & onwards	10% off	60% off*

*Until age 18

DISCOUNT OFFERS



Cigna VHIS Series – Tax Deductible Solution

Key features:

- ✓ Tax deduction
- ✓ Up to HK\$30M Annual Benefit Limit
- ✓ Covering unknown pre-existing conditions
- ✓ Covering various cancer treatments
- ✓ Guaranteed renewal up to the age of 100, with unlimited Lifetime Benefit Limit
- ✓ Five deductible options⁵

[Standard Plan](#) ↓

[Flexi Plan \(SMM\)](#) ↓

[Flexi Plan \(Superior\)](#) ↓

Standard Plan		
	Standalone purchase for adult / child	Discount for child ⁴ if bought with one parent
First year	8% off	18% off
Second year & onwards	NA	8% off*

Flexi Plan (SMM) & Flexi Plan (Superior)		
	Standalone purchase for adult / child	Discount for child ⁴ if bought with one parent
First year	15% off	25% off
Second year & onwards	10% off	10% off*

*Until age 18

DISCOUNT OFFERS



Contact First ShangHai's Financial Consultants now to learn more about the offer details of Cigna Healthcare products!

Promotional Code: FSH

Remarks on product features:

- 1 The unlimited lifetime cover does not apply to Optional Pharmacy Benefits.
- 2 The Basic Benefits and Optional Outpatient Benefits under standard private room and semi-private room types are subject to an overall maximum annual limit of HK\$50,000,000 and HK\$30,000,000 respectively.
- 3 Children's discount is applicable only if the child is aged below 18. The child must enroll at the same time together with one of the parents or if the child enrolls in any policy year after the issuance of the parent's policy. To enjoy the discount, the child must enroll in the same plan level, same area of coverage and same options of riders as the parent. For children aged at or above 6, if the parent's policy is terminated, the discount on child's policy will no longer apply. For children aged below 6, the child's policy will be terminated along with the termination of parent's policy. The children's discount does not apply to Optional Dental Benefits.
- 4 Children's discount is applicable only if the child is aged below 18. The child must enroll in the same plan level and same options of riders as those of the parent, and enrolls at the same time or on any policy anniversary date of the parent.
- 5 The prescribed non-surgical cancer treatments covers the following cancer treatments only: radiotherapy, chemotherapy, targeted therapy, immunotherapy, hormonal therapy, proton therapy, gamma knife and cyberknife.

Terms and Conditions of the offer:

1. This staff and family discount program ("Program") for Cigna HealthFirst Elite Medical Plan and Cigna VHIS Series ("Plan") stated on this leaflet is organized and sponsored by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare"). The Program is valid from 1 January 2023 to 31 December 2023, both dates inclusive ("Promotional Period").
2. To qualify for the Program, (i) applicants must be 18 years old or above, (ii) applicants are being referred by First Shanghai Wealth Management Ltd, (iii) promotion campaign code "FSH" has to be specified on application form, or scan QR code or click the hyperlink in this promotion leaflet to access to designated website or through designated hotline stated in this promotion leaflet and (iv) new applications of the Plan must be received by Cigna Healthcare within the Promotion Period, solely based on Cigna Healthcare's record.
3. Those applicants who have cancelled the existing plan within last 12 months and re-applied for the same product would not be eligible for this Program.
4. Applicants must be residing in Hong Kong at the time of application. Non-Hong Kong Identity Card holders are required to submit the copies of: (i) proof of residence within the last 3 months (e.g. bank statement, utility bills); (ii) their national identification document copy; and (iii) proof of entry in the travel document (i.e. pages with personal particulars and date of entry).
5. The calculation of discount under the Program is calculated based on the standard premium. The Program is not applicable to any premium loading (if any) and levy.
6. The Program cannot be combined with any other promotional offer of the Plan.
7. The Program is not transferable, returnable or redeemable for cash.
8. If the relevant policy of the Plan under the Program is cancelled within the cooling off period (if applicable), the refund of premium shall be the actual amount paid after discount.
9. All applications are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application.
10. The applicant is responsible for reviewing these terms and conditions. By participating in the Program, the applicant agrees and accepts to be bound by these terms and conditions.
11. Cigna Healthcare reserves the right to change any of the terms and conditions of the Program without prior notice. In case of any disputes, Cigna Healthcare's decision shall be final.
12. This leaflet contains general information only. It does not constitute any contract or any part thereof between Cigna Healthcare and any other party(ies) and does not represent the full terms of the relevant Plan. For details of the features, contents, terms, conditions and exclusions of the Cigna Healthcare's products stated on this leaflet, please refer to the relevant product brochure(s) at www.cigna.com.hk and policy provision(s). The English version of the terms and conditions of the Program Offer shall prevail if there is any discrepancy between the English and Chinese versions.