

# MANUGUARD MEDICAL PLAN / BENEFIT

## Product Manual

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INTERNAL

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

## 1. Market Opportunity [UPDATED]

### (i) Sizable Market

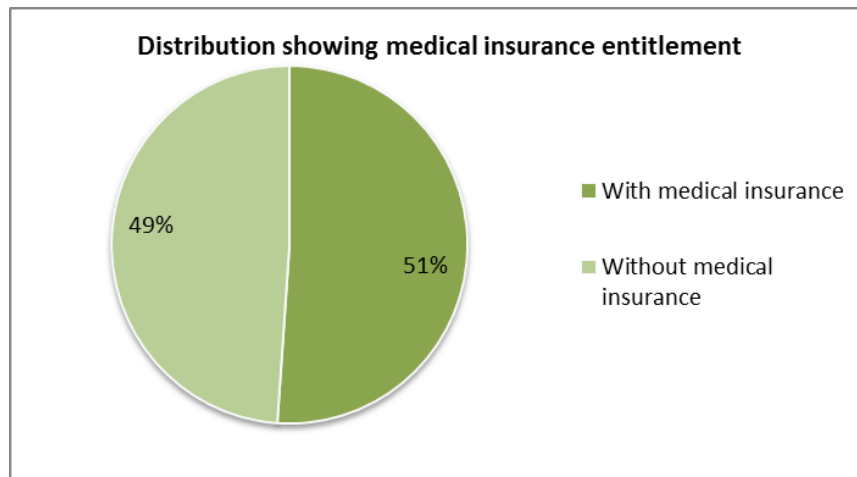
#### Market Growth

The medical insurance market in Hong Kong is sizable. According to the statistics compiled by HKFI, total gross earned premium for Individual Private Health Insurance rose markedly from HK\$5.3 billion in 2010 to HK\$9 billion in 2015, giving an increase of around 70% during these 5 years.

(Source: HKFI- Medical Insurance Business Statistics).

#### Huge Gap in Medical Insurance Market

With increasing medical expenses, having medical insurance would be a protection against financial burden. According to statistics, 16% of the population is covered by group medical insurance only and 19% of the population is covered by individual medical insurance only, where nearly 50% of the population has no medical insurance at all, indicating a sizable market for medical products.



Source:

(1) Census and Statistics Department, Government of the HKSAR, Thematic Household Survey Report No. 68, November 2019)

### (ii) Medical cost inflation

With the advancement in medical technologies and pharmaceutical development, new and better treatments are available to provide patients with more choices and hope. In 2019, the medical inflation in Hong Kong, Asia and Global continue to outpace general inflation at a rate of nearly three times, which leads to the burden of medical costs getting heavier. This trend is expected to remain ongoing in 2024.

Regional/Country Averages	2022			2023		
	Annual General Inflation Rate	Annual Medical Trend Rates		Projected Annual General Inflation Rate	Projected Annual Medical Trend Rates	
		Gross	Net		Gross	Net
Global	2.4%	7.4%	5.0%	3.6%	9.2%	5.6%
North America	2.3%	6.6%	4.3%	2.8%	6.6%	3.8%
APAC	2.4%	8.2%	5.8%	3.0%	9.2%	6.2%

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Hong Kong	1.9%	5.6%	3.7%	2.1%	7.0%	4.9%
China	1.9%	7.0%	5.1%	1.8%	7.5%	5.7%
Europe	1.8%	5.6%	3.8%	3.8%	9.1%	5.3%

(Source: Aon Hewitt, 2023 Global Medical Trend Rates Report)

#### (iii) Awareness and Needs towards medical protection

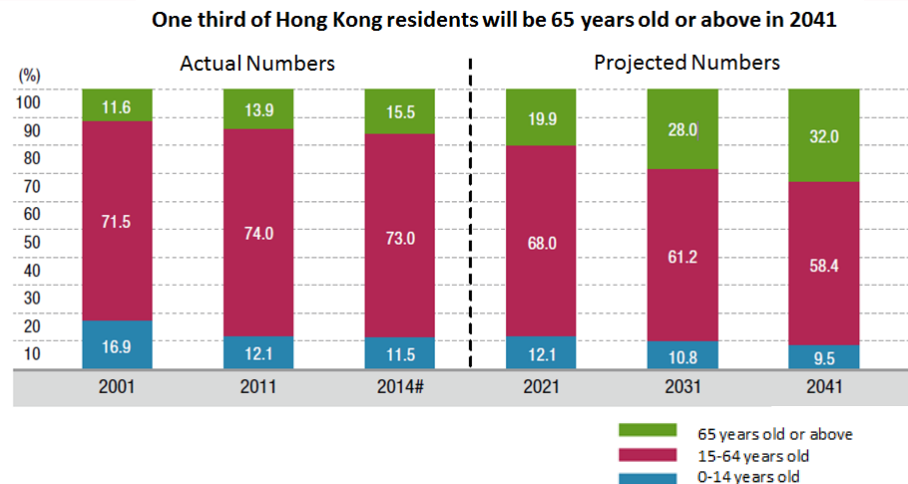
The awareness towards medical protection is not only because of the recent healthcare reform consultation that issued by the Hong Kong Government, but also people are now aroused of the risk of getting serious illness and inability to pay heavy medical expenses, as well as to maintain their living standard in case of getting sick.

#### (iv) Aging population and rising government health expenditure burden

The life expectancies of Hong Kong residents for both sexes have steadily increased during the past 46 years, from 67.8 years for males and 75.3 years for females in 1971 to 80.7 years and 86.8 years respectively in 2022<sup>(1)</sup>. It is expected that one third of the population will be 65 years old or above in 2041<sup>(2)</sup>.

The chance of having chronic health conditions increase with age, from 7.0% for those aged below 15 to 73.9% for those aged 65 and over, including hypertension, high cholesterol, diabetes mellitus, Cancer, asthma and etc.<sup>(3)</sup>. Higher incidence rate of chronic diseases and physical deterioration among older people resulted in rising demand for healthcare services by the frail elderly.

The aging population will add pressure to the medical expenses needed. And a lot of governments in Asia including Hong Kong are undergoing healthcare reform to trim down the financial burden from health expenditure.



Source:

(1) Centre for Health Protection, Government of the HKSAR, Life Expectancy at Birth (Male and Female), 1971–2022

(2) Census and Statistics Department, Government of the HKSAR, Hong Kong Population Statistics, 2016

(3) Census and Statistics Department, Government of the HKSAR, Thematic Household Survey Report No. 78, January 2024

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## 2. Product Positioning

In August 2013, we launched the **ManuMaster and ManuShine Healthcare Series** to provide a class-leading medical insurance solution tailored to our mid- to high-end customers. In January 2014, we launched our lifelong yearly renewable medical insurance plan – **MANUGUARD MEDICAL PLAN (basic plan)** and **MANUGUARD MEDICAL BENEFIT (supplementary rider)**, which is designed for the mass to mass affluent segment.

**MANUGUARD** is designed to capture the above market opportunity, ensure that our medical products suit the changing needs of our customers and continue to address the latest medical cost and treatments available in the market.

**MANUGUARD** comprised of two major directions:

(i) **PRIVATE, SEMI-PRIVATE and WARD PLAN:**

- Well-rounded coverage including comprehensive hospital & surgical benefits, pre- & post-hospitalization benefits, extensive long term care & major illness care benefits and health bonus to reward customers for staying healthy, which geared up for mass to mass affluent segment and strive against other market competitors in medical insurance market.

(ii) **ESSENTIAL PLAN:**

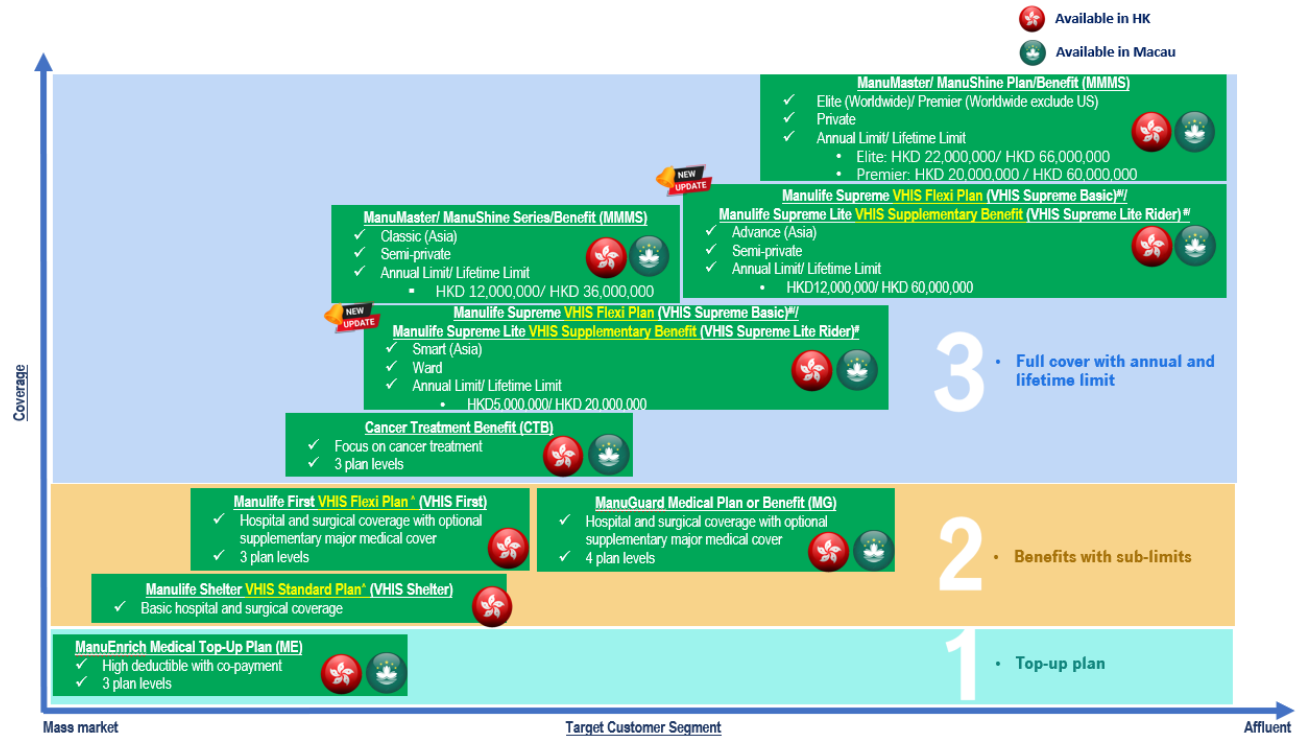
- A scale down “Benefit Schedule” with same coverage scope but carrying a lower sub-limits, which is introduced to tap in the potential market segment of lower income with group medical coverage provided by their employers, as a top-up supplementary protection.
- Guarantee step-up option is specially built in this Essential Plan to upgrade to Ward Plan without evidence of insurability at age 55, 60 or 65. This allows your customers to enhance the medical protection in preparation for their retirement life.
- This Essential Plan is aimed at providing a bigger premium differential with similar products in the market to explore a new sales opportunity.

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### 3. Internal Product Positioning [UPDATED]

Our internal medical products positioning is deployed as below:



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#### 4. External Product Positioning

Manulife positions as one of the key market leaders and provides customers with competitive medical products among competitors. Below is our winning edge comparing **MANUGUARD** with similar products in the market.

Our Winning Edge	Competitor's Weakness
<ul style="list-style-type: none"><li>✓ Highest coverage for benefit items such as Hospital Companion Bed, Post-Hospitalization Ancillary Service among HK major players</li><li>✓ Unique benefits:<ul style="list-style-type: none"><li>– Major Illness Care</li><li>– Isolation Room</li><li>– Double Hospital R&amp;B benefit for isolation room due to listed infectious diseases</li></ul></li><li>✓ Inpatient Outpatient Cancer Treatment &amp; Kidney Dialysis benefit is covered under Major Medical (MM) / MMP</li><li>✓ Up to 16% No Claim Bonus</li></ul>	<p>vs AXX:</p> <ul style="list-style-type: none"><li>■ SMM is not available to rider plan (Regular)</li></ul> <p>vs PRXDENTIAL:</p> <ul style="list-style-type: none"><li>■ Less coverage in terms of benefit limits and items (e.g. Psychiatric Treatment, Isolation Room, Cancer Treatment &amp; Kidney Dialysis &amp; Major Illness Product)</li><li>■ Supplemental Major Medical (SMM) is not available to MCV customers</li></ul> <p>vs AIX:</p> <ul style="list-style-type: none"><li>■ Lower annual limit of MM/MMP (Semi-Private/Ward plans)</li></ul>

#### 5. Target Customers

- Mass market and mid-affluent
- Customers who do not have medical coverage, neither personal nor group coverage
- Customers who would not only rely on public medical system and prefer more choices of medical treatment and looking for quality medical services provided by private hospitals and specialists
- Customers who have ground medical insurance, but the scope of cover is insufficient
- Customers who covered by group medical insurance provided by employer but want to supplement the existing cover or worry about losing medical protection after leaving company or retirement

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### 6. Product Highlights

	Basic Plan	Supplementary Rider
Plan Nature	Hospital reimbursement benefit plan	
Benefit & Premium Payment Period	Lifetime	
Issue Age	15 days – 70 (Age Nearest Birthday)	15 days – 75 (Age Nearest Birthday)
Renewability	Guaranteed*	
Premium Structure	Yearly renewal and non-guaranteed*	
Currencies	HKD/USD	
Plan Name	ManuGuard Medical Plan	ManuGuard Medical Benefit
Plan Code	Hong Kong/Macau Residents: <b>HP599</b>	Hong Kong/Macau Residents: <b>HB599</b> Non-Hong Kong/Macau Residents: <b>HN599</b>
Payment Mode & Modal factor	Annually	1.000
	Semi-annually	0.520
	Quarterly	0.265
	Monthly	0.090
Policy factor	Nil	
Participating	Non-Par	
Rider Available	<ul style="list-style-type: none"> <li>Outpatient Benefit (OB570)</li> <li>Hospital Income Benefit</li> <li>ManuTerm 10 &amp; 20</li> <li>Cancer Treatment Benefit</li> </ul>	
Rating characteristics	<ul style="list-style-type: none"> <li>Based on attained age, gender, currency and plan selected</li> <li>No difference for smoking status</li> </ul>	
Dateback / Date forward	<ul style="list-style-type: none"> <li>ManuGuard Medical Plan: Not allowed</li> <li>ManuGuard Medical Benefit: Follow basic plan, max 6 months</li> </ul>	

Remarks:

- \* Renewal is guaranteed without the need to provide any evidence of insurability of the Insured. The Company reserves the right to revise the policy terms and conditions including the premiums and the benefits.



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## 7. Benefit Schedules

### 7.1 HP599/HB599 - Benefit Schedule<sup>1</sup> (for Hong Kong & Macau residents)

	Maximum Benefit Limit per Disability (HK\$/US\$)			
Plan Level	Private	Semi-Private	Ward	Essential
HOSPITAL BENEFITS				
I. CONFINEMENT BENEFITS				
(a) Hospital Room & Board (limit per day, up to 120 days)	HK\$4,000/ US\$500	HK\$2,300/ US\$288	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Doctor's Visit (limit per day, up to 120 days)	HK\$3,900/ US\$488	HK\$1,900/ US\$238	HK\$900/ US\$113	HK\$550/ US\$69
(c) Specialist's Fee	HK\$12,000/ US\$1,500	HK\$6,000/ US\$750	HK\$4,000/ US\$500	HK\$2,000/ US\$250
(d) Hospital Services	HK\$35,000/ US\$4,375	HK\$21,000/ US\$2,625	HK\$12,000/ US\$1,500	HK\$7,000/ US\$875
(e) Intensive Care (limit per day, up to 120 days)	HK\$10,000/ US\$1,250	HK\$5,600/ US\$700	HK\$4,200/ US\$525	HK\$2,000/ US\$250
(f) Hospital Companion Bed (limit per day, up to 120 days)	Full Cover	Full Cover	Full Cover	HK\$200/ US\$25
(g) Hospital Cash <sup>2</sup> (per day, up to 120 days)	HK\$1,200/ US\$150	HK\$600/ US\$80	HK\$300/ US\$40	HK\$150/ US\$19
(h) Special Bonus <sup>3</sup> (per day, up to 120 days)	HK\$1,200/ US\$150	HK\$600/ US\$80	HK\$300/ US\$40	HK\$150/ US\$19
(i) Psychiatric Treatment	HK\$26,500/ US\$3,313	HK\$22,000/ US\$2,750	HK\$18,000/ US\$2,250	No Benefit
(j) Isolation Room <sup>4</sup>	HK\$3,900/ US\$488	HK\$2,200/ US\$275	HK\$1,000/ US\$125	HK\$550/ US\$69
II. SURGICAL BENEFITS				
(a) Surgeon's Fee <sup>5</sup>	HK\$105,000/ US\$13,125	HK\$73,500/ US\$9,188	HK\$52,500/ US\$6,563	HK\$26,000/ US\$3,250
(b) Anaesthetist's Fee	35% of Surgeon's Fee payable			
(c) Operation Theatre Fee	35% of Surgeon's Fee payable			
III. PRE- & POST-HOSPITALIZATION BENEFITS				
(a) Pre-Hospitalization / Outpatient Surgery Outpatient (limit per visit, 1 visit per day for a maximum of 1 visit within 31 days before hospitalization/Outpatient surgeries)	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Post-Hospitalization / Outpatient Surgery Outpatient (limit per visit, 1 visit per day for a maximum of 3 visits within 60 days after Discharge from Hospital/Outpatient surgeries)	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75

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(c) Post-Hospitalization Home Nursing (limit per day, 1 visit per day for a maximum of 15 visits within 90 days after Discharge from Hospital)	HK\$1,760/ US\$220	HK\$960/ US\$120	HK\$660/ US\$83	No Benefit
(d) Post-Hospitalization Ancillary Service (limit per visit, 1 visit per day for a maximum of 10 visits for Registered Chiropractor/ Physiotherapist within 90 days after Discharge from Hospital)	HK\$800/ US\$100	HK\$650/ US\$81	HK\$500/ US\$63	HK\$300/ US\$38
IV. EMERGENCY TREATMENT BENEFIT				
(a) Emergency Outpatient (Accidental Injury only)	HK\$15,000/ US\$1,875	HK\$11,000/ US\$1,375	HK\$6,600/ US\$825	HK\$2,500/ US\$313
V. OTHER BENEFITS				
(a) Outpatient Cancer Treatment & Kidney Dialysis <sup>6</sup> (maximum per illness for Chemotherapy/ Radiotherapy/Target Therapy/Kidney Dialysis)	HK\$180,000/ US\$22,500	HK\$120,000/ US\$15,000	HK\$60,000/ US\$7,500	HK\$30,000/ US\$3,750
(b) Major Illness Care <sup>7</sup>	For Cancer / Heart Attack / Stroke / Kidney Failure, the below benefits will be enhanced: - item I(a), (b), (e): the maximum number of days is extended from 120 days to 180 days - item I(c): the benefit amount limit as specified in the Benefit Schedule for the applicable plan is multiplied by two - item III(a): the maximum number of outpatient consultation is extended from 1 visit to 2 visits - item III(b): the maximum number of outpatient consultation is extended from 3 visits to 6 visits - item III(c): the maximum number of Home Nursing service is extended from 15 visits to 30 visits, is not applicable to Essential Plan			
VI. DEATH BENEFITS				
(a) Compassionate Death Benefit	HK\$10,000/US\$1,250			
(b) Accidental Death Benefit	HK\$10,000/US\$1,250			
(c) Medical Negligence Benefit <sup>8</sup> (per Policy)	HK\$100,000/US\$12,500			
VII. OTHER SERVICE				
(a) International Medical Assistance <sup>9</sup>	Included			

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#### Major Medical Benefit / Major Medical Plus Benefit (optional)<sup>10,11,12</sup>:

	Maximum Benefit per Disability (HK\$/US\$)			
Plan Level	Private	Semi-Private	Ward	Essential
Total amount of the benefit payable under Major Medical Benefit	HK\$250,000/ US\$31,250	HK\$160,000/ US\$20,000	HK\$100,000/ US\$12,500	HK\$70,000/ US\$8,750
Total amount of the benefit payable under Major Medical Plus Benefit	HK\$525,000/ US\$65,625	HK\$305,000/ US\$38,125	HK\$175,000/ US\$21,875	HK\$100,000/ US\$12,500
Lifetime Limit under Major Medical Benefit / Major Medical Plus Benefit (applicable to the Insured upon attaining Age of 75) <sup>13</sup>	HK\$1,300,000/ US\$162,500			
HOSPITAL BENEFITS				
I. CONFINEMENT BENEFITS				
(a) Hospital Room & Board (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	HK\$4,000/ US\$500	HK\$2,300/ US\$288	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Doctor's Visit (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	HK\$3,900/ US\$488	HK\$1,900/ US\$238	HK\$900/ US\$113	HK\$550/ US\$69
(c) Specialist's Fee	80% of Specialist's Fee in excess of the amount of benefit payable under ManuGuard Medical Plan/ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
(d) Hospital Services	80% of Hospital Services in excess of the amount of benefit payable under ManuGuard Medical Plan/ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
(e) Intensive Care (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	HK\$10,000/ US\$1,250	HK\$5,600/ US\$700	HK\$4,200/ US\$525	HK\$2,000/ US\$250
(f) Hospital Companion Bed (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	Full Cover	Full Cover	Full Cover	HK\$200/ US\$25
II. SURGICAL BENEFITS				
(a) Surgeon's Fee	80% of Surgeon's Fee in excess of the amount of benefit payable under ManuGuard Medical Plan/ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
(b) Anaesthetist's Fee	80% of Anaesthetist's Fee in excess of the amount of benefit payable under ManuGuard Medical Plan/ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
(c) Operation Theatre Fee	80% of Operation Theatre Fee in excess of the amount of benefit payable under ManuGuard Medical Plan/ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
III. PRE- & POST-HOSPITALIZATION BENEFITS				
(a) Pre-Hospitalization /Outpatient Surgery Outpatient (limit per visit, 1 visit per day)	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75

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- 80% of expenses of one (1) additional visit within 31 days before hospitalization/Outpatient surgeries				
(b) Post-Hospitalization /Outpatient Surgery Outpatient (limit per visit, 1 visit per day) - 80% of expenses of three (3) additional visits within 60 days after Discharge from Hospital/Outpatient surgeries	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75
(c) Post-Hospitalization Home Nursing (limit per day, 1 visit per day) - 80% of expenses of fifteen (15) additional visits within 90 days after Discharge from Hospital	HK\$1,760/ US\$220	HK\$960/ US\$120	HK\$660/ US\$83	No Benefit
(d) Post-Hospitalization Ancillary Service (limit per visit, 1 visit per day) - 80% of expenses of ten (10) additional visits for Registered Chiropractor/Physiotherapist within 90 days after Discharge from Hospital	HK\$800/ US\$100	HK\$650/ US\$81	HK\$500/ US\$63	HK\$300/ US\$38
<b>IV. EMERGENCY TREATMENT BENEFIT</b>				
(a) Emergency Outpatient (Accidental Injury only)	80% of treatment fees in excess of the amount of benefit payable under ManuGuard Medical Plan /ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			

#### Applicable for HP & HB:

1. All treatments, services, surgical operations and procedures for which coverage is provided under ManuGuard Medical Plan/Benefit must be medically necessary and their charges should not exceed reasonable and customary charges. For definitions of “medically necessary” and “reasonable and customary” charges, please refer to the policy provisions.
2. Hospital cash applies if the life insured has (a) a Hong Kong identity card and they are staying in a general ward of a government hospital in Hong Kong or (b) a Macau resident identity card and they are staying in a general ward of a government hospital in Macau for treatment of a covered disability.
3. If the life insured is covered by any other hospital reimbursement plan offered by other insurance companies (other than the individual and group medical policies we, or our associated companies, provide), and any of these other insurance companies pays you a reimbursement before you make a claim with us, we will pay you the special bonus according to the number of days the life insured stays in hospital.
4. Any room charge arising from deluxe, executive rooms and suites is not covered. For the list of infectious illnesses, please see the policy provision.
5. The surgeon’s fee paid by us for each surgical operation or procedure will not be higher than the maximum limit shown in the benefit schedule multiplied by the percentage figure of the surgical operation or procedure shown in the surgical schedule. Please see the policy provision for details.

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6. The outpatient cancer treatment & kidney dialysis benefit will cover the charges for (a) the treatment of chemotherapy, radiotherapy or target therapy the life insured receive on an outpatient basis, or (b) the treatment of haemodialysis or peritoneal dialysis the life insured receives in the outpatient unit of a hospital. Two same or related cancer incidences separated by a 5-year Cancer-free period, as defined in the policy provision, are treated as two illnesses.
7. This additional benefit will end on the policy anniversary nearest to the life insured's 75<sup>th</sup> birthday. Please see the policy provision for the details of this additional benefit, the definitions of the major illnesses, and the conditions that apply.
8. The medical negligence benefit is payable in addition to compassionate death benefit. For details of the conditions of medical negligence benefit, please see the policy provision.
9. International medical assistance is provided by a third party service provider which is an independent contractor and is not our agent. We will make no representation, warranty or undertaking as to the availability of any medical opinions given by the medical service provider or any services given by the service providers. The services may change from time to time. Please visit our company website (<http://www.manulife.com.hk>) for the latest Emergency Assistance Benefits Provisions for the terms and conditions of the services.
10. Major Medical Benefit / Major Medical Plus Benefit covers the benefit items (1) Confinement Benefits (except Hospital Cash, Special Bonus, Psychiatric Treatment and Isolation Room), (2) Surgical Benefits, (3) Pre- & Post-Hospitalization Benefits and (4) Emergency Treatment Benefit as shown in the above Benefit Schedule. The Company will reimburse you 80% of eligible medical expenses in excess of the total amount of benefit payable under ManuGuard Medical Plan/Benefit according to your selected plan level, subject to the maximum benefit limits.
11. Please refer to below section 8.8 of this product manual for further details.
12. Please refer to below section 8.9 of this product manual for further details.
13. Lifetime limit is the maximum aggregate amount of benefits payable under Major Medical Benefit / Major Medical Plus Benefit that will be reimbursed by the Company per life upon the policy anniversary on which the life insured's nearest age is 75, under all insurance policies (including the ManuGuard Medical Plan/Benefit applying) covering the life insured and issued by the Company from time to time, whether or not still in force, which are specifically subject to a lifetime limit in accordance with their respective terms and conditions. Once the lifetime limit is in effect, Major Medical Benefit / Major Medical Plus Benefit will be immediately terminated when such lifetime limit has been reached.

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#### 7.2 HN599 - Benefit Schedule<sup>1</sup> (for Non-Hong Kong & Non-Macau residents)

	Maximum Benefit Limit per Disability (HK\$/US\$)			
Plan Level	Private	Semi-Private	Ward	Essential
HOSPITAL BENEFITS				
I. CONFINEMENT BENEFITS				
(a) Hospital Room & Board (limit per day, up to 120 days)	HK\$4,000/ US\$500	HK\$2,300/ US\$288	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Doctor's Visit (limit per day, up to 120 days)	HK\$3,900/ US\$488	HK\$1,900/ US\$238	HK\$900/ US\$113	HK\$550/ US\$69
(c) Specialist's Fee	HK\$12,000/ US\$1,500	HK\$6,000/ US\$750	HK\$4,000/ US\$500	HK\$2,000/ US\$250
(d) Hospital Services	HK\$35,000/ US\$4,375	HK\$21,000/ US\$2,625	HK\$12,000/ US\$1,500	HK\$7,000/ US\$875
(e) Intensive Care (limit per day, up to 120 days)	HK\$10,000/ US\$1,250	HK\$5,600/ US\$700	HK\$4,200/ US\$525	HK\$2,000/ US\$250
(f) Hospital Companion Bed (limit per day, up to 120 days)	Full Cover	Full Cover	Full Cover	HK\$200/ US\$25
(g) Hospital Cash <sup>2</sup> (per day, up to 7 days)	HK\$150/ US\$19	HK\$120/ US\$15	HK\$90/ US\$11	HK\$60/ US\$8
(h) Psychiatric Treatment	HK\$26,500/ US\$3,313	HK\$22,000/ US\$2,750	HK\$18,000/ US\$2,250	No Benefit
(i) Isolation Room <sup>3</sup>	HK\$3,900/ US\$488	HK\$2,200/ US\$275	HK\$1,000/ US\$125	HK\$550/ US\$69
II. SURGICAL BENEFITS				
(a) Surgeon's Fee <sup>4</sup>	HK\$105,000/ US\$13,125	HK\$73,500/ US\$9,188	HK\$52,500/ US\$6,563	HK\$26,000/ US\$3,250
(b) Anaesthetist's Fee	35% of Surgeon's Fee payable			
(c) Operation Theatre Fee	35% of Surgeon's Fee payable			
III. PRE- & POST-HOSPITALIZATION BENEFITS				
(a) Pre-Hospitalization /Outpatient Surgery Outpatient (limit per visit, 1 visit per day for a maximum of 1 visit within 31 days before hospitalization/Outpatient surgeries)	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Post-Hospitalization /Outpatient Surgery Outpatient (limit per visit, 1 visit per day for a maximum of 3 visits within 60 days after Discharge from Hospital/Outpatient surgeries)	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75
(c) Post-Hospitalization Home Nursing (limit per day, 1 visit per day for a maximum of 15 visits within 90 days after Discharge from Hospital)	HK\$1,760/ US\$220	HK\$960/ US\$120	HK\$660/ US\$83	No Benefit
(d) Post-Hospitalization Ancillary Service (limit per visit, 1 visit per day for a maximum of 10 visits for Registered Chiropractor/ Physiotherapist within 90 days after Discharge from Hospital)	HK\$800/ US\$100	HK\$650/ US\$81	HK\$500/ US\$63	HK\$300/ US\$38

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

IV. EMERGENCY TREATMENT BENEFIT				
(a) Emergency Outpatient (Accidental Injury only)	HK\$15,000/ US\$1,875	HK\$11,000/ US\$1,375	HK\$6,600/ US\$825	HK\$2,500/ US\$313
V. OTHER BENEFITS				
(a) Outpatient Cancer Treatment & Kidney Dialysis <sup>5</sup> (maximum per illness for Chemotherapy/ Radiotherapy/Target Therapy/Kidney Dialysis)	HK\$180,000/ US\$22,500	HK\$120,000/ US\$15,000	HK\$60,000/ US\$7,500	HK\$30,000/ US\$3,750
(b) Major Illness Care <sup>6</sup>	For Cancer / Heart Attack / Stroke / Kidney Failure, the below benefits will be enhanced: - item I (a), (b), (e): the maximum number of days is extended from 120 days to 180 days - item I (c): the benefit amount limit as specified in the Benefit Schedule for the applicable plan is multiplied by two - item III (a): the maximum number of outpatient consultation is extended from 1 visit to 2 visits - item III (b): the maximum number of outpatient consultation is extended from 3 visits to 6 visits - item III (c): the maximum number of Home Nursing service is extended from 15 visits to 30 visits, is not applicable to Essential Plan			
VI. DEATH BENEFITS				
(a) Compassionate Death Benefit	HK\$10,000/US\$1,250			
(b) Accidental Death Benefit	HK\$10,000/US\$1,250			
(c) Medical Negligence Benefit <sup>7</sup> (per Policy)	HK\$100,000/US\$12,500			
VII. OTHER SERVICE				
(a) Emergency Medical Assistance <sup>8</sup>	Included			

#### Major Medical Benefit / Major Medical Plus Benefit (optional)<sup>9, 10, 11</sup>:

	Maximum Benefit per Disability (HK\$/US\$)			
Plan Level	Private	Semi-Private	Ward	Essential
Total amount of the benefit payable under Major Medical Benefit	HK\$250,000/ US\$31,250	HK\$160,000/ US\$20,000	HK\$100,000/ US\$12,500	HK\$70,000/ US\$8,750
Total amount of the benefit payable under Major Medical Plus Benefit	HK\$525,000/ US\$65,625	HK\$305,000/ US\$38,125	HK\$175,000/ US\$21,875	HK\$100,000/ US\$12,500
Lifetime Limit under Major Medical Benefit / Major Medical Plus Benefit (applicable to the Insured upon attaining Age of 75) <sup>12</sup>	HK\$1,300,000/ US\$162,500			
HOSPITAL BENEFITS				
I. CONFINEMENT BENEFITS				
(a) Hospital Room & Board (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	HK\$4,000/ US\$500	HK\$2,300/ US\$288	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Doctor's Visit (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	HK\$3,900 / US\$488	HK\$1,900/ US\$238	HK\$900/ US\$113	HK\$550/ US\$69



## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

(c) Specialist's Fee	80% of Specialist’s Fee in excess of the amount of benefit payable under ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
(d) Hospital Services	80% of Hospital Services in excess of the amount of benefit payable under ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
(e) Intensive Care (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	HK\$10,000/ US\$1,250	HK\$5,600/ US\$700	HK\$4,200/ US\$525	HK\$2,000/ US\$250
(f) Hospital Companion Bed (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	Full Cover	Full Cover	Full Cover	HK\$200/ US\$25
II. SURGICAL BENEFITS				
(a) Surgeon's Fee	80% of Surgeon’s Fee in excess of the amount of benefit payable under ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
(b) Anaesthetist's Fee	80% of Anaesthetist’s Fee in excess of the amount of benefit payable under ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
(c) Operation Theatre Fee	80% of Operation Theatre Fee in excess of the amount of benefit payable under ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			
III. PRE- & POST-HOSPITALIZATION BENEFITS				
(a) Pre-Hospitalization/Outpatient Surgery Outpatient (limit per visit, 1 visit per day) - 80% of expenses of one (1) additional visit within 31 days before hospitalization/Outpatient surgeries	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Post-Hospitalization /Outpatient Surgery Outpatient (limit per visit, 1 visit per day) - 80% of expenses of three (3) additional visits within 60 days after Discharge from Hospital/Outpatient surgeries	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75
(c) Post-Hospitalization Home Nursing (limit per day, 1 visit per day) - 80% of expenses of fifteen (15) additional visits within 90 days after Discharge from Hospital	HK\$1,760/ US\$220	HK\$960/ US\$120	HK\$660/ US\$83	No Benefit
(d) Post-Hospitalization Ancillary Service (limit per visit, 1 visit per day) - 80% of expenses of ten (10) additional visits for Registered Chiropractor/ Physiotherapist within 90 days after Discharge from Hospital	HK\$800/ US\$100	HK\$650/ US\$81	HK\$500/ US\$63	HK\$300/ US\$38
IV. EMERGENCY TREATMENT BENEFIT				
(a) Emergency Outpatient (Accidental Injury only)	80% of treatment fees in excess of the amount of benefit payable under ManuGuard Medical Benefit before Major Medical Benefit / Major Medical Plus Benefit			



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### 「守護一生」醫療保障計劃及附加保障

#### Applicable for HN:

- 1 All treatments, services, surgical operations and procedures for which coverage is provided under ManuGuard Medical Benefit must be medically necessary and their charges should not exceed reasonable and customary charges. For definitions of “medically necessary” and “reasonable and customary” charges, please refer to the policy provisions. For confinement in the People’s Republic of China, the Company will reimburse the eligible medical expenses incurred if the hospitals are under the list of designated hospitals in the People’s Republic of China. Please see the latest list of designated hospitals in the People’s Republic of China published on our company website (<http://www.manulife.com.hk>) or call our customer service hotline for details. Please see the policy provision for details.
- 2 The hospital cash benefit will be paid when the expenses incurred from a hospitalization in a hospital in the People’s Republic of China has been successfully reimbursed by the social insurance provided by the government of the People’s Republic of China. No other benefit except Hospital Room & Board benefit will be payable for the period during which this benefit has been claimed.
- 3 Any room charge arising from deluxe, executive rooms and suites is not covered. For the list of infectious illnesses, please see the policy provision.
- 4 The surgeon’s fee paid by us for each surgical operation or procedure will not be higher than the maximum limit shown in the benefit schedule multiplied by the percentage figure of the surgical operation or procedure shown in the surgical schedule. If the surgical operation or procedure (including confinement and outpatient basis) is performed in the People’s Republic of China, we will only reimburse the eligible medical expenses incurred if the surgical operation or procedure is performed by hospitals under the list of designated hospitals in the People’s Republic of China. Please see the policy provision for details.
- 5 The outpatient cancer treatment & kidney dialysis benefit will cover the charges for (a) the treatment of chemotherapy, radiotherapy or target therapy the life insured receive on an outpatient basis, or (b) the treatment of haemodialysis or peritoneal dialysis the life insured receives in the outpatient unit of a hospital. Two same or related cancer incidences separated by a 5-year Cancer-free period, as defined in the policy provision, are treated as two illnesses. If the treatment is performed in the People’s Republic of China, the Company will only reimburse the eligible medical expenses incurred if the treatment is performed by hospitals under the list of designated hospitals in the People’s Republic of China.
- 6 If the life insured is diagnosed with cancer, heart attack, stroke or kidney failure, as defined in the policy provision, and receive treatment in hospital, we will provide an additional benefit by increasing certain benefit limits. This additional benefit will end on the policy anniversary nearest to the life insured’s 75th birthday. Please see the policy provision for the details of this additional benefit, the definitions of the major illnesses, and the conditions that apply.
- 7 The medical negligence benefit is payable in addition to compassionate death benefit. For details of the conditions of medical negligence benefit, please see the policy provision.
- 8 Emergency medical assistance is provided by a third party service provider which is an independent contractor and is not our agent. We will make no representation, warranty or undertaking as to any medical opinions given by the medical service provider or any services given by the service providers. The services may change from time to time. Please visit our company website (<http://www.manulife.com.hk>) for the latest PRC And Worldwide Emergency Assistance Benefits Provisions for the terms and conditions of the services.
- 9 Major Medical Benefit / Major Medical Plus Benefit covers the benefit items (1) Confinement Benefits (except Hospital Cash, Special Bonus, Psychiatric Treatment and Isolation Room), (2) Surgical Benefits, (3) Pre- & Post-Hospitalization Benefits and (4) Emergency Treatment Benefit as shown in the above Benefit Schedule. The Company will reimburse you 80% of eligible medical expenses in excess of the total amount of benefit payable under ManuGuard Medical Benefit according to your selected plan level, subject to the maximum benefit limits.
- 10 Please refer to below section 8.8 of this product manual for further details.

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

- 11 Please refer to below section 8.9 of this product manual for further details.
- 12 Lifetime limit is the maximum aggregate amount of benefits payable under Major Medical Benefit / Major Medical Plus Benefit that will be reimbursed by the company per life upon the policy anniversary on which the life insured's nearest age is 75, under all insurance policies (including the ManuGuard Medical Plan/Benefit applying) covering the life insured and issued by the Company from time to time, whether or not still in force, which are specifically subject to a lifetime limit in accordance with their respective terms and conditions. Once the lifetime limit is in effect, Major Medical Benefit / Major Medical Plus Benefit will be immediately terminated when such lifetime limit has been reached.

**Note: The effective date of the coverage of ManuGuard Medical Plan/Benefit will commence 30 days after the application sign date, or the issue date, whichever is later. For Death Benefit or Hospital Benefits due to Accidental Injury, the Insured will be eligible for the coverage immediately on the issue date. Please refer to policy provisions for the complete terms and conditions.**

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

#### 8. Health Bonus

##### What is Health Bonus?

The Health Bonus is equal to **8%/16%** of the modal premium due and payable at that policy anniversary under ManuGuard Medical Plan / Benefit (including major medical / major medical plus), excluding any supplementary benefits.

If the ManuGuard Medical Benefit is attached to Alpha/Matrix/ManuSelect Investment Protector, the Health Bonus is equal to **8%/16%** of the cost of insurance of ManuGuard Medical Benefit (including major medical / major medical plus) due and payable at that policy anniversary, excluding any supplementary benefits.

##### How to get the Health Bonus?

If the customer has made no claims for at least **2 consecutive policy years** preceding a policy anniversary, that policy is eligible for the Health Bonus according to below table:

Number of Policy Years with no benefit paid	Health Bonus (Percentage of Premium (including extra premiums) for Policy Year after No Claim Period)
2 to 4 consecutive policy years	8%
5 or more consecutive policy years	16%

##### How is the Health Bonus paid to the customer?

For ManuGuard Medical Plan or ManuGuard Medical Benefit that attached to traditional insurance plans, the Health Bonus will help to reduce the model premium due of the policy.

If the ManuGuard Medical Benefit is attached to Alpha/Matrix/ManuSelect Investment Protector, the amount of Health Bonus is allocated to the account of that policy according to the latest investment choices allocation instruction.

## ManuGuard Medical Plan & Benefit

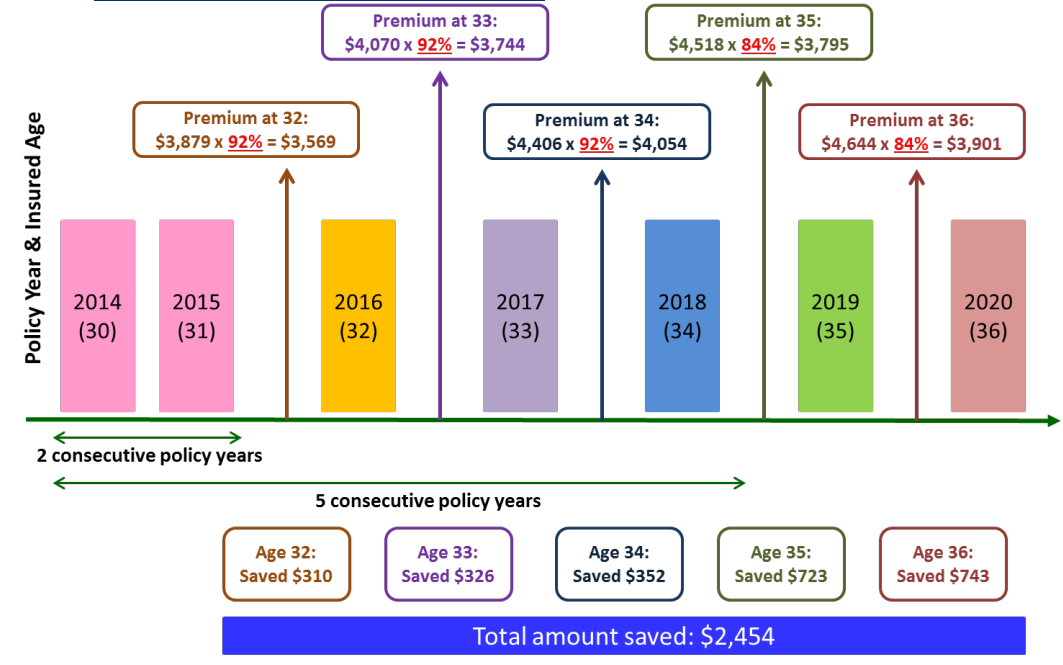
### 「守護一生」醫療保障計劃及附加保障

#### Illustrative Examples for Health Bonus:

##### [Example One]

##### Assumptions:

- Mr. Chan, Insured age at 30
- ManuGuard - Ward Plan + MM (HKD policy) effective in January 2014
- No claims have been made on this policy



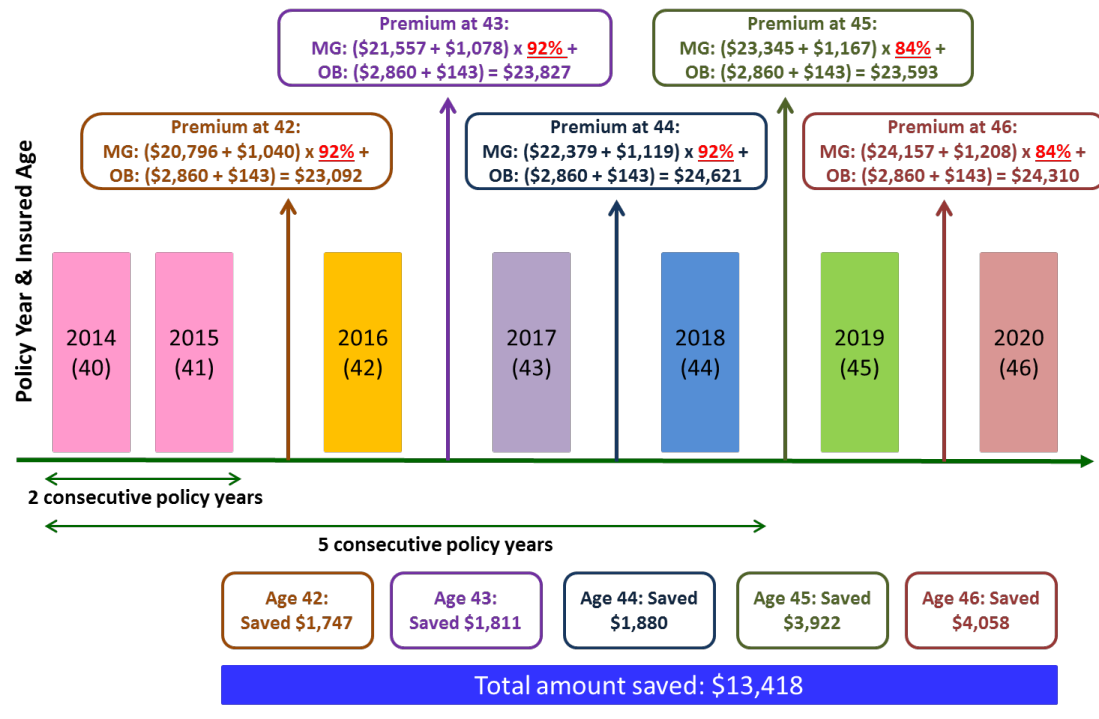
## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

#### [Example Two]

#### Assumptions:

- Ms. Lee, Insured age at 40
- ManuGuard - Private Plan + Outpatient Benefit (HKD policy) effective in January 2014
- With 5 % Extra Loading for both basic and rider
- No claims have been made on this policy



Note: Premium rates quoted in the above samples are for illustrative purpose only. Please refer to the rate card for actual premium rates and these rates are subject to change from time to time. The samples are also illustrated with rounding adjustment, the actual bonus may be slightly higher or lower.

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

## 9. Important Notes

### 9.1 Lifetime Guaranteed Renewal

- Renewal is guaranteed at each policy anniversary for a lifetime without the need to provide any evidence of insurability of the Insured.
- The Company reserves the right to revise the policy terms and conditions including the premiums and the benefits. The premiums and benefits of ManuGuard are not guaranteed.

### 9.2 Limitation for HN (applicable to Non-Hong Kong & Non-Macau residents):

Please refer to provision and “Individual Financial Products Residency Underwriting Guideline” for details.

*Applicable to the entire plan:*

- No “Special Bonus”

*Applicable to the Confinement and the medical expenses incurred in People’s Republic of China:*

- The Plan shall only reimburse the eligible medical expenses incurred if the hospitals are under the List of Designated Hospitals in the People’s Republic of China (same list as ManuMaster & ManuShine).
- All Outpatient treatments and chemotherapy/radiotherapy/target therapy/kidney dialysis that covered under the “Outpatient Cancer Treatment & Kidney Dialysis” benefit should be performed by hospitals under the List of Designated Hospitals in the People’s Republic of China.

*Minimum Annualized Premium Requirement:*

- HN applications are allowed only if the policy meets the following minimum Annualized Premium requirements:

Plan Level	Plan Minimum Annualized Premium on policy
Private	HKD20,000 OR USD2,500
Semi-Private	HKD15,000 OR USD1,875
Ward	HKD10,000 OR USD1,250
Essential	HKD8,000 OR USD1,000

- Per policy basis
- Excludes premium of HN
- Excludes premium of all Premium Waivers
- Includes any extra premium, discounted premium, premium for the Inflation Protector Option and pending cases
- For ILAS, regular premium is counted while premium of dump-in and excess premium will be excluded
- The Company reserves the right to change the above requirements and rules from time to time
- For plan change or reinstatement, the Company reserves the right to review the Annualized Premium of in-force policy and its eligibility for HN from time to time.

### 9.3 Minimum Annualized Premium Requirement for HB:

- HKD2,000 OR USD250 (for all Plan levels)

When attached to PEP series:

- Per policy basis
- For new business: Includes the premium of the basic plan (includes any extra premium) and attached riders, except premiums of HB
- For inforce policies: Includes the premium of the basic plan (includes any extra premium) and other riders except premiums of HB and PWB/PB (if applicable)

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When attached to other basic plans:

- Per policy basis
- For new business: Includes the premium of the basic plan (includes any extra premium) only. Excludes premiums of HB and any other riders
- For inforce policies: Includes the premium of the basic plan (includes any extra premium) and other riders except premiums of HB and PWB/PB (if applicable)

#### **9.4 Benefit Step-Up Option (applicable to “Essential Plan” only)**

- Upgrade the plan from “Essential Plan” to “Ward Plan” without providing further evidence of insurability
- Once only upon policy anniversary on which the Insured’s nearest age is either 55, 60 or 65
- Policy should inforce for at least 5 years at the time exercising this Benefit Step-Up Option
- No former changes in benefits including any change of plan level has been done during the last 5 years before the effective date of Benefit Step-Up (except the benefit changes initiated by the Company)
- No addition of Major Medical Benefit or Major Medical Plus Benefit is allowed when this Benefit Step-Up Option applied
- If the policy includes the Major Medical Benefit or Major Medical Plus Benefit, the existing plan level will automatically be upgraded to the coverage level of “Ward Plan” after the Benefit Step-Up has been applied
- Latest premium rate for the “Ward Plan” will apply after the Benefit Step-Up has been applied

#### **9.5 Reasonable and Customary**

The Company shall only cover charges for medical care which does not exceed the general level of charges being made by medical service providers of similar standing in the locality where the charge is incurred for similar treatment, services or supplies to individuals of the same sex and age, for a similar disease or injury.

The Reasonable and Customary charges shall not in any event exceed the actual charges incurred. In determining whether an expense is “Reasonable and Customary”, the Company may make reference to the followings (if applicable):

- (a) the gazette issued by the Hong Kong government which sets out the fees for the private patient services in public hospitals in Hong Kong;
- (b) industrial medical fee survey;
- (c) internal claim statistics;
- (d) extent or level of benefit insured; and /or
- (e) other pertinent source of reference.

#### **9.6 Medically Necessary**

Medically Necessary means a medical service which is

- (a) consistent with the diagnosis and customary medical treatment for the condition in Hong Kong,
- (b) in accordance with standards of good medical practice in Hong Kong, and
- (c) not for the convenience of the Insured or the Doctor.

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### 「守護一生」醫療保障計劃及附加保障

#### 9.7 Pre-existing Conditions

Pre-existing Conditions shall mean any diagnosed illness or injury which originated before the later of

- (a) the issue date of the Policy;
- (b) the policy year date of the Policy;
- (c) the effective date of reinstatement; or
- (d) (only applicable to ManuGuard Medical Benefit) the date of endorsement or the effective date of change of the provision and shall also mean any sign or symptom of an illness or injury that is observed in a 5 year period leading up to any of the above noted dates, and which relates to a subsequent diagnosis of an illness or injury, unless the sign, symptom or diagnosis of the illness or injury was fully disclosed to the Company, and accepted by the Company in writing.

#### 9.8 Room Level Adjustment Factors

*(Applicable to Major Medical Benefit & Major Medical Plus Benefit only)*

- If the Confinement is NOT in one of the Designated Hospitals in Macau and is in a room of class is higher than the selected plan level, the benefit payable under Major Medical Benefit and Major Medical Plus Benefit will be adjusted as below:

Plan Level/ Room Class	Ward room	Semi-Private room	Private room	Room above private
Private Plan	✓	✓	✓	50%
Semi-Private Plan	✓	✓	50%	50%
Ward Plan	✓	50%	25%	25%
Essential Plan	✓	50%	25%	25%

- If the Confinement is in one of the Designated Hospitals in Macau and is in a room of class is higher than the selected plan level, the benefit payable under Major Medical Benefit and Major Medical Plus Benefit will be adjusted as below:

Plan Level/ Room Class	Ward room	Semi-Private room	Private room	Room above private
Private Plan	✓	✓	✓	50%
Semi-Private Plan	✓	✓	✓	50%
Ward Plan	✓	✓	50%	25%
Essential Plan	✓	✓	50%	25%

#### 9.9 Hospital Location Adjustment Factors

*(Applicable to Major Medical Benefit & Major Medical Plus benefit only)*

If the fees and/or charges were incurred outside Asia and the Insured has resided in the Hong Kong Special Administrative Region or the Macau Special Administrative Region or the People's Republic of China for less than 183 days out of the 365 days immediately prior to the time when such fees and/or charges were incurred, the following Hospital Location Adjustment Factors will be multiplied to the eligible expenses in excess of the total



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### 「守護一生」醫療保障計劃及附加保障

amount of benefit payable under the applicable plan before the application of 80% and the applicable Room Level Adjustment Factors:

- (i) if the Insured's Confinement is in a Hospital outside Asia (excluding the United States of America) : 75%
- (ii) if the Insured's Confinement is in a Hospital in the United States of America : 50%

For example: For a life insured resided in Hong Kong for less than 183 days and filed a claim incurred in the United States of America (assume room level adjustment factors is not applicable in this example), the reimbursement amount under Major Medical Benefit/ Major Medical Plus Benefit is excess eligible expense x 50% x 80%.

### **9.10 Exclusions & Limitations**

We will not cover conditions result directly or indirectly from any of the following:

- (1) the life insured's injury or illness is a pre-existing condition; or
- (2) the insured's diagnosed injury or illness is diagnosed by a doctor or any signs or symptoms which appeared before the commencement of the hospital benefits of ManuGuard Medical Plan/Benefit; or
- (3) the confinement/stay, treatment and/or charges incurred relates to or arises as a direct or indirect result of:
  - a) the life insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
  - b) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination;
  - c) the life insured's participation in any criminal offence; or attempted suicide or self-inflicted injuries while sane or insane;
  - d) a cosmetic treatment performed on the life insured unless necessitated by injury caused by an accident and the life insured receives the cosmetic treatment within 90 days of the accident;
  - e) corrective aids and treatment of refractive errors performed on the life insured unless necessitated by injury caused by an accident and the life insured receives the corrective aids treatment within 90 days of the accident;
  - f) procurement or use of medical appliances and medical devices for the benefit of the life insured including but not limited to spectacles, contact lenses, hearing aids or wheelchairs;
  - g) convalescence or physical examinations, or health checks (whether with or without any positive finding(s)) on the life insured; or vaccination and immunisation received by the life insured; or genetic testing or counseling on the life insured;
  - h) treatment or tests carried out in relation to the life insured's injury or illness are not consistent with customary medical treatment or diagnosis;
  - i) narcotics used by the life insured unless taken as prescribed by a doctor, or the life insured's abuse of drugs and/or alcohol;
  - j) dental treatment or surgery performed on the life insured except for emergency treatment due to accident and such treatment is performed during confinement and cannot be done on an outpatient basis;
  - k) the life insured engaging in, taking part in or otherwise involving himself or herself in (i) scuba diving; or (ii) any kind of race on motorized vehicles or on horse; or (iii) mountaineering involving the use of ropes or guides, in the course of performing his or her duties under a contract of employment or a contract for service or a partnership or as a sole proprietor;
  - l) treatment or test performed on the life insured that relate to Acquired Immunization Deficiency Syndrome (AIDS) any Human Immunodeficiency Virus or any related or associated condition or AIDS Related Complex (ARC);
  - m) mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the life insured unless such occurrence is covered by psychiatric treatment of confinement benefits of this basic plan;

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- n) any congenital or inherited disorder or developmental conditions (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the life insured reaches age 16) of the life insured;
- o) any confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
- p) any treatment, investigation, services or supplies which are not medically necessary; or any charges which exceed the 'reasonable and customary charges' (which means we will only cover charges for medical care which are not higher than the general level charged by similar medical service providers in the area for similar treatment, services or supplies to people of the same sex and age, for a similar disease or injury. We will not pay more than the actual charges. Please see the policy provision for full terms and conditions);
- q) non-medical services, including but not limited to guest meals, radio, telephone, photocopy, personal items, medical report charges and the like;
- r) experimental and/or unconventional medical technology / procedure / therapy performed on the life insured; or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality;
- s) sleep disorders (except for the treatment of sleep apnoea which is life-threatening as confirmed by a specialist and approved by us in advance);
- t) treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a specialist after failure of conventional treatments and approved by us in advance);
- u) treatment of sexually transmitted diseases; or sexual problems, such as impotence, whatever the cause, gender issues or sex changes or gender re-assignments;
- v) any services/treatment in beauty centre, whether or not being medically necessary or performed by a doctor; or
- w) any activity or disease which falls under the exclusion(s) as shown on the special provisions (if any) of this basic plan.

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

## 10. Administration Rules

### 10.1 Underwriting [UPDATED]

- Only one ManuGuard Plan/Benefit (either HP599, HB599 or HN599) allowed for each life insured.
- For insured aged 71 or above, applying for ManuGuard Plan or ManuGuard Benefits, Medical Examination and “Questionnaire for Elderly” are required.
- Residential Loading

#### (1) Applicable to Medical Coverage HB599

Country of Temporary Residency	During Intended Staying Period (up to 5 years and to be declared)	After Intended Period of Stay
PRC, Taiwan, S. Korea, Singapore, Malaysia, Thailand, Indonesia, Vietnam and Philippines	Premium Loading: 0%	Premium Loading: 0%
UK, Australia and New Zealand	<b>Default Option</b> Premium Loading: 0% Hospital Location Adjustment Factor: Applied	Premium Loading: 0% Hospital Location Adjustment Factor: Applied
	<b>Alternate Option<sup>^</sup> (upon customer request. And if the request is made after policy inception, full underwriting is required)</b>  Premium Loading: 50% during the declared temporary stay period Hospital Location Adjustment Factor: Not Applied	
U.S., Canada and Portugal	Premium Loading: 0% Hospital Location Adjustment Factor: Applied	Premium Loading: 0% Hospital Location Adjustment Factor: Applied

- International Medical Assistance (applicable to HB599) is offered to all insureds.
- <sup>^</sup>Remarks for Alternate Option:
  - It is applicable to HKID, Macau ID holders, and PRC residents only
  - It is NOT applicable to countries other than UK, Australia and New Zealand
  - Client can apply for removal of loading if he/she returns to HK/Macau/PRC for permanent stay earlier than planned
  - For existing ManuGuard Benefit issued with Hospital Location Adjustment Factors, if client declares temporary residency change to UK or ANZ and request for this Alternate Option full UW requires.
  - A lifetime limit of 5 years applies on each life insured for this Alternate Option which includes those used in existing hospital products with Hospital Location Adjustment Factor.
  - It is not applicable to ManuGuard Medical Plan (Basic Plan)

#### (2) Applicable to Medical Coverage HN599

Country of Temporary Residency	During Intended Staying Period (up to 5 years and to be declared)	After Intended Staying Period
PRC, Taiwan, S. Korea, Singapore, Malaysia, Thailand,	Premium Loading: 0%	Premium Loading: 0%

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Indonesia, Vietnam and Philippines		
UK, Australia and New Zealand	Same as HB599 approach, Except that only default option is available to non-PRC residents	Same as HB599 approach
U.S, Canada and Portugal	Same as HB599 approach	Same as HB599 approach

Emergency Medical Assistance (applicable to HN599) is offered limited to PRC residents only.

## 10.2 Administration

### Plan Changes

	<u>Coverage Upgrade</u>	<u>Coverage Downgrade</u>
<u>Type of Changes</u>	<ul style="list-style-type: none"> <li>Plan level upgrade</li> <li>Addition of Major Medical / Major Medical Plus Benefit</li> <li>Deletion of Major Medical Benefit and addition of Major Medical Plus Benefit simultaneously</li> </ul>	<ul style="list-style-type: none"> <li>Plan level downgrade</li> <li>Deletion of Major Medical / Major Medical Plus Benefit</li> <li>Deletion of Major Medical Plus Benefit and addition of Major Medical Benefit simultaneously</li> </ul>
Effective Date of Change	Next monthiversary	Next monthiversary
Evidence of Insurability	Required	Not required
Pre-existing Conditions	Applicable	Not applicable

### Special Administration Rules for HN

Rider Addition	<ul style="list-style-type: none"> <li>Complete "T02" policy change form and provide the insured's residential address on "Part: Others"</li> <li>Complete "U36" statement of insurability form</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>Complete policy change form generated from ManuTouch quotation system</li> </ul>
Change of residency or city of residence	<ul style="list-style-type: none"> <li>Complete "T02" policy change form</li> <li>Provide the insured's residential address on "Others"</li> <li>Example:</li> </ul> <p>"Please update my address as follow:</p> <p>1. Correspondence address is: Flat 10, 20/F, Block 1, Far East Garden, 50 Yue Yuen Road, Shanghai</p> <p>2. Insured residential address is: Flat 03, 5/F, Block 4, Wing Wong Building, 101 Fu Cheng Road, Shanghai</p> <p>OR</p> <p>2. Same as correspondence address"</p>

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

#### 10.3 Claims

- **Notice & proof: For hospital benefit requires:**
  - Written notice of claim within 90 days of the date the expense was incurred
  - Original receipt
  - Proof of PRC social medical insurance claim for HN (with official stamp or/and receipt) is required for application of Hospital Cash Benefit
- **Limitation of claim:**

The hospital benefit is limited to the lesser of:

  - the balance of expenses not covered by benefits payable under another insurance policy or/and government medical insurance
  - the maximum benefit specified in the Benefit Schedule
- **Hospitalization in People's Republic of China:**
  - For HN, the coverage is eligible for hospitalization in designated hospitals only. The Company may revise the designated Hospital List in People's Republic of China from time to time without prior notice.
- **Outpatient Cancer Treatment & Kidney Dialysis:**
  - For HP and HB:

The Outpatient Cancer Treatment & Kidney Dialysis Benefit will reimburse the charges incurred for the treatment of chemotherapy, radiotherapy or target therapy performed on the Insured on an Outpatient basis; or the treatment of haemodialysis or peritoneal dialysis performed on the Insured in the Outpatient unit of a Hospital;
  - For HN:

The Outpatient Cancer Treatment & Kidney Dialysis will reimburse the charges incurred for the treatment of chemotherapy, radiotherapy or target therapy performed on the Insured on an Outpatient basis; or the treatment of haemodialysis or peritoneal dialysis performed on the Insured in the Outpatient unit of a Hospital.

If the treatment is performed in the People's Republic of China, the Company shall only reimburse the eligible medical expenses incurred if the treatment is performed by hospitals under the list of Designated Hospitals in the People's Republic of China.

#### 10.4 Claims control measures

- Ensure good claims experiences (medical expenses are within reasonable and customary range)
- **On portfolio basis for ALL in-scope products**
- In-scope products include:
  - o Manulife Shelter VHIS Standard Plan
  - o Manulife First VHIS Flexi Plan
  - o Manulife Supreme VHIS Flexi Plan
  - o Manulife Supreme Medical Plan (Applicable to Macau only)
  - o Manulife Supreme Lite VHIS Supplementary Benefit
  - o Manulife Supreme Lite Medical Supplementary Benefit (Applicable to Macau only)
  - o ManuGuard Medical Plan/Benefit
  - o ManuMaster Healthcare Series/Benefit
  - o ManuShine Healthcare Series/Benefit
- Agents involved
  - o All writing agents with more than 12 Insured having approved claims paid under all the above in-scope products in previous 4 quarters
- Hit Rate and Claim Ratio (on portfolio basis)

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

- Hit Rate =  $\frac{\text{Total number of policy with claims of ALL in-scope products in previous 4 quarters}}{\text{Average inforce coverage count of ALL in-scope products in previous 4 quarters}}$
- Claim Ratio<sup>1</sup> =  $\frac{\text{Total claim reimbursement of ALL in-scope products in previous 4 quarters}}{\text{Average inforce annualized premium of ALL in-scope products in previous 4 quarters}}$
- Monitoring period
  - Starting from the product launch of respective in-scope products or when the agent joins Manulife
  - On rolling basis, for the most recent 4 quarters before calculation cut-off date
- Thresholds
 

Hit Rate	20%
Claim Ratio	200%
- Reports
  - Issue on quarterly basis (from 2021 Q2)
  - Individual report for each agent is ready in Workbasket on ManuTouch  
[ManuTouch > Home > Sales and Service > Workbasket > Servicing Workbasket](#)
- Company Actions
  - If BOTH Hit Rate AND Claim Ratio on portfolio basis exceed the thresholds, we will impose sales suspension to that agent for a period of 12 months on ALL in-scope products
  - Such review and action will start from 2022 Q1
- Other notes
  - Experience from split cases are shared among the agents in proportion
  - Unassigned policies (orphan cases) are not in-scope

<sup>1</sup> Average inforce annualized premium of ALL in-scope products in previous 4 quarters before premium discount is used in calculation of Claim Ratio

## 11. Surgical Schedule Highlights

Below is comparison of surgical percentage for some common surgical procedure / operations. Please refer to the policy provisions for the full list of Surgical Schedule.

Surgical Procedure	MIL ManuGuard	AIX Super Goxd Health 2	PRX PRXmed lifelong care plan
Cataract	55%	50%	40-60%
Surgical treatment for Glaucoma	50%	40%	20%
Thyroidectomy	50%	50%	30-50%
Thyroidectomy with block dissection	80%	50%	80%
PTCA		62.5%	
1 vessel	60%		-
2 vessels	70%		
3 vessels or above	80%		
Appendectomy	50%	40%	-
Cholecystectomy	60%	50%	30-70%
Oesophago-gastro-duodenscopy (OGD) with/without polypectomy	12.5%	-	12.5%
Colonoscopy with/without polypectomy	15%	12.5%	13-15%

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Version Date: Jul 2024

Internal Reference Only

INTERNAL

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

Extracorporeal shock wave lithotripsy (ESWL)	<b>65%</b>	62.5%	45%
Hysterectomy	<b>75%</b>	62.5%	30-70%
Myomectomy	<b>50%</b>	50%	45-55%
Removal of benign tumour or cyst (breast)	<b>25%</b>	12.5%	30%
Circumcision	<b>10%</b> <b>With no restriction</b>	15% With restriction & deductible before attaining the age of 18	10% With no restriction

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

## 12. FAQ

### 1. What is lifetime guaranteed renewal?

“Lifetime guaranteed renewal” means our Company shall guarantee to renew the Insured’s ManuGuard policy for lifelong, no matter how the health condition is or whether or not the Plan is being claimed. The Company shall renew the Plan without the need to provide any evidence of insurability of the Insured.

But the Company reserves the right to revise the terms and conditions of the policy including the premiums and the benefits (e.g. sub-limits, coverage items, etc.) upon policy renewal, to cope with the changing medical cost and new medical advancement.

This is a usual practice of other insurance companies providing guaranteed renewable medical products.

### 2. Under ManuGuard, if more than one surgical procedures are performed on the same disability, the Surgeon’s Fee benefit shall be paid based on the surgical procedure with the highest percentage. So how about the rest of the surgeon’s fee that is medically necessary and eligible for claim?

Assume surgery X (20%) and Y (80%) are performed for the same disability and the operation charges for X and Y are \$A and \$B respectively. Then \$A+\$B will be covered under Surgeon’s Fee and the higher percentage 80% will be applied to calculate the maximum Surgeon’s Fee Payable amount based on the maximum plan limit as shown in the Benefit Schedule. Any excess will then be covered under the Major Medical Benefit / Major Medical Plus Benefit (if applicable), subject to its maximum limits shown in the Benefit Schedule.

### 3. ManuGuard has no Day Case Surgery List, if the customer chose to perform the surgical procedure on outpatient basis, what is the surgical percentage?

The day case surgeries that performed on outpatient basis and surgical procedures that performed in Hospital shall apply the same Surgical Schedule, unless specified in the Surgical Schedule otherwise.

### 4. How does the “Outpatient Cancer Treatment & Kidney Dialysis” benefit work? Shall the Major Medical Benefit / Major Medical Plus Benefit cover the excess medical expenses under Outpatient Cancer Treatment & Kidney Dialysis?

If the Insured receives chemotherapy, radiotherapy, target therapy (cancer treatment), haemodialysis or peritoneal dialysis (kidney dialysis), this “Outpatient Cancer Treatment & Kidney Dialysis” benefit provides a flexibility to customers to receive the above treatment on outpatient basis\*, subject to a maximum limit on a per illness per life basis, and the excess of which is not covered under Major Medical Benefit / Major Medical Plus Benefit (if applicable).

The per illness per life basis means irrespective of the number and timing of the related Disabilities, two or more Disabilities shall be regarded as one and the same illness.

For cancer, if two same or related cancer incidences are separated by a 5-year Cancer-free Period, the two incidences will be treated as two illnesses.

If the customer chose to receive the above treatments in hospital (on inpatient basis), the treatment expenses shall be covered under “Hospital Services”. Followed by 80% of the excess of the total amount of benefit payable covered under the Major Medical Benefit / Major Medical Plus Benefit (if applicable), subject to the maximum limits shown in the Benefit Schedule.

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

*\*Treatment of chemotherapy, radiotherapy or target therapy can be performed on an Outpatient basis, while haemodialysis or peritoneal dialysis shall be performed in the Outpatient unit of a Hospital.*

- 5. The “Major Illness Care” benefit shall double the limits of certain benefits if the Insured suffers from Cancer/Heart Attack/Stroke/Kidney Failure. If the Policy also has Major Medical Benefit / Major Medical Plus Benefit, what is the sequence when the Company pay out the claim?**

The claim sequence is as follows:

- (1) Hospital Benefits
- (2) Major Illness Care benefit
- (3) Major Medical Benefit / Major Medical Plus Benefit

*Please refer to the Benefit Schedule for detailed coverage.*

This Major Illness Care benefit will be terminated upon the policy anniversary on which the Insured's age is nearest to age 75.

- 6. If no claims were made on the policy for 5 consecutive policy years, would the Health Bonus be 24% (i.e. 8% + 16%)?**

Customers would be entitled to a maximum of 16% of the modal premium due and payable at each policy anniversary as Health Bonus starting from the 5<sup>th</sup> policy year if no claims have been made for 5 consecutive years until their first claim on the policy.

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

#### Appendix 1 - Application Form Sample [UPDATED]

- Application form U03 (version 11/2023): under section 20 in Part II on page 5:

#### Basic Plan

- Please fill in the “Product Name”
- Tick the “Plan” and optional benefits that selected

PART II: DETAILS OF INSURANCE PLAN BEING APPLIED FOR (as shown on Proposal Summary) 第二部份：投保計劃資料(如建議書摘要上所示)		
Please submit the signed Proposal Summary 請遞交已簽妥的建議書摘要		
20. Basic Plan (Must be completed) 基本計劃 (必須填寫)		
Plan Name 計劃名稱	Premium Payment Period 保費繳付期	Notional Amount 名義金額
1. ManuGuard Medical Plan	<input type="checkbox"/> Years 年 <input type="checkbox"/> To Age 至年歲	
(If the above selected plan is a critical illness or medical insurance product, please complete Q20(A) 如以上選擇了的計劃是危疾或醫療保險產品，請填寫題號20(A)) <input type="checkbox"/> Opt-Out Inflation Protector Option (if applicable) 不選擇通脹加保權益(如適用)		
Policy Currency 保單幣值 <input type="checkbox"/> USD 美元 <input type="checkbox"/> HKD 港元 <input type="checkbox"/> Others 其他 _____		
Premium Payment Mode 保費繳付形式* <input type="checkbox"/> Monthly 每月 (autopay 自動轉帳) (Please complete Direct Debit Authorization 請填寫直接付款授權書) <input type="checkbox"/> Quarterly 每季 <input type="checkbox"/> Semi-annual 每半年 <input type="checkbox"/> Annual 每年 <input type="checkbox"/> Single Payment 整付保費		
* Important Notice 重要通知 Customers can make payment directly to Manulife. See the following web page for details. Payment Method - <a href="https://www.manulife.com.hk/en/individual/services/make-a-payment/method.html">https://www.manulife.com.hk/en/individual/services/make-a-payment/method.html</a> . 客戶可以直接繳款到宏利。詳細見以下網頁。繳款方式 - <a href="https://www.manulife.com.hk/zh-hk/individual/services/make-a-payment/method.html">https://www.manulife.com.hk/zh-hk/individual/services/make-a-payment/method.html</a> .		
20(B) Basic plan - Supplementary Information 補充資料		
20b(i) <input checked="" type="checkbox"/> ManuGuard Medical Plan「守護一生醫療保障計劃」/ <input type="checkbox"/> ManuEnrich Medical Top-up Plan「倍康醫療加保計劃」		
Plan Type 計劃種類 <input type="checkbox"/> Private 私家病房 <input checked="" type="checkbox"/> Semi-Private 半私家病房 <input type="checkbox"/> Ward 普通病房 <input type="checkbox"/> Essential 基礎		
Additional Benefit 額外保障 (not applicable to ManuEnrich Medical Top-up Plan 不適用於倍康醫療加保計劃) <input checked="" type="checkbox"/> Major Medical Benefit 額外醫療保障 <input type="checkbox"/> Major Medical Plus Benefit 特級額外醫療保障		
20b(ii) <input type="checkbox"/> ManuMaster Healthcare Series「晉領醫療保障系列」/ <input type="checkbox"/> ManuShine Healthcare Series「活亮人生醫療保障系列」		
Plan Type 計劃種類 <input type="checkbox"/> Elite 卓越 <input type="checkbox"/> Premier 優越 <input type="checkbox"/> Classic 標準		
Annual Deductible 每年自付額 <input type="checkbox"/> Nil 無 <input type="checkbox"/> USD美元1,000/HKD港元8,000 <input type="checkbox"/> USD美元2,850/HKD港元22,800		
20b(iii) <input type="checkbox"/> Manulife First VHIS Flexi Plan「宏利全護航自願醫保靈活計劃」		
Plan Type 計劃種類 <input type="checkbox"/> Private 私家房 <input type="checkbox"/> Semi-Private 半私家房 <input type="checkbox"/> Ward 普通房		
Additional Benefit 額外保障 <input type="checkbox"/> Major Medical 高層醫療保障 <input type="checkbox"/> Major Medical Plus 特級高層醫療保障		
20b(iv) <input type="checkbox"/> Manulife Supreme VHIS Flexi Plan「宏利晉悅自願醫保靈活計劃」		
Plan Type 計劃種類 <input type="checkbox"/> Advance 精選 <input type="checkbox"/> Smart 智選		
Annual Deductible 每年自付費 <input type="checkbox"/> Nil 無 <input type="checkbox"/> HKD港元8,000 (For Advance only 只適用於精選) <input type="checkbox"/> HKD港元22,800		
<input type="checkbox"/> HKD港元45,000 <input type="checkbox"/> HKD港元100,000		

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

- Application form U03 (version 11/2023): under section 21d on page 7:

#### Rider

1. Tick the Benefit & “Plan Level”
2. Tick “Optional Benefits” that selected

<b>21d. Medical 醫療保障</b>			
<input checked="" type="checkbox"/> <b>ManuGuard Medical Benefit</b> 「守護一生醫療附加保障」			
<b>1.</b>	<b>Plan Type 計劃種類</b>	<input type="checkbox"/> Private 私家病房	<input checked="" type="checkbox"/> Semi-Private 半私家病房
	<b>Additional Benefit 額外保障</b>	<input type="checkbox"/> Major Medical Benefit 額外醫療保障	<input checked="" type="checkbox"/> Major Medical Plus Benefit 特級額外醫療保障
<b>2.</b>			
<input type="checkbox"/> <b>ManuMaster Healthcare Benefit</b> 「晉領醫療附加保障」/ <b>ManuShine Healthcare Benefit</b> 「活亮人生醫療附加保障」			
<b>Plan Type 計劃種類</b> <input type="checkbox"/> Elite 卓越 <input type="checkbox"/> Premier 優越 <input type="checkbox"/> Classic 標準			
<b>Annual Deductible 每年自付額</b> <input type="checkbox"/> Nil 無 <input type="checkbox"/> USD美元1,000/HKD港元8,000 <input type="checkbox"/> USD美元2,850/HKD港元22,800			
<input type="checkbox"/> <b>Cancer Treatment Benefit</b> 「癌症治療附加保障」			
<b>Plan Type 計劃種類</b> <input type="checkbox"/> Private 私家病房 <input type="checkbox"/> Semi-Private 半私家病房 <input type="checkbox"/> Ward 普通病房			
<b>Additional Benefit 額外保障</b> <input type="checkbox"/> Hospitalization and Surgery Benefit 住院及手術保障			
<input type="checkbox"/> <b>Manulife Supreme Lite VHIS Supplementary Benefit</b> 「宏利晉逸自願醫保附加保障」			
<b>Plan Type 計劃種類</b> <input type="checkbox"/> Advance 精選 <input type="checkbox"/> Smart 智選			
<b>Annual Deductible 每年自付費</b> <input type="checkbox"/> Nil 無 <input type="checkbox"/> USD美元3,125/HKD港元25,000 <input type="checkbox"/> USD美元6,250/HKD港元50,000			
<input type="checkbox"/> USD美元12,500/HKD港元100,000			
<b>Note 備註：</b>			
Second Medical Opinion and International Medical Assistance/ Worldwide Emergency Assistance will be available to the proposed insured. In case you do not wish to participate in any of these services, please contact our Customer Service Hotline or your Insurance Advisor. 第二醫療意見服務及國際醫療援助/ 緊急醫療援助將為擬受保人提供。如閣下不願意參加任何此等服務，請聯絡我們的客戶服務熱線或你的保險顧問。			
<input type="checkbox"/> <b>Outpatient Benefit</b> 「門診附加保障」			
Applicable to ManuGuard Medical Plan / ManuGuard Medical Benefit / Manulife Shelter VHIS Standard Plan / Manulife First VHIS Flexi Plan / Manulife Supreme VHIS Flexi Plan 適用於「守護一生醫療保障計劃」/ 「守護一生醫療附加保障」/ 「宏利愛守護自願醫保標準計劃」/ 「宏利全護航自願醫保靈活計劃」/ 「宏利晉悅自願醫保靈活計劃」			

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

#### Appendix 2 – Proposal System [UPDATED]

##### Basic Plan:

**Insured**

Insured Same as Owner ☒ Yes ☐ No

Surname \* ⓘ   
 Mr \_\_\_\_\_

Given name & middle name(s) \* ⓘ   
 Client \_\_\_\_\_

Chinese Name \_\_\_\_\_

Date of birth DD/MM/YYYY \_\_\_\_\_ Insurance Age \* ⓘ   
 40

Sex \*   
 ☒ Male ☐ Female

Are you a smoker? \* ⓘ   
 ☐ Yes ☒ No

1. Select "Smoker Status"

**Point to Note:** For ManuGuard, premium rates of standard and non-smoker are the same. However, please be reminded to choose the appropriate smoking status as this allows the attached riders (if any) getting the appropriate premium rates.

Plan Type   
 Protection - Life

Basic plan   
 Please Select

ManuGuard Medical Plan

ManuImperial Saver 2(MIS2)

ManuLeisure Deferred Annuity

ManuLove Care(MLC)

ManuMaster Healthcare Series

2. Select "ManuGuard Medical Plan"

Plan Type   
 Protection - Life

Currency   
 HKD

3. Select "Currency"

Basic plan   
 ManuGuard Medical Plan

Payment Mode   
 Annual

4. Select "Payment Mode"

Coverage Plan Option   
 Private Plan

Private Plan

Semi-Private Plan

Ward Plan

Essential Plan

5. Select "Plan Level"

Major Medical Benefit   
 Without Major Medical Benefit

ManuGuard Medical Plan & Benefit

「守護一生」醫療保障計劃及附加保障

Plan Type  
Protection - Life

Basic plan  
ManuGuard Medical Plan

Currency  
HKD

Annual

Coverage Plan Option  
Private Plan

Major Medical Benefit

Without Major Medical Benefit

Without Major Medical Benefit

Major Medical Benefit

Major Medical Plus Benefit

☒ Include Promotional Discount (if applicable)

☐ Reprint Proposal With Previous Promotional Discount

6. Select “Maioir Medical” / “Maioir Medical Plus”

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

#### Rider:

For Hong Kong or Macau residents	<input type="checkbox"/> ManuMaster Healthcare Benefit	Coverage Plan Option Elite Plan (Worldwide)	Annual Deductible Nil Annual Deductible
	<input type="checkbox"/> Cancer Treatment Benefit (Hong Kong or Macau)	Coverage Plan Option Private Plan	Medical Benefit No additional benefit
	<input type="checkbox"/> ManuGuard Medical Benefit (Hong Kong or Macau)	Coverage Plan Option Private Plan	Medical Benefit No additional benefit
	<input type="checkbox"/> Add Outpatient Benefit		
For non-Hong Kong and non-Macau residents	<input type="checkbox"/> ManuShine Healthcare Benefit	Coverage Plan Option Elite Plan (Worldwide)	Annual Deductible Nil Annual Deductible
	<input type="checkbox"/> Cancer Treatment Benefit (non-Hong Kong and non-Macau)	Coverage Plan Option Private Plan	Medical Benefit No additional benefit
	<input type="checkbox"/> ManuGuard Medical Benefit (non-Hong Kong and non-Macau)	Coverage Plan Option Private Plan	Medical Benefit No additional benefit

1. Select “HB599” (HK & Macau residents) / “HN599” (non-HK & Macau residents)

For Hong Kong or Macau residents	<input type="checkbox"/> Benefit	Elite Plan (Worldwide)	Nil Annual Deductible
	<input type="checkbox"/> Cancer Treatment Benefit (Hong Kong or Macau)	Coverage Plan Option Private Plan	Medical Benefit No additional benefit
	<input checked="" type="checkbox"/> ManuGuard Medical Benefit (Hong Kong or Macau)	Coverage Plan Option Private Plan	Medical Benefit No additional benefit
	<input type="checkbox"/> Add Outpatient Benefit		
For non-Hong Kong and non-Macau residents	<input type="checkbox"/> ManuShine Healthcare Benefit	Coverage Plan Option Elite Plan (Worldwide)	Annual Deductible

No additional benefit  
 Major Medical  
 Major Medical Plus

2. Select “Plan Level” / “Major Medical” or “Major Medical Plus”

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

#### Appendix 3 – Proposal Sample (HP599, HB599 and HN599, effective from 29 Dec 2017)

##### HP599



##### ManuGuard Medical Plan

*This proposal is designed for*

Proposed Life Insured : Testing 1  
Sex / Age / Rate : Male / 0 / Standard

##### Policy Summary

Policy Currency: HKD

Benefit Description	Initial Sum Assured <sup>1</sup>	Initial Annual Premium	Guaranteed Premium	Premium Payment Up To Age	Protection Up To Age
Basic Plan ManuGuard Medical Plan - Essential Plan with Major Medical Plus Benefit	10,000	2,674.00	No	Lifetime	Lifetime

Total Initial Annual Premium: 2,674.00

1. Initial Sum Assured refers to the Basic Plan death benefit at the commencement of the policy.

This proposal is for REFERENCE only. Please refer to policy provisions for the complete terms and conditions.

Insurance Advisor : Agent  
Branch : 89030 (CS10)  
Ver. 2017.10.0.0.1203

Page 1 of 10  
This proposal is valid until 28 December, 2017

Date: 11 December, 2017  
THCF6217CB35688-1211-HP599-  
DIP  
AF300000BHX4L4SL-02

Manulife (International) Limited  
(Incorporated in Bermuda with  
limited liability)



##### ManuGuard Medical Plan

##### Benefit Summary of Basic Plan

ManuGuard Medical Plan provides lifelong medical protection by securing your finance against the costs of medical treatment. There are four plan levels to choose from - Private, Semi-Private, Ward and Essential plan each offering different coverages for medical treatment and hospital confinement.

- Comprehensive hospital and surgical benefits**  
ManuGuard Medical Plan\* will reimburse you the basic medical expenses, including hospital room and board, doctor's visit, specialist's fee, hospital services and surgeon's fee, etc.

Please refer to the Benefit Schedule for details of coverage.

- Pre- & Post-hospitalization/outpatient surgery benefits**  
This basic plan will reimburse the life insured's pre-hospitalization / outpatient surgery outpatient fees and fees for outpatient consultation after the life insured is discharged from the hospital or an outpatient surgery. Home nursing and ancillary services are also available after the life insured is discharged from the hospital.
- Outpatient cancer treatment & kidney dialysis benefits**  
You are also covered if any charges incurred for chemotherapy, radiotherapy or target therapy related to cancer treatment on an outpatient basis or haemodialysis and peritoneal dialysis in an outpatient unit of hospital.
- Extensive major illness care benefits**  
We provide extra care through additional coverage of selected benefit items if the life insured is diagnosed with cancer, heart attack, stroke or kidney failure and receive treatment in hospital.
- Health bonus as a reward for staying healthy\***  
If the life insured makes no claim for at least 2 consecutive policy years, we will give you a health bonus.

No Claim Period	Health Bonus Percentage of Premium (including extra premiums) for Policy Year after No Claim Period
2 to 4 consecutive policy years	8%
5 or more consecutive policy years	16%

- Lifetime guaranteed renewal<sup>†</sup>**  
To safeguard your health, this basic plan offers you guaranteed renewal for the lifetime of the life insured.
- Benefit step-up option for Essential Plan**  
To offer you more flexibility, you can exercise the benefit step-up option to upgrade this basic plan from "Essential plan" to "Ward plan" upon the policy anniversary on which the life insured's nearest age is either 55, 60 or 65 without evidence of insurability, provided that this basic plan has already been in force for 5 years at the time you exercise this option. This allows you to enhance the medical protection in preparation for your retirement life.

\* The benefits payable are subject to the limits for the applicable plan as shown in the Benefit Schedule.

+ If any claim incurred in respect of the no claim period becomes payable after a health bonus has been given in respect of such no claim period, we shall deduct such health bonus from such claim payment and/or future claim payment(s). The aforesaid description and the health bonus table are for general information only. You should read the policy provision for exactly how the health bonus is calculated and given.

# You have a guaranteed right to renew this basic plan subject to the terms and conditions determined by us. The premiums are not guaranteed and we may adjust them from time to time. Please refer to policy provision for details.

For details of the product risk disclosures, please refer to the product leaflet.

This proposal is for REFERENCE only. Please refer to policy provisions for the complete terms and conditions.

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Branch : 89030 (CS10)  
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AF300000BHX4L4SL-02

Manulife (International) Limited  
(Incorporated in Bermuda with  
limited liability)

## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障



#### ManuGuard Medical Plan

##### I. Benefit Schedule<sup>1</sup>

Benefit Items/Plan Level	Maximum Benefit Limit per Disability (HK\$)			
	Private	Semi-Private	Ward	Essential
<b>HOSPITAL BENEFITS</b>				
<b>I. CONFINEMENT BENEFITS</b>				
(a) Hospital Room & Board (limit per day, up to 120 days)	HK\$4,000	HK\$2,300	HK\$1,100	HK\$600
(b) Doctor's Visit (limit per day, up to 120 days)	HK\$3,900	HK\$1,900	HK\$900	HK\$550
(c) Specialist's Fee	HK\$12,000	HK\$6,000	HK\$4,000	HK\$2,000
(d) Hospital Services	HK\$35,000	HK\$21,000	HK\$12,000	HK\$7,000
(e) Intensive Care (limit per day, up to 120 days)	HK\$10,000	HK\$5,600	HK\$4,200	HK\$2,000
(f) Hospital Companion Bed (limit per day, up to 120 days)	Full Cover	Full Cover	Full Cover	HK\$200
(g) Hospital Cash <sup>2</sup> (per day, up to 120 days)	HK\$1,200	HK\$600	HK\$300	HK\$150
(h) Special Bonus <sup>3</sup> (per day, up to 120 days)	HK\$1,200	HK\$600	HK\$300	HK\$150
(i) Psychiatric Treatment	HK\$26,500	HK\$22,000	HK\$18,000	No Benefit
(j) Isolation Room <sup>4</sup>	HK\$9,900	HK\$2,200	HK\$1,000	HK\$550
<b>II. SURGICAL BENEFITS</b>				
(a) Surgeon's Fee <sup>5</sup>	HK\$105,000	HK\$73,500	HK\$52,500	HK\$26,000
(b) Anaesthetist's Fee		35% of Surgeon's Fee payable		
(c) Operation Theatre Fee		35% of Surgeon's Fee payable		
<b>III. PRE- &amp; POST-HOSPITALIZATION BENEFITS</b>				
(a) Pre-Hospitalization/Outpatient Surgery Outpatient (limit per visit, 1 visit per day for a maximum of 1 visit within 31 days before hospitalization/Outpatient surgeries)	HK\$2,000	HK\$1,400	HK\$1,100	HK\$600
(b) Post-Hospitalization/Outpatient Surgery Outpatient (limit per visit, 1 visit per day for a maximum of 3 visits within 60 days after Discharge from Hospital/Outpatient surgeries)	HK\$2,000	HK\$1,400	HK\$1,100	HK\$600
(c) Post-Hospitalization Home Nursing (limit per visit, 1 visit per day for a maximum of 15 visits within 90 days after Discharge from Hospital)	HK\$1,760	HK\$960	HK\$660	No Benefit
(d) Post-Hospitalization Ancillary Service (limit per visit, 1 visit per day for a maximum of 10 visits for Registered Chiropractor/Physiotherapist within 90 days after Discharge from Hospital)	HK\$800	HK\$650	HK\$500	HK\$300
<b>IV. EMERGENCY TREATMENT BENEFIT</b>				
(a) Emergency Outpatient (Accidental Injury only)	HK\$15,000	HK\$11,000	HK\$6,600	HK\$2,500
<b>V. OTHER BENEFITS</b>				
(a) Outpatient Cancer Treatment & Kidney Dialysis <sup>6</sup> (maximum per illness for Chemotherapy/Radiotherapy/Target Therapy/Kidney Dialysis)	HK\$180,000	HK\$120,000	HK\$60,000	HK\$30,000

This proposal is for REFERENCE only. Please refer to policy provisions for the complete terms and conditions.

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#### ManuGuard Medical Plan

(b) Major Illness Care <sup>7</sup>	For Cancer/Heart Attack/Stroke/Kidney Failure and received treatment in Hospital, the below benefits will be increased: - item I(a), (b), (e): the maximum number of days is extended from 120 days to 180 days - item I(c): the benefit amount limit as specified in the Benefit Schedule for the applicable Plan is multiplied by two - item III(a): the maximum number of outpatient consultation is extended from 1 visit to 2 visits - item III(b): the maximum number of outpatient consultation is extended from 3 visits to 6 visits - item III(c): the maximum number of Home Nursing service is extended from 15 visits to 30 visits (not applicable to Essential Plan)
<b>VI. DEATH BENEFITS</b>	
(a) Compassionate Death Benefit	HK\$10,000
(b) Accidental Death Benefit	HK\$10,000
(c) Medical Negligence Benefit <sup>8</sup> (per policy)	HK\$100,000
<b>VII. OTHER SERVICE</b>	
(a) International Medical Assistance <sup>9</sup>	Included

This proposal is for REFERENCE only. Please refer to policy provisions for the complete terms and conditions.

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障



#### ManuGuard Medical Plan

Major Medical Plus Benefit (optional)<sup>10, 11, 12</sup> :

Benefit Items/Plan Level	Maximum Benefit Limit per Disability (HK\$)			
	Private	Semi-Private	Ward	Essential
Total amount of the benefit payable under Major Medical Plus Benefit	HK\$525,000	HK\$305,000	HK\$175,000	HK\$100,000
Lifetime Limit under Major Medical Plus Benefit (applicable to the life insured upon attaining Age of 75) <sup>(1)</sup>	HK\$1,300,000			
HOSPITAL BENEFITS				
I. CONFINEMENT BENEFITS				
(a) Hospital Room & Board (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	HK\$4,000	HK\$2,300	HK\$1,100	HK\$600
(b) Doctor's Visit (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	HK\$3,900	HK\$1,900	HK\$900	HK\$550
(c) Specialist's Fee	80% of Specialist's Fee in excess of the amount of benefit payable under ManuGuard Medical Plan before Major Medical Benefit / Major Medical Plus Benefit			
(d) Hospital Services	80% of Hospital Services in excess of the amount of benefit payable under ManuGuard Medical Plan before Major Medical Benefit / Major Medical Plus Benefit			
(e) Intensive Care (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	HK\$10,000	HK\$5,600	HK\$4,200	HK\$2,000
(f) Hospital Companion Bed (limit per day) - 80% of expenses starting from 121 <sup>st</sup> day of Confinement	Full Cover	Full Cover	Full Cover	HK\$200
II. SURGICAL BENEFITS				
(a) Surgeon's Fee	80% of Surgeon's Fee in excess of the amount of benefit payable under ManuGuard Medical Plan before Major Medical Benefit / Major Medical Plus Benefit			
(b) Anaesthetist's Fee	80% of Anaesthetist's Fee in excess of the amount of benefit payable under ManuGuard Medical Plan before Major Medical Benefit / Major Medical Plus Benefit			
(c) Operation Theatre Fee	80% of Operation Theatre Fee in excess of the amount of benefit payable under ManuGuard Medical Plan before Major Medical Benefit / Major Medical Plus Benefit			
III. PRE- & POST-HOSPITALIZATION BENEFITS				
(a) Pre-Hospitalization / Outpatient Surgery Outpatient (limit per visit, 1 visit per day) - 80% of expenses of one (1) additional visit within 31 days before hospitalization/Outpatient surgeries	HK\$2,000	HK\$1,400	HK\$1,100	HK\$600
(b) Post-Hospitalization / Outpatient Surgery Outpatient (limit per visit, 1 visit per day) - 80% of expenses of three (3) additional visits within 60 days after Discharge from Hospital/Outpatient surgeries	HK\$2,000	HK\$1,400	HK\$1,100	HK\$600

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#### ManuGuard Medical Plan

(c) Post-Hospitalization Home Nursing (limit per day, 1 visit per day) - 80% of expenses of fifteen (15) additional visits within 90 days after Discharge from Hospital	HK\$1,760	HK\$960	HK\$660	No Benefit
(d) Post-Hospitalization Ancillary Service (limit per visit, 1 visit per day) - 80% of expenses of ten (10) additional visits for Registered Chiropractor/ Physiotherapist within 90 days after Discharge from Hospital	HK\$800	HK\$650	HK\$500	HK\$300
<b>IV. EMERGENCY TREATMENT BENEFIT</b>				
(a) Emergency Outpatient (Accidental Injury only)	80% of treatment fees in excess of the amount of benefit payable under ManuGuard Medical Plan before Major Medical Benefit / Major Medical Plus Benefit			

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障



#### ManuGuard Medical Plan

- All treatments, services, surgical operations and procedures for which coverage is provided under this basic plan must be medically necessary and their charges should not exceed reasonable and customary charges. For definitions of "medically necessary" and "reasonable and customary" charges, please refer to the policy provisions.
- Hospital cash applies if the life insured has (a) a Hong Kong identity card and they are staying in a general ward of a government hospital in Hong Kong or (b) a Macau resident identity card and they are staying in a general ward of a government hospital in Macau for treatment of a covered disability.
- If the life insured is covered by any other hospital reimbursement plan offered by other insurance companies (other than the individual and group medical policies we, or our associated companies, provide), and any of these other insurance companies pays you a reimbursement before you make a claim with us, we will pay you the special bonus according to the number of days the life insured stays in hospital.
- Any room charge arising from deluxe, executive rooms and suites is not covered. For the list of infectious illnesses, please see the policy provision.
- The surgeon's fee paid by us for each surgical operation or procedure will not be higher than the maximum limit shown in the benefit schedule multiplied by the percentage figure of the surgical operation or procedure shown in the surgical schedule. Please see the policy provision for details.
- The outpatient cancer treatment & kidney dialysis benefit will cover the charges for (a) the treatment of chemotherapy, radiotherapy or target therapy the life insured receive on an outpatient basis, or (b) the treatment of haemodialysis or peritoneal dialysis the life insured receives in the outpatient unit of a hospital. Two same or related cancer incidences separated by a 5-year Cancer-free period, as defined in the policy provision, are treated as two illnesses.
- If the life insured is diagnosed with cancer, heart attack, stroke or kidney failure, as defined in the policy provision, and receive treatment in hospital, we will provide an additional benefit by increasing certain benefit limits. This additional benefit will end on the policy anniversary nearest to the life insured's 75th birthday. Please see the policy provision for the details of this additional benefit, the definitions of the major illnesses, and the conditions that apply.
- The medical negligence benefit is payable in addition to compassionate death benefit. For details of the conditions of medical negligence benefit, please see the policy provision.
- International medical assistance is provided by a third party service provider which is an independent contractor and is not our agent. We will make no representation, warranty or undertaking as to any medical opinions given by the medical service provider or any services given by the service providers. The services may change from time to time. Please visit our company website (<http://www.manulife.com.hk>) for the latest Emergency Assistance Benefits Provisions for the terms and conditions of the services.
- Major Medical Plus Benefit covers the benefit items (1) Confinement Benefits (except Hospital Cash, Special Bonus, Psychiatric Treatment and Isolation Room), (2) Surgical Benefits, (3) Pre- & Post-Hospitalization Benefits and (4) Emergency Treatment Benefit as shown in the above Benefit Schedule. The company will reimburse you 80% of eligible medical expenses in excess of the total amount of benefit payable under ManuGuard Medical Plan according to your selected plan level, subject to the maximum benefit limits.
- If the life insured stays in a hospital room class higher than that you are entitled to under your plan, we will reduce your benefit paid under Major Medical Plus Benefit by multiplying room level adjustment factors before the application of 80%.

If the life insured's hospital stay is not in one of the designated hospitals in Macau:

Room Level Adjustment Factors	
(i) if your plan is "Essential Plan" or "Ward Plan", but the life insured stays in private room or above	25%
(ii) if your plan is "Essential Plan" or "Ward Plan", but the life insured stays in semi-private room	50%
(iii) if your plan is "Semi-private Plan", but the life insured stays in private room or above	50%
(iv) if your plan is "Private Plan", but the life insured stays in above private room	50%

If the life insured stays in one of the designated hospitals in Macau:

Room Level Adjustment Factors	
(i) if your plan is "Essential Plan" or "Ward Plan", but the life insured stays in private room (as determined by us)	50%

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#### ManuGuard Medical Plan

(ii) if your plan is "Essential Plan" or "Ward Plan", but the life insured stays in above private room (as determined by us)	25%
(iii) if your plan is "Semi-private Plan" or "Private Plan", but the life insured stays in above private room (as determined by us)	50%

- If the life insured has stayed in Hong Kong or Macau or the People's Republic of China for less than 183 days out of the 365 days and incurs medical expenses outside Asia, we will reduce your benefit paid under Major Medical Plus Benefit by multiplying hospital location adjustment factors before the application of 80% and the applicable room level adjustment factors.

Hospital Location Adjustment Factors	
(i) if the life insured stays in a hospital outside Asia (excluding the United States of America)	75%
(ii) if the life insured stays in a hospital in the United States of America	50%

For example: For a life insured resided in Hong Kong for less than 183 days and filed a claim incurred in the United States of America (assume room level adjustment factors is not applicable in this example), the reimbursement amount under Major Medical Plus Benefit is excess eligible expense x 50% x 80%.

- Lifetime limit is the maximum aggregate amount of benefits payable under Major Medical Plus Benefit that will be reimbursed by the company per life upon the policy anniversary on which the life insured's nearest age is 75, under all insurance policies (including this basic plan) covering the life insured and issued by the company from time to time, whether or not still in force, which are specifically subject to a lifetime limit in accordance with their respective terms and conditions. Once the lifetime limit is in effect, Major Medical Plus Benefit will be immediately terminated when such lifetime limit has been reached.

Please refer to policy provisions for the complete terms and conditions.

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障



#### ManuGuard Medical Plan

##### II. Effective Date of Benefits

The coverage will commence 30 days after the application sign date, or the issue date, whichever is later. For death benefit or hospital benefits due to accidental injury, the life insured will be eligible for the coverage immediately on the issue date.

##### III. Premium Adjustment

The premiums will vary depending on the age of the life insured and are not guaranteed. We will regularly review our products, including the premium rates, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider our claims experience, medical cost inflation, and other factors. We can change the premium rates on each policy anniversary.

We will notify you of any premium adjustment beyond the increase of life insured's age in your policy anniversary statement or financial statement each year.

##### IV. Renewal

The renewal of this policy is guaranteed lifetime. We reserve the right to revise the benefits, terms and conditions and premiums under this policy upon renewal.

##### V. Exclusions and Limitations

We will not cover conditions result directly or indirectly from any of the following:

- (1) the life insured's injury or illness is a pre-existing condition; or
- (2) the insured's diagnosed injury or illness is diagnosed by a doctor or any signs or symptoms which appeared before the commencement of the hospital benefits of this basic plan; or
- (3) the confinement/stay, treatment and/or charges incurred relates to or arises as a direct or indirect result of:
  - (a) the life insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
  - (b) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination;
  - (c) the life insured's participation in any criminal offence; or attempted suicide or self-inflicted injuries while sane or insane;
  - (d) a cosmetic treatment performed on the life insured unless necessitated by injury caused by an accident and the life insured receives the cosmetic treatment within 90 days of the accident;
  - (e) corrective aids and treatment of refractive errors performed on the life insured unless necessitated by injury caused by an accident and the life insured receives the corrective aids treatment within 90 days of the accident;
  - (f) procurement or use of medical appliances and medical devices for the benefit of the life insured including but not limited to spectacles, contact lenses, hearing aids or wheelchairs;
  - (g) convalescence or physical examinations, or health checks (whether with or without any positive finding(s)) on the life insured; or vaccination and immunisation received by the life insured; or genetic testing or counseling on the life insured;
  - (h) treatment or tests carried out in relation to the life insured's injury or illness are not consistent with customary medical treatment or diagnosis;
  - (i) narcotics used by the life insured unless taken as prescribed by a doctor, or the life insured's abuse of drugs and/or alcohol;
  - (j) dental treatment or surgery performed on the life insured except for emergency treatment due to accident and such treatment is performed during confinement and cannot be done on an outpatient basis;
  - (k) the life insured engaging in, taking part in or otherwise involving himself or herself in (i) scuba diving; or (ii) any kind of race on motorized vehicles or on horse; or (iii) mountaineering involving the use of ropes or guides, in the course of performing his or her duties under a contract of employment or a contract for service or a partnership or as a sole proprietor;
  - (l) treatment or test performed on the life insured that relate to Acquired Immunization Deficiency Syndrome (AIDS) or any Human Immunodeficiency Virus or any related or associated condition or AIDS Related Complex (ARC);
  - (m) mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the life insured unless such occurrence is covered by psychiatric treatment of confinement benefits of this basic plan;

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#### ManuGuard Medical Plan

- (n) any congenital or inherited disorder or developmental conditions (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the life insured reaches age 16) of the life insured;
- (o) any confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
- (p) any treatment, investigation, services or supplies which are not medically necessary; or any charges which exceed the reasonable and customary charges (which means we will only cover charges for medical care which are not higher than the general level charged by similar medical service providers in the area for similar treatment, services or supplies to people of the same sex and age, for a similar disease or injury. We will not pay more than the actual charges. Please see the policy provision for full terms and conditions);
- (q) non-medical services, including but not limited to guest meals, radio, telephone, photocopy, personal items, medical report charges and the like;
- (r) experimental and/or unconventional medical technology / procedure / therapy performed on the life insured; or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality;
- (s) sleep disorders (except for the treatment of sleep apnoea which is life-threatening as confirmed by a specialist and approved by us in advance);
- (t) treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a specialist after failure of conventional treatments and approved by us in advance);
- (u) treatment of sexually transmitted diseases; or sexual problems, such as impotence, whatever the cause, gender issues or sex changes or gender re-assignments;
- (v) any services/treatment in beauty centre, whether or not being medically necessary or performed by a doctor; or
- (w) any activity or disease which falls under the exclusion(s) as shown on the special provisions (if any) of this basic plan.

What we have said above is an outline of the circumstances under which we will not cover. You should see the policy provision for the exact terms and conditions and pay particular attention to those terms including but not limited to the clauses on "effective date of benefits", "pre-existing conditions", "limitation of claim" and "suicide", and the definitions of "disability", "major illness", "medically necessary" and "reasonable and customary" charges.

For details of the product risk disclosures, please refer to the product leaflet.

This proposal is for REFERENCE only. Please refer to policy provisions for the complete terms and conditions.

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# ManuGuard Medical Plan & Benefit

## 「守護一生」醫療保障計劃及附加保障





**IMPORTANT:**  
THIS IS A SUMMARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY IT SHOULD AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

**Proposal Summary for ManuGuard Medical Plan**

**1. Life Insured Summary**


Name of Life Insured:	Testing 1	Age:	0	Sex:	Male	Rate:	Standard
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**2. Benefit Summary**

Policy Currency:	HKD
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Benefit Description	Initial Sum Assured <sup>1</sup>	Initial Annual Premium	Guaranteed Premium	Premium Payment Up To Age	Protection Up To Age
Basic Plan					
ManuGuard Medical Plan	10,000	2,674.00	No	Lifetime	Lifetime
- Essential Plan with Major Medical Plus Benefit					
Total Initial Annual Premium:		2,674.00			

**1. Initial Sum Assured** refers to the Basic Plan death benefit at the commencement of the policy.



**3. Explanation Notes:**

1. The above is a benefit summary of your policy. You should refer to your insurance advisor or the company for more information.

2. The premiums of ManuGuard Medical Plan will vary depending on the age of the life insured and are not guaranteed. We will regularly review our products, including the premium rates, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider our claims experience, medical cost inflation, and other factors. We can change the premium rates on each policy anniversary.

3. The renewal of ManuGuard Medical Plan is guaranteed lifetime. We reserve the right to revise the benefits, terms and conditions and premiums under ManuGuard Medical Plan upon renewal.

4. The coverage of ManuGuard Medical Plan will commence 30 days after the application sign date, or the issue date, whichever is later. For death benefit or hospital benefits due to accidental injury, the life insured will be eligible for the coverage immediately on the issue date. Please refer to policy provisions for the complete terms and conditions.

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ManuGuard Medical Plan & Benefit

「守護一生」醫療保障計劃及附加保障

<div></div> <div><p><b>宏利</b> Manulife</p></div>	
<p><b>Policyowner Declaration</b> I confirm having read and understood the information contained in this summary of illustrated benefits, and received, read and understood the product leaflet.</p> <p>Name of Policyowner: <u>Testing 1</u>      Signature: _____      Date: _____</p>	
<div><p><b>For Internal Use Only</b></p><p><b>Insurance Advisor Declaration</b> This illustration has been presented to the policyowner unaltered. No statements have been made that are inconsistent with the illustration.</p><p>Insurance Advisor: <u>Agent (89030)</u>      Signature: _____      Date: _____</p><p>Policy Number: _____</p></div>	
<div><div><p>Ver. 2017.10.0.0.1203</p><p>Manulife (International) Limited (Incorporated in Bermuda with limited liability)</p></div><div><p>Page 3 of 3 Illustrations complete only if all the 3 pages of Proposal Summary are included. This proposal is valid until 28 December, 2017</p></div><div><p>PRINT DATE: 11/12/2017 THCF6217CB35695-1211-HP-99-D1P AF300000BHV6LSL-02</p></div></div>	

# ManuGuard Medical Plan & Benefit

## 「守護一生」醫療保障計劃及附加保障

### HB599 (Proposal Summary Page)



**IMPORTANT:**  
THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUE AND DEATH BENEFIT OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY IT SHOULD AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

Proposal Summary for La Vie (Premium Payment Period: 5 Years)

#### 1. Life Insured Summary

Name of Life Insured:	Testing 1	Age:	0	Sex:	Male	Rate:	Standard
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#### 2. Benefit Summary

Policy Currency:	HKD
Basic Plan Notional Amount <sup>1</sup> :	500,000

Benefit Description	Initial Sum Assured/ Protection Amount <sup>1</sup>	Initial Annual Premium	Guaranteed Premium	Premium Payment Up To Age	Protection Up To Age
<b>Basic Plan</b>					
La Vie (PU500, QC051300)	270,800	270,800.00	Yes	5	Lifetime
<b>Supplementary Benefits</b>					
ManuGuard Medical Benefit - Ward Plan with Major Medical Benefit (HB599)	N/A	3,773.00	No	Lifetime	Lifetime

Total Initial Annual Premium: 274,573.00

- The Basic Plan Notional Amount shown in this illustration is an amount we use to work out the premium and other policy values and benefits of the plan such as Guaranteed Cash Payments. This Notional Amount does not represent the amount of death benefit we will pay.
- Initial Sum Assured refers to the Basic Plan death benefit at the commencement of the policy.
- Protection amount refers to the benefits of the supplementary benefits (if any).

Name of Policyowner: Testing 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Manulife (International) Limited  
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#### 3. Basic Plan - Illustration Summary

Guaranteed Cash Payment Option: Leave on Deposit  
Dividend Option: Leave on Deposit

End of Policy Year	Total Premiums Paid	SURRENDER VALUE			DEATH BENEFIT		
		Guaranteed	Non-Guaranteed Accumulated Dividends and Interest	Total	Guaranteed	Non-Guaranteed Accumulated Dividends and Interest	Total
1	270,800	0	0	0	274,050	0	274,050
2	541,600	43,000	2,150	45,150	551,388	2,150	553,538
3	812,400	84,000	9,350	103,350	831,754	9,350	841,104
4	1,083,200	164,500	23,903	188,403	1,115,185	23,903	1,139,087
5	1,354,000	307,500	47,619	355,119	1,401,717	47,619	1,449,336
10	1,354,000	1,307,000	228,273	1,535,273	1,489,400	228,273	1,717,673
15	1,354,000	1,396,500	497,380	1,893,880	1,489,400	497,380	1,986,780
20	1,354,000	1,460,000	863,645	2,323,645	1,489,400	863,645	2,353,045
25	1,354,000	1,524,000	1,333,338	2,857,338	1,524,000	1,333,338	2,857,338
30	1,354,000	1,588,500	1,928,631	3,517,131	1,588,500	1,928,631	3,517,131
At age 65	1,354,000	2,201,000	12,770,193	14,971,193	2,201,000	12,770,193	14,971,193
At age 70	1,354,000	2,289,000	15,835,409	18,144,409	2,289,000	15,835,409	18,144,409
At age 75	1,354,000	2,379,500	19,545,978	21,925,478	2,379,500	19,545,978	21,925,478
At age 80	1,354,000	2,473,000	23,935,945	26,408,945	2,473,000	23,935,945	26,408,945
At age 85	1,354,000	2,571,500	29,214,224	31,785,724	2,600,000	29,214,224	31,814,224
At age 90	1,354,000	2,673,000	35,487,182	38,160,182	2,729,000	35,487,182	38,216,182
At age 95	1,354,000	2,776,500	42,962,740	45,739,240	2,850,000	42,962,740	45,812,740
At age 100	1,354,000	2,975,000	51,866,649	54,841,649	2,975,000	51,866,649	54,841,649

Explanation on above illustration:  
Please refer to the Explanation Notes Section.

Name of Policyowner: Testing 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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# ManuGuard Medical Plan & Benefit

## 「守護一生」醫療保障計劃及附加保障



### Surrender Value – Illustration Under Different Investment Return

The table below illustrates the impact on Surrender Value under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

#### 4. Basic Plan – Surrender Value – Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	SURRENDER VALUE						
		Guaranteed	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total	Non-Guaranteed		Total
			Accumulated Dividends and Interest			Accumulated Dividends and Interest		
1	270,800	0			0	0	0	0
2	541,600	43,000	1,270	44,270	3,140	46,140		
3	812,400	94,000	5,485	99,485	13,672	107,672		
4	1,083,200	164,500	13,955	178,455	35,071	199,571		
5	1,354,000	307,500	27,684	335,184	70,144	377,644		
10	1,354,000	1,307,000	128,534	1,435,534	346,561	1,653,561		
15	1,354,000	1,396,500	270,716	1,667,216	780,582	2,177,082		
20	1,354,000	1,460,000	453,945	1,913,945	1,404,031	2,864,031		
25	1,354,000	1,524,000	675,643	2,199,643	2,251,257	3,775,257		
30	1,354,000	1,588,500	941,504	2,530,004	3,387,944	4,976,444		
At age 65	1,354,000	2,201,000	4,721,481	6,922,481	30,836,451	33,037,451		
At age 70	1,354,000	2,289,000	5,601,580	7,890,580	40,381,428	42,670,428		
At age 75	1,354,000	2,378,500	6,587,913	8,967,413	52,602,333	54,981,833		
At age 80	1,354,000	2,473,000	7,690,642	10,163,642	68,236,101	70,709,101		
At age 85	1,354,000	2,571,500	8,922,030	11,493,530	88,226,025	90,826,025		
At age 90	1,354,000	2,673,000	10,295,699	12,968,699	113,776,240	116,449,240		
At age 95	1,354,000	2,778,500	11,826,376	14,602,876	146,422,737	149,199,237		
At age 100	1,354,000	2,875,000	13,530,421	16,505,421	188,126,168	191,101,168		

Explanation on above illustration:  
Please refer to the Explanation Notes Section.

Name of Policyowner: Testing 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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### Death Benefit – Illustration Under Different Investment Return

The table below illustrates the impact on Death Benefit under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

#### 5. Basic Plan – Death Benefit – Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	DEATH BENEFIT					
		Guaranteed	Pessimistic Scenario		Optimistic Scenario		
			Non-Guaranteed	Total	Non-Guaranteed	Total	
			Accumulated Dividends and Interest		Accumulated Dividends and Interest		
1	270,800	274,050		274,050	0	274,050	
2	541,600	551,388	1,270	552,658	3,140	554,528	
3	812,400	831,754	5,485	837,239	13,672	845,426	
4	1,083,200	1,115,185	13,955	1,129,140	35,071	1,150,255	
5	1,354,000	1,401,717	27,684	1,429,401	70,144	1,471,861	
10	1,354,000	1,489,400	128,534	1,617,934	346,561	1,835,961	
15	1,354,000	1,489,400	270,716	1,760,116	780,582	2,269,982	
20	1,354,000	1,489,400	453,945	1,943,345	1,404,031	2,893,431	
25	1,354,000	1,524,000	675,643	2,199,643	2,251,257	3,775,257	
30	1,354,000	1,588,500	941,504	2,530,004	3,387,944	4,976,444	
At age 65	1,354,000	2,201,000	4,721,481	6,922,481	30,836,451	33,037,451	
At age 70	1,354,000	2,289,000	5,601,580	7,890,580	40,381,428	42,670,428	
At age 75	1,354,000	2,378,500	6,587,913	8,967,413	52,602,333	54,981,833	
At age 80	1,354,000	2,473,000	7,690,642	10,165,642	68,236,101	70,711,101	
At age 85	1,354,000	2,600,000	8,922,030	11,522,030	88,226,025	90,826,025	
At age 90	1,354,000	2,725,000	10,295,699	13,020,699	113,776,240	116,501,240	
At age 95	1,354,000	2,850,000	11,826,376	14,676,376	146,422,737	149,272,737	
At age 100	1,354,000	2,975,000	13,530,421	16,505,421	188,126,168	191,101,168	

Explanation on above illustration:  
Please refer to the Explanation Notes Section.

Name of Policyowner: Testing 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障



#### 6. Explanation Notes

- (i) Sections 3, 4 and 5 are only summary illustrations of the major benefits of your Basic Plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that all premiums are paid in full when due. You should refer to your insurance advisor or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend scales determined under a number of assumptions, including, but not limited to current assumed investment return (which has also incorporated the Company's expectation of future investment returns), claims and persistency assumptions and are not guaranteed. The actual amount payable may change anytime with the values being higher or lower than those illustrated, depending on how well the participating account has performed on these factors. Dividends will be decreased if the actual performance is worse than that projected, and vice versa. As another example, the possible potential impact of a change in the company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 4 and 5. Under some circumstances, the non-guaranteed benefits may be zero.  
  
To protect dividends from significant fluctuations due to volatility in the above mentioned factors, a smoothing process is applied when the actual dividends are determined. When the performance is better than expected, the full performance is not immediately used to increase dividends, and when the performance is worse than expected, the full performance is not immediately used to reduce dividends. Rather the better/worse-than-expected performance is passed back to the policies over a number of years to ensure a stable dividend year to year.
- (iii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.50% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.50% p.a. in comparing with the current assumed investment return.
- (iv) As illustrated in Sections 3, 4 and 5, you can leave the projected dividends and Guaranteed Cash Payments with the Company for interest accumulation at an interest rate which is not guaranteed. The current interest rate used to illustrate the effect of accumulation in Section 3 is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50% p.a. In accordance with the change in the investment return under Pessimistic and Optimistic Scenario in Sections 4 and 5 as mentioned in note (ii), the accumulation interest rate of 2.00% p.a. and 5.00% p.a. is used respectively. These rates are also not guaranteed. You may cash all or part of the amount of projected dividends and/or Guaranteed Cash Payments without affecting the initial sum assured / protection amount of Section 2 but the total values shown above will be reduced accordingly. The column "Guaranteed" under Surrender Value is the sum of the Guaranteed Cash Value and the cumulative Guaranteed Cash Payments paid (without interest) while the column "Accumulated Dividends and Interest" is the sum of cumulative non-guaranteed dividends paid and the non-guaranteed interest accumulated on the Guaranteed Cash Payments and non-guaranteed dividends left on deposit with the Company.
- (v) This illustration assumes that no loans or withdrawals are taken throughout the term of the policy.
- (vi) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- (vii) The premiums of ManuGuard Medical Benefit will vary depending on the age of the life insured and are not guaranteed. We will regularly review our products, including the premium rates, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider our claims experience, medical cost inflation, and other factors. We can change the premium rates on each policy anniversary.
- (viii) The renewal of ManuGuard Medical Benefit is guaranteed lifetime. We reserve the right to revise the benefits, terms and conditions and premiums under ManuGuard Medical Benefit upon renewal.
- (ix) The coverage of ManuGuard Medical Benefit will commence 30 days after the application sign date, or the issue date, whichever is later. For death benefit or hospital benefits due to accidental injury, the life insured will be eligible for the coverage immediately on the issue date. Please refer to policy provisions for the complete terms and conditions.

#### 7. Dividend / Bonus History

<http://www.manulife.com.hk/link/div-en>

You may browse the above website to understand the Company's dividend / bonus history for reference purposes. Dividend history or past performance is not a guide for future performance of the participating products.

Name of Policyowner: Testing 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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#### Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this product early or cease paying premiums early, you may suffer a significant loss.
- For details of the product risk disclosures, please refer to the product leaflet.

#### Policyowner Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits, and received, read and understood a complete copy of this illustration, the product leaflet of the basic plan and all supplementary benefits and the information regarding the relevant dividend/bonus history (if applicable). I understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower, and my insurance advisor has told me they are not guaranteed.

Name of Policyowner: Testing 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### For Internal Use Only

#### Insurance Advisor Declaration

This illustration has been presented to the policyowner unaltered. The policyowner has been told that values that are not guaranteed are subject to change; and no statements have been made that are inconsistent with the illustration.

Insurance Advisor: Agent (89030) Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Policy Number: \_\_\_\_\_

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# ManuGuard Medical Plan & Benefit

## 「守護一生」醫療保障計劃及附加保障

### HN599 (Proposal Summary Page)



**IMPORTANT:**  
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#### Proposal Summary for La Vie (Premium Payment Period: 5 Years)

##### 1. Life Insured Summary

Name of Life Insured: Testing 1 Age: 0 Sex: Male Rate: Standard

##### 2. Benefit Summary

Policy Currency: HKD  
Basic Plan Notional Amount<sup>1</sup>: 500,000

Benefit Description	Initial Sum Assured/ Protection Amount <sup>2</sup>	Initial Annual Premium	Guaranteed Premium	Premium Payment Up To Age	Protection Up To Age
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**Basic Plan**  
La Vie (PU500, QC051300) 270,800 270,800.00 Yes 5 Lifetime

**Supplementary Benefits**  
ManuGuard Medical Benefit - Ward Plan with Major Medical Benefit (HN599) N/A 4,037.00 No Lifetime Lifetime

**Total Initial Annual Premium:** 274,837.00

- The Basic Plan Notional Amount shown in this illustration is an amount we use to work out the premium and other policy values and benefits of the plan such as Guaranteed Cash Payments. This Notional Amount does not represent the amount of death benefit we will pay.
- Initial Sum Assured refers to the Basic Plan death benefit at the commencement of the policy.
- Protection amount refers to the benefits of the supplementary benefits (if any).

Name of Policyowner: Testing 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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#### 3. Basic Plan - Illustration Summary

Guaranteed Cash Payment Option: Leave on Deposit  
Dividend Option: Leave on Deposit

End of Policy Year	Total Premiums Paid	SURRENDER VALUE			DEATH BENEFIT		
		Guaranteed	Non-Guaranteed Accumulated Dividends and Interest	Total	Guaranteed	Non-Guaranteed Accumulated Dividends and Interest	Total
1	270,800	0	0	0	274,030	0	274,030
2	541,600	43,000	2,150	45,150	551,388	2,150	553,538
3	812,400	94,000	9,350	103,350	831,754	9,350	841,104
4	1,083,200	164,500	23,903	188,403	1,115,185	23,903	1,139,087
5	1,354,000	307,500	47,619	355,119	1,401,717	47,619	1,449,336
10	1,354,000	1,307,000	228,273	1,535,273	1,489,400	228,273	1,717,673
15	1,354,000	1,396,500	497,380	1,893,880	1,489,400	497,380	1,986,780
20	1,354,000	1,460,000	863,645	2,323,645	1,489,400	863,645	2,353,045
25	1,354,000	1,524,000	1,333,338	2,857,338	1,524,000	1,333,338	2,857,338
30	1,354,000	1,588,500	1,828,631	3,417,131	1,588,500	1,828,631	3,417,131
At age 65	1,354,000	2,201,000	12,770,193	14,971,193	2,201,000	12,770,193	14,971,193
At age 70	1,354,000	2,289,000	15,855,409	18,144,409	2,289,000	15,855,409	18,144,409
At age 75	1,354,000	2,379,500	19,545,978	21,925,478	2,379,500	19,545,978	21,925,478
At age 80	1,354,000	2,473,500	23,913,945	26,426,945	2,473,500	23,913,945	26,426,945
At age 85	1,354,000	2,571,500	29,214,224	31,785,724	2,600,000	29,214,224	31,814,224
At age 90	1,354,000	2,673,500	35,487,182	38,160,682	2,725,000	35,487,182	38,212,182
At age 95	1,354,000	2,776,500	42,962,740	45,739,240	2,850,000	42,962,740	45,812,740
At age 100	1,354,000	2,975,000	51,866,649	54,841,649	2,975,000	51,866,649	54,841,649

Explanation on above illustration:  
Please refer to the Explanation Notes Section.

Name of Policyowner: Testing 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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# ManuGuard Medical Plan & Benefit

## 「守護一生」醫療保障計劃及附加保障



### Surrender Value – Illustration Under Different Investment Return

The table below illustrates the impact on Surrender Value under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

#### 4. Basic Plan – Surrender Value – Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	SURRENDER VALUE					
		Guaranteed	Pessimistic Scenario		Optimistic Scenario		Total
			Non-Guaranteed Accumulated Dividends and Interest	Total	Non-Guaranteed Accumulated Dividends and Interest	Total	
1	270,800	0	0	0	0	0	0
2	541,600	43,000	1,270	44,270	3,140	46,140	46,140
3	812,400	94,000	5,485	99,485	13,672	107,672	107,672
4	1,083,200	164,500	13,955	178,455	35,071	199,571	199,571
5	1,354,000	307,500	27,684	335,184	70,144	377,644	377,644
10	1,354,000	1,307,000	128,534	1,435,534	346,561	1,653,561	1,653,561
15	1,354,000	1,396,500	270,716	1,667,216	780,582	2,177,082	2,177,082
20	1,354,000	1,460,000	453,945	1,913,945	1,404,031	2,864,031	2,864,031
25	1,354,000	1,524,000	675,643	2,199,643	2,251,257	3,775,257	3,775,257
30	1,354,000	1,588,500	941,504	2,530,004	3,387,944	4,976,444	4,976,444
At age 65	1,354,000	2,201,000	4,721,481	6,922,481	30,836,451	33,037,451	33,037,451
At age 70	1,354,000	2,289,500	5,801,580	7,890,580	40,381,428	42,670,428	42,670,428
At age 75	1,354,000	2,379,500	6,587,913	8,967,413	52,602,333	54,981,833	54,981,833
At age 80	1,354,000	2,473,000	7,690,642	10,163,642	68,236,101	70,711,101	70,711,101
At age 85	1,354,000	2,571,500	8,922,030	11,493,530	88,226,025	90,797,525	90,797,525
At age 90	1,354,000	2,673,000	10,295,699	12,968,699	113,776,240	116,449,240	116,449,240
At age 95	1,354,000	2,776,500	11,826,376	14,602,876	146,422,737	149,199,237	149,199,237
At age 100	1,354,000	2,975,000	13,530,421	16,505,421	188,126,168	191,101,168	191,101,168

Explanation on above illustration:  
Please refer to the Explanation Notes Section.

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### Death Benefit – Illustration Under Different Investment Return

The table below illustrates the impact on Death Benefit under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

#### 5. Basic Plan – Death Benefit – Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	DEATH BENEFIT					
		Guaranteed	Pessimistic Scenario		Optimistic Scenario		Total
			Non-Guaranteed Accumulated Dividends and Interest	Total	Non-Guaranteed Accumulated Dividends and Interest	Total	
1	270,800	274,050	0	274,050	0	274,050	274,050
2	541,600	551,388	1,270	552,658	3,140	554,528	554,528
3	812,400	831,754	5,485	837,239	13,672	845,426	845,426
4	1,083,200	1,115,185	13,955	1,129,140	35,071	1,150,255	1,150,255
5	1,354,000	1,401,717	27,684	1,429,401	70,144	1,471,861	1,471,861
10	1,354,000	1,489,400	128,534	1,617,934	346,561	1,835,961	1,835,961
15	1,354,000	1,489,400	270,716	1,760,116	780,582	2,269,982	2,269,982
20	1,354,000	1,489,400	453,945	1,943,345	1,404,031	2,893,431	2,893,431
25	1,354,000	1,524,000	675,643	2,199,643	2,251,257	3,775,257	3,775,257
30	1,354,000	1,588,500	941,504	2,530,004	3,387,944	4,976,444	4,976,444
At age 65	1,354,000	2,201,000	4,721,481	6,922,481	30,836,451	33,037,451	33,037,451
At age 70	1,354,000	2,289,500	5,801,580	7,890,580	40,381,428	42,670,428	42,670,428
At age 75	1,354,000	2,379,500	6,587,913	8,967,413	52,602,333	54,981,833	54,981,833
At age 80	1,354,000	2,473,000	7,690,642	10,163,642	68,236,101	70,711,101	70,711,101
At age 85	1,354,000	2,600,000	8,922,030	11,522,030	88,226,025	90,826,025	90,826,025
At age 90	1,354,000	2,725,000	10,295,699	13,020,699	113,776,240	116,501,240	116,501,240
At age 95	1,354,000	2,850,000	11,826,376	14,676,376	146,422,737	149,272,737	149,272,737
At age 100	1,354,000	2,975,000	13,530,421	16,505,421	188,126,168	191,101,168	191,101,168

Explanation on above illustration:  
Please refer to the Explanation Notes Section.

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障



#### 6. Explanation Notes

- (i) Sections 3, 4 and 5 are only summary illustrations of the major benefits of your Basic Plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that all premiums are paid in full when due. You should refer to your insurance advisor or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend scales determined under a number of assumptions, including, but not limited to current assumed investment return (which has also incorporated the Company's expectation of future investment returns), claims and persistency assumptions and are not guaranteed. The actual amount payable may change anytime with the values being higher or lower than those illustrated, depending on how well the participating account has performed on these factors. Dividends will be decreased if the actual performance is worse than that projected, and vice versa. As another example, the possible potential impact of a change in the company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 4 and 5. Under some circumstances, the non-guaranteed benefits may be zero.  
  
To protect dividends from significant fluctuations due to volatility in the above mentioned factors, a smoothing process is applied when the actual dividends are determined. When the performance is better than expected, the full performance is not immediately used to increase dividends, and when the performance is worse than expected, the full performance is not immediately used to reduce dividends. Rather the better/worse-than-expected performance is passed back to the policies over a number of years to ensure a stable dividend year to year.
- (iii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.50% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.50% p.a. in comparing with the current assumed investment return.
- (iv) As illustrated in Sections 3, 4 and 5, you can leave the projected dividends and Guaranteed Cash Payments with the Company for interest accumulation at an interest rate which is not guaranteed. The current interest rate used to illustrate the effect of accumulation in Section 3 is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50% p.a. In accordance with the change in the investment return under Pessimistic and Optimistic Scenario in Sections 4 and 5 as mentioned in note (ii), the accumulation interest rate of 2.00% p.a. and 5.00% p.a. is used respectively. These rates are also not guaranteed. You may cash all or part of the amount of projected dividends and/or Guaranteed Cash Payments without affecting the initial sum assured / protection amount of Section 2 but the total values shown above will be reduced accordingly. The column "Guaranteed" under Surrender Value is the sum of the Guaranteed Cash Value and the cumulative Guaranteed Cash Payments paid (without interest) while the column "Accumulated Dividends and Interest" is the sum of cumulative non-guaranteed dividends paid and the non-guaranteed interest accumulated on the Guaranteed Cash Payments and non-guaranteed dividends left on deposit with the Company.
- (v) This illustration assumes that no loans or withdrawals are taken throughout the term of the policy.
- (vi) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- (vii) The premiums of ManuGuard Medical Benefit will vary depending on the age of the life insured and are not guaranteed. We will regularly review our products, including the premium rates, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider our claims experience, medical cost inflation, and other factors. We can change the premium rates on each policy anniversary.
- (viii) The renewal of ManuGuard Medical Benefit is guaranteed lifetime. We reserve the right to revise the benefits, terms and conditions and premiums under ManuGuard Medical Benefit upon renewal.
- (ix) The coverage of ManuGuard Medical Benefit will commence 30 days after the application sign date, or the issue date, whichever is later. For death benefit or hospital benefits due to accidental injury, the life insured will be eligible for the coverage immediately on the issue date. Please refer to policy provisions for the complete terms and conditions.
- (x) If the treatment is performed in the People's Republic of China under ManuGuard Medical Benefit, the company will only reimburse the eligible medical expenses incurred if the hospitals are under the list of designated hospitals in the People's Republic of China. The company reserves the right to revise the list of designated hospitals in the People's Republic of China from time to time without giving you prior notice. Please see the latest list of designated hospitals published on our company website (http://www.manulife.com.hk) or call our customer service hotline for details. Please see the policy provision for details.

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#### 7. Dividend / Bonus History

<http://www.manulife.com.hk/lnk/div-en>

You may browse the above website to understand the Company's dividend / bonus history for reference purposes. Dividend history or past performance is not a guide for future performance of the participating products.

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## ManuGuard Medical Plan & Benefit

### 「守護一生」醫療保障計劃及附加保障

<div><b>宏利</b> Manulife</div> <div><b>Warning</b><ul style="list-style-type: none"><li>You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.</li><li>Should you terminate this product early or cease paying premiums early, you may suffer a significant loss.</li><li>For details of the product risk disclosures, please refer to the product leaflet.</li></ul></div> <div><b>Policyowner Declaration</b><p>I confirm having read and understood the information contained in this summary of illustrated benefits, and received, read and understood a complete copy of this illustration, the product leaflet of the basic plan and all supplementary benefits and the information regarding the relevant dividend/bonus history (if applicable). I understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower, and my insurance advisor has told me they are not guaranteed.</p><p>Name of Policyowner: <u>Testing 1</u>      Signature: _____      Date: _____</p></div> <div><div><b>For Internal Use Only</b><div><b>Insurance Advisor Declaration</b><p>This illustration has been presented to the policyowner unaltered. The policyowner has been told that values that are not guaranteed are subject to change, and no statements have been made that are inconsistent with the illustration.</p><p>Insurance Advisor: <u>Agent (89030)</u>      Signature: _____      Date: _____</p><p>Policy Number: _____</p></div></div></div> <div><div>Ver: 2017.10.0.0.1203 Manulife (International) Limited (Incorporated in Bermuda with limited liability)</div><div>Page 7 of 7 Illustrations complete only if all the 7 pages of Proposal Summary are included. This proposal is valid until 28 December, 2017</div><div>PRINT DATE:11/12/2017 THCF6217CB3B8D0-1211-PJ/500- QC051300-RDBO AF300000BEXJNL-SL-04</div></div>	
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\*The above samples are layouts for your reference. Please refer to the versions generated from QuickQuote for details.