

Cathay Pacific and Swire Group Exclusive Medical Insurance Promotion for Staff Members, Friends and Families

Cigna Healthcare presents exclusive promotional offers to you, your friends and families for selected medical insurance plans to enjoy the best medical services at an affordable price, helping you enhance your health protection. Seize the chance to enjoy the offers!

Cigna Cathay Premier Health Plan – Preferred Choice for High-end Medical Plan



SPECIAL OFFER

Upon successful application for selected Cigna Healthcare medical protection plans during the promotion period, you will enjoy:



A first-year premium discount up to 70%



Welcome reward of 5,000 Asia Miles and 5x Asia Miles from elevated wellness journey per policy



APPLICATION DETAILS

Call us now to enjoy exclusive premium discounts!

Promotional Code: **CY3**



Application &
Enquiry Hotline:
8100-0187



Promotion Period: **1 March - 31 December 2025 (Cathay Pacific)**
31 October - 31 December 2025 (Swire Group)



Cigna Cathay Premier Health Plan – Preferred Choice for High-end Medical Plan

Key features:

- ✓ Flexible and comprehensive worldwide medical insurance coverage
- ✓ No lifetime limit
- ✓ Up to HK\$30,000,000 annual limit¹
- ✓ Wellness Benefits including annual body checks, spinal assessment and dietitian consultations²
- ✓ Option to upgrade your Area of Coverage without future underwriting³
- ✓ Embark on an elevated wellness journey⁴ and earn 5x Asia Miles, up to A\$12,775 per year
- ✓ Earn Asia Miles with Limited-Time Welcome Offer⁵, redeem Cigna Premium Vouchers⁶ with Asia Miles and get insurance protection for less premium

	Standalone purchase	Family Discount		
		Purchase with 1 family member ⁸	Purchase with 2 family members ⁸	Purchase with 3 or more family members ⁸
First year	40% off	50% off	60% off	70% off
Second year	10% off			

DISCOUNT OFFERS⁷

Scan QR code for Product Brochure



Product Brochure



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Remarks on product features:

1. The annual limits of Standard Ward, Semi-Private Room and Standard Private Room are HK\$10,000,000, HK\$20,000,000 and HK\$30,000,000 respectively.
2. Wellness Benefit items are subject to plan level. Please refer to product brochure for information.
3. This option is applicable for Optional Area of Cover Upgrade Guarantee and is subject to submitting proof that a specified event has occurred (namely migration, studying abroad or retirement in a country or territory outside the Plan's original Area of Cover).
4. The elevated wellness journey refers to the wellness journey available on the Cathay App and where the insured person participates as an elevated wellness journey participant.
5. When you purchase a Cigna Cathay Premier Health Plan ("Plan"), you will be eligible to earn 5,000 Asia Miles. This Limited-Time Welcome Offer is limited to the first 500 successful applications received during the Promotion Period (as defined in the clause (i) of the Terms and Conditions hereinbelow).
6. You can redeem your Asia Miles for [Cigna Premium Vouchers](#) to settle or offset the initial insurance premium for the Plan.
7. The Discount is limited to the first 500 successful applications during the Promotion Period (as defined in the clause (i) of the Terms and Conditions hereinbelow).
8. Family member refers to spouse or child(ren).

Terms and Conditions of the offer:

- i. This Cathay Pacific and Swire Group Staff, Friend and Family Promotion Campaign (the "Promotion") for the Plan is organized and sponsored by Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare"), Cathay Pacific Airways Limited ("Cathay"), Asia Miles Limited ("AML") (Cathay and AML collectively are, "Cathay/AML"). The Promotion is valid from 1 March 2025, 00:00 to 31 December 2025, 23:59 (Hong Kong Time, GMT+8) for Cathay Pacific; The Promotion is valid from 31 October 2025, 00:00 to 31 December 2025, 23:59 (Hong Kong Time, GMT+8) for Swire Group, both dates inclusive (the "Promotion Period").
- ii. To qualify for the Promotion, applicants ("Eligible Applicants") must be existing employees of Cathay or Swire Group or their friends and families at the time of application submission for the Plan, which application must be made within the Promotion Period and must specify the promotional code "CY3" on the application form for the Plan. All applications must be submitted through a Cigna Customer Advisor.
- iii. Any person (including family members of the Eligible Applicants) who is a policy holder or an insured person under a Cigna Cathay Premier Health Plan, Cigna HealthFirst Elite Medical Plan, any plan from the Cigna VHS Series or any other policies that are designated and issued by Cigna Healthcare which was cancelled within the 12 months prior to the application date for the Plan is not eligible for the Promotion.
- iv. During the Promotion Period, the first 500 successful applications for the Plan (including applications for family members of the Eligible Applicants) are eligible for a premium discount as outlined in the discount table above in this leaflet ("Discount"). To qualify for the family discount specified in the discount table, Eligible Applicants must enroll in the Plan simultaneously with their family members. To be considered as enrolling together for the purpose of the Discount, the applications for the family members must be submitted on the same day as the Eligible Applicants' applications for the Plans. The applicable discount will be determined based on the total number of family members of the Eligible Applicants who enroll in the Plan, provided that the relevant policies are underwritten and issued by Cigna Healthcare on the same day that the applications are received by Cigna Healthcare. If a Plan eligible for the Discount is cancelled within the cooling-off period or terminated, the Discount for the Plans shall be adjusted based on the number of Plans remaining in force on the date of cancellation or termination, as the case may be.
- v. The Cathay App and elevated wellness journey are subject to the [terms and conditions](#) of the Cathay Membership Programme ("Cathay Programme"). Cathay Programme, Asia Miles, Cathay App and the wellness journey are managed and operated by Cathay/AML. In case of disputes relating to the wellness journey, the decision if Cathay/AML shall be final.
- vi. The first 500 successful applications for the Plan (including applications for family members of the Eligible Applicants) are eligible to receive a limited time welcome offer ("Limited-Time Welcome Offer") to earn 5,000 Asia Miles per policy for enrolling in the Plan, provided that the policy inception date falls within the Promotion Period. This Limited-Time Welcome Offer applies only to the Plans where the policy holder is an existing member of Cathay Programme with an active Cathay Programme membership account. When submitting applications for the Plans, Eligible Applicants must provide all the requested information and ensure that such information is complete and accurate to facilitate the crediting the Asia Miles.
- vii. For Eligible Applicants who are eligible to receive the Limited-Time Welcome Offer, the Asia Miles will be credited to the Cathay Membership Programme account within 4-6 weeks from the end of the policy cooling-off period (as specified in the product brochure for the relevant policy).
- viii. If any Plan is terminated within the first policy year, Cathay/AML reserves the right to recover or cancel the credited Asia Miles on a pro-rata basis.
- ix. The relevant policy holder of the Plan hereby consents to Cigna Healthcare's transfer of personal data (including the name, the relevant plan and the policy inception date) to AML for the purpose of crediting the aforementioned Asia Miles to the relevant policyholder (as provided in clause (vi) hereinabove), as the case may be. Personal data collected in connection with this Promotion shall be processed in accordance with the [Personal Information Collection Statement of Cigna Hong Kong](#) and [Cathay Pacific Customer Privacy Notice](#).
- x. The Cigna Premium Voucher ("Premium Voucher") can only be used to settle or offset the initial insurance premium of new insurance policies of the Plan underwritten by Cigna Healthcare. An eligible application for the Plan can use a maximum of 10 Premium Vouchers to settle or offset the initial premium. For details, please visit [lifestyle.asiamiles.com](#).
- xi. Unless otherwise specified, the Promotion cannot be used in conjunction with any other promotional offers applicable to the Plan at the same time, including but not limited to any standard discounts being offered to the public.
- xii. The Promotion is not transferable, exchangeable, returnable or redeemable for cash.
- xiii. If the relevant policy of the Plans under the Promotion is cancelled within the cooling-off period (if applicable), the refund of the premium shall reflect the actual amount paid after the Discount.
- xiv. All applications for the Plan are subject to underwriting and approval by Cigna Healthcare. Cigna Healthcare reserves the right to accept or decline any application. Cathay is an authorised insurance agency (FA3522) of Cigna Healthcare, and Cathay/AML are not responsible for any insurance products issued by Cigna Healthcare, or any information provided by Cigna Healthcare in relation to insurance products.
- xv. The relevant policy holder of the Plan is responsible for reviewing these terms and conditions. By participating in the Promotion, the relevant policy holder agrees and accepts to be bound by these terms and conditions.
- xvi. Cigna Healthcare and Cathay/AML reserves the right to change any of the terms and conditions of the Promotion without prior notice. Continued participation in this Promotion following any amendments or modifications signifies the participant's acceptance of these updated terms and conditions. In the event of any disputes, the decision of Cigna Healthcare and Cathay/AML shall be final.
- xvii. The English version of the terms and conditions of the Promotion shall prevail if there is any discrepancy between the English and Chinese versions.
- xviii. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.

This leaflet contains terms and conditions of the Promotion only and does not represent the full terms of the policy. For details of the features, contents, terms, conditions and exclusions of the Cigna Healthcare products in this leaflet, please refer to the relevant product brochure(s) and the policy provision(s) at www.cigna.com.hk and www.cathaypacific.com.