

# 信諾尊尚醫療保

尊享多重保費折扣優惠

## 立刻投保，與家人共享折扣優惠

**推廣優惠**：投保可享 10% 首年保費折扣

**配偶優惠**<sup>2</sup>：與配偶一起投保可額外於各保單享受 10% 首年保費折扣

**子女優惠**<sup>3</sup>：與子女一起投保可為各子女保單每年保費額外享有 50% 折扣，直到 18 歲

## 首年保費折扣<sup>4</sup>

計劃類別	保費折扣		
	住院及手術保障與延伸保障	自選門診保障、自選藥物保障、自選癌症保費豁免及自選墊底費折扣	自選牙科保障
成人	9 折	9 折	9 折
成人及配偶 (兩位成人分別享有相同折扣優惠)	8 折	8 折	8 折
子女	4 折	4 折	9 折

條款及細則：

1. 是次「首年保費折扣」（下稱「優惠」）由信諾環球人壽保險有限公司及信諾環球保險有限公司（統稱「信諾」）舉辦及贊助。
2. 配偶優惠只適用於二人同時投保，或於配偶的保單生效日起計 28 日內投保。
3. 子女優惠只適用於子女與父母其中一人同時投保，或子女在父母保單簽發後的任何保單年度內投保。子女的受保地區選項須與其父母相同才能享有子女優惠。若子女年滿 6 歲而其父母的保單終止，子女保單的子女優惠將會取消。若子女未滿 6 歲，子女保單將隨其父母保單終結而同時終止。此優惠不適用於自選牙科保障。
4. 首年保費折扣只適用於在申請投保信諾尊尚醫療保前 12 個月內並無曾經取消任何信諾環球人壽保險有限公司或信諾環球保險有限公司的信諾尊尚醫療保。
5. 如有醫療附加保費，折扣恕不適用。
6. 所有計劃的投保申請須經由信諾核保及批核。信諾保留接納或拒絕任何申請之權利。
7. 信諾保留在沒有預先通知的情況下更改是次優惠的條款及細則之權利。有關是次優惠的任何爭議，信諾保留最終決定權。
8. 本單張之條款及細則只適用於是次優惠。有關信諾尊尚醫療保的產品特色、內容、條款、細則及不保事項之詳情，請參閱相關產品小冊子及保單條款。
9. 如是次優惠的條款及細則之中、英文版本有任何差異，概以英文版本為準。

真·繫同路人<sup>SM</sup>

 **Cigna**  
信諾環球



# CIGNA HEALTHFIRST ELITE MEDICAL PLAN

Enjoy multiple premium discounts with us

## Enroll now to enjoy special discounts for you and your family

**Promotional discount:** 10% discount on your policy for the first year.

**Spouse discount<sup>2</sup>** : Enroll with your spouse today to enjoy an extra 10% discount on both your policies for the first year.

**Children's discount<sup>5</sup>** : Enroll together with your children today to enjoy an extra 50% discount on your children's premiums for all policy years until they reach age 18.

## First year premium discounts<sup>4</sup>

Plan type	Discounts		
	Hospitalization and Surgical Benefits and Extended Benefits	Optional Outpatient Benefits, Optional Pharmacy Benefits, Optional Premium Waiver due to Cancer & Optional Deductible Discount	Optional Dental Benefits
Adult	10% off	10% off	10% off
Adult and Spouse (discounts apply each)	20% off	20% off	20% off
Child	60% off	60% off	10% off

Terms and Conditions:

- "First year premium discounts" (the "Offer") is organized and sponsored by Cigna Worldwide Life Insurance Company Limited and Cigna Worldwide General Insurance Company Limited (collectively "Cigna").
- Spouse discount is applicable only if both policies are enrolled together, or within 28 calendar days from the effective date of the spouse's policy.
- Children's discount is applicable only if the child enrolls 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 area of coverage 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.
- First year discount is only eligible for customer who has not cancelled any HealthFirst Elite Medical Plan underwritten by Cigna Worldwide Life Insurance Company Limited or Cigna Worldwide General Insurance Company Limited within 12 months prior to the date of submitting the application for Cigna HealthFirst Elite Medical Plan.
- All discounts are not applicable to policy with medical loading.
- All application(s) for the plan(s) are subject to underwriting and approval by Cigna. Cigna reserves the right to accept or decline any application.
- Cigna reserves the right to change any of the terms and conditions of the Offer without prior notice. In case of any disputes, Cigna's decision shall be final.
- The terms and conditions included in this leaflet apply to the Offer only. For details of the features, contents, terms, conditions and exclusions of Cigna HealthFirst Elite Medical Plan, please refer to the relevant product brochure(s) and policy provision(s).
- The English version of the terms and conditions of the Offer shall prevail if there is any discrepancy between the English and Chinese versions.

Together, all the way.®

