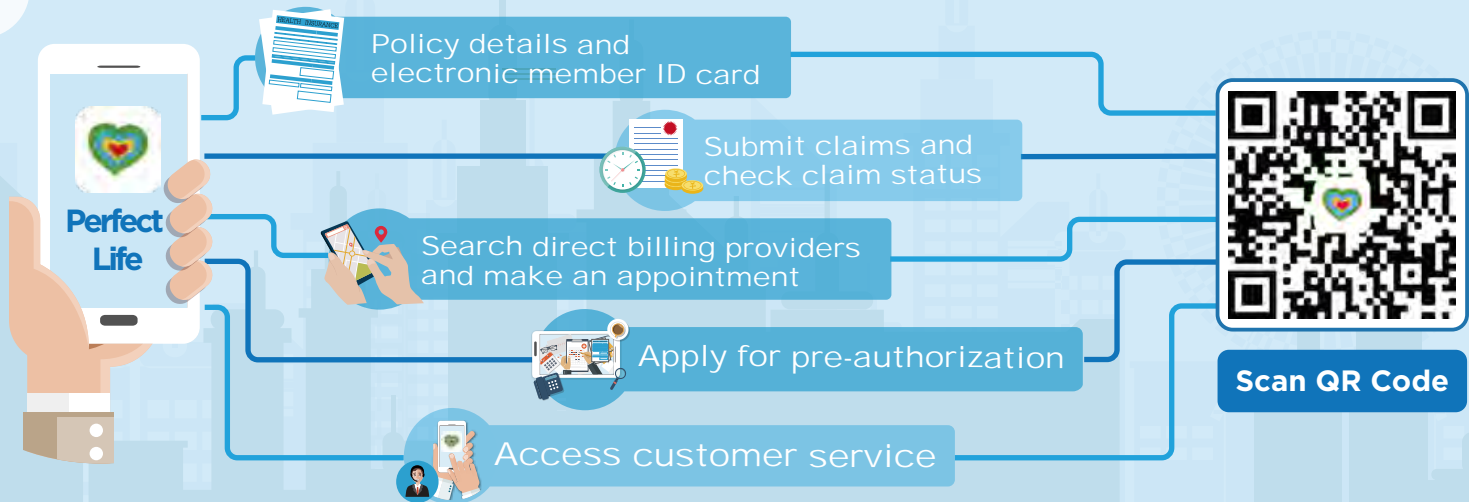
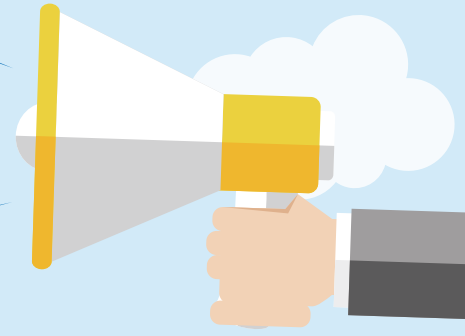


New updated version of **Perfect Life APP!** Scan the QR code today and access your health insurance benefits anytime, anywhere.



Policy details and electronic member ID card

- Check insurance benefits and policy information
- View electronic member ID card



Submit claims and check claim status

- Submit a claim (no more than 3,000 RMB or equal in foreign currency)
- Check claim status and review claim history
- Foreign currency claims over (or less than) 3,000 RMB may be submitted via Cigna Envoy APP or website

Search direct billing providers and make an appointment

- Search direct billing providers
- Receive hospital details, generate GPS navigation address, and make an appointment
- Direct billing providers outside of mainland China must be checked online via Cigna Envoy APP or website



Apply for pre-authorization

- Shorten application time by submitting pre-authorization materials via the APP



Access customer service

- AI system provides detailed guidelines and FAQs
- Customer representatives provide personalized service



Company website: www.cignacmb.com

Head Office Address: 31/F China Merchants Bank Tower, 7088 Shennan Boulevard, Shenzhen 518040, China

Post Code: 518040

• Note: This is for your reference only and does not form part of a legal contract. Details of insurance benefits, exclusions and other information are subject to the terms detailed in your insurance contract.