

# CIGNA Worldwide Life Insurance Company Limited

is a registered VHIS provider (Registration No.: 00044) (Registration Effective Date: 10 March 2021)

This table offers an overview on the product features of **Cigna VHIS Series – Flexi Plan (Superior)**, **Cigna VHIS Series – Flexi Plan (SMM)** and **Cigna VHIS Series – Standard Plan** only. You should refer to the policy provisions for the exact terms and conditions that apply to the relevant products.

<b>VHIS Certified Plans</b>	<b>Flexi Plan (Superior): Semi-Private</b>	<b>Flexi Plan (Superior): Ward</b>	<b>Flexi Plan (SMM)</b>	<b>Standard Plan</b>
Certification Number	Annual Deductible \$0: F00056-01-000-02 Annual Deductible \$15,000: F00056-02-000-02 Annual Deductible \$25,000: F00056-03-000-02 Annual Deductible \$50,000: F00056-04-000-02 Annual Deductible \$75,000: F00056-05-000-02	Annual Deductible \$0: F00056-06-000-01 Annual Deductible \$15,000: F00056-07-000-01 Annual Deductible \$25,000: F00056-08-000-01	F00055-01-000-01	S00044-01-000-01
Ward Class	Semi-Private or lower	Standard Ward	SMM benefit limited to Standard Ward, otherwise no restriction	No restriction
Annual Benefit Limit	\$30,000,000	\$5,000,000	\$570,000	\$420,000
Lifetime Benefit Limit	No Lifetime Benefit Limit	No Lifetime Benefit Limit	No Lifetime Benefit Limit	No Lifetime Benefit Limit
Hospitalization benefits	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover
Surgical benefits	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover
Prescribed Diagnostic Imaging Tests	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover

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VHIS Certified Plans	Flexi Plan (Superior): Semi-Private	Flexi Plan (Superior): Ward	Flexi Plan (SMM)	Standard Plan
Prescribed Non-surgical Cancer Treatments	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover
Psychiatric treatments	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover
Enhanced Benefit: Outpatient kidney dialysis	Full compensation	Full compensation	\$30,000 per Policy Year	×
Enhanced Benefit: Home nursing for Confinement	\$1000 per day Maximum 90 days per Policy Year	\$800 per day Maximum 90 days per Policy Year	\$700 per day Maximum 15 days per Policy Year	×
Compassionate death benefit	\$40,000	\$10,000	\$10,000	\$10,000
Annual Deductible options	✓ \$0   \$15,000   \$25,000   \$50,000   \$75,000	✓ \$0   \$15,000   \$25,000	×	×
Entry Age	15 days to Age 80	15 days to Age 80	15 days to Age 80	15 days to Age 80
Premium payment frequency	Annual / Monthly	Annual / Monthly	Annual / Monthly	Annual / Monthly
Policy currency	HKD	HKD	HKD	HKD

This table represents a summary of the product features; please refer to the policy documents for the full Terms and Benefits.