

Benefit Schedule

Manulife Shelter VHIS Standard Plan (certification no.: S00034-01-000-02)

Benefit items ⁽¹⁾	Benefit limit (in HK\$)											
I. Basic benefits												
(a) Room and board	HK\$750 per day (Maximum 180 days per policy year)											
(b) Miscellaneous charges	HK\$14,000 per policy year											
(c) Attending doctor’s visit fee	HK\$750 per day (Maximum 180 days per policy year)											
(d) Specialist’s fee ⁽²⁾	HK\$4,300 per policy year											
(e) Intensive care	HK\$3,500 per day (Maximum 25 days per policy year)											
(f) Surgeon’s fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures: <table><tr><td>Complex</td><td>HK\$50,000</td><td>Major</td><td>HK\$25,000</td></tr><tr><td>Intermediate</td><td>HK\$12,500</td><td>Minor</td><td>HK\$5,000</td></tr></table>				Complex	HK\$50,000	Major	HK\$25,000	Intermediate	HK\$12,500	Minor	HK\$5,000
Complex	HK\$50,000	Major	HK\$25,000									
Intermediate	HK\$12,500	Minor	HK\$5,000									
(g) Anaesthetist’s fee	35% of surgeon’s fee payable ⁽⁶⁾											
(h) Operating theatre charges	35% of surgeon’s fee payable ⁽⁶⁾											
(i) Prescribed diagnostic imaging tests ^{(2) (3)}	HK\$20,000 per policy year (Subject to 30% coinsurance)											
(j) Prescribed non-surgical cancer treatments ⁽⁴⁾	HK\$80,000 per policy year											
(k) Pre- and post- confinement/day case procedure outpatient care ⁽²⁾	HK\$580 per visit (up to HK\$3,000 per policy year) <ul style="list-style-type: none">• 1 prior outpatient visit or emergency consultation per confinement/day case procedure• 3 follow-up outpatient visits per confinement/day case procedure (within 90 days after discharge from hospital or completion of day case procedure)											
(l) Psychiatric treatments ⁽⁵⁾	HK\$30,000 per policy year											

Other limits for basic benefits

Annual benefit limit for benefit items I. Basic benefits (a) - (l)	HK\$420,000 per policy year
Lifetime benefit limit for benefit items I. Basic benefits (a) - (l)	Nil

II. Other benefits

(a) Special bonus ⁽⁷⁾	HK\$150 per day of confinement Maximum 180 days per policy year
(b) Compassionate death benefit	HK\$10,000 per policy
(c) Accidental death benefit	HK\$10,000 per policy
(d) Medical negligence benefit ⁽⁸⁾	HK\$100,000 per policy







Remarks

- (1) Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- (2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.
- (3) Tests covered here only include computed tomography ('CT' scan), magnetic resonance imaging ('MRI' scan), positron emission tomography ('PET' scan), PET-CT combined and PET-MRI combined.
- (4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- (5) This benefit shall be payable for the eligible expenses charged on the psychiatric treatment during confinement in Hong Kong as recommended by a specialist.
- (6) The percentage here applies to the surgeon's fee actually payable or the benefit limit for the surgeon's fee according to the surgical categorization, whichever is the lower.
- (7) If the insured person is covered by any other hospital reimbursement plans offered by other insurance company(ies) (other than the individual and group medical insurance plans provided by the Company) and the Company reimburses after any reimbursement has been paid by such other insurance company(ies), the special bonus shall be payable for each confinement day in hospital.
- (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 provisions.

Illustrative example

How is the tax deduction calculated?

Mr Wong, a Hong Kong resident, purchased a total of 6 Manulife Shelter policies for himself and his family:

Insured person	Annual premiums paid (depending on age)	Premiums eligible for tax deduction (capped at HK\$8,000 per insured person)	Potential tax savings (assuming tax rate is 15%)
 Mr Wong (taxpayer)	HK\$2,500	HK\$2,500	HK\$375
 Wife	HK\$3,500	HK\$3,500	HK\$525
 Grandmother	HK\$15,000	HK\$8,000	HK\$1,200
 Father	HK\$6,000	HK\$6,000	HK\$900
 Mother	HK\$6,000	HK\$6,000	HK\$900
 Daughter	HK\$1,500	HK\$1,500	HK\$225
TOTAL	HK\$34,500	HK\$27,500	HK\$4,125

Mr Wong may **save a total of HK\$4,125 in taxes** if he applies for tax deduction.

As there is no limit on the number of specified family members that are eligible for tax deduction, the more VHIS policies Mr Wong purchases for his family, the higher the potential tax savings he may enjoy (see notes 4 and 5)!



Get an estimation on your tax savings with our Tax Savings Calculator!

Note: The above figures are for illustrative and example purposes only. We assume each insured person only has 1 VHIS policy. The tax rate used in the case (i.e. 15%) is the standard tax rate for the year of assessment 2018/19 as published by the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region ('IRD'). The marginal tax rates for the year of assessment 2018/19 are 2%, 6%, 10%, 14% and 17%. The actual amount of tax savings may be different from the amount illustrated above depending on individual tax assessment and circumstances. For more details, please consult an independent tax advisor.

Notes

1. Eligible expenses charged on prescribed diagnostic imaging tests shall be payable subject to 30% coinsurance to be contributed by the policy holder. Coinsurance shall mean a percentage of eligible expenses the policy holder must contribute after paying the deductible (if any) in a policy year. Coinsurance does not refer to any amount that the policy holder is required to pay if the actual expenses exceed the applicable benefit limit.
2. The claimable amount estimates are estimates only. Claim decision will depend on the submission of all supporting documents as required for claim assessment in accordance with the policy terms and conditions and benefit entitlement in the policy year. The final claimable amounts will be subject to the actual bill amounts and breakdowns as stated in the invoices or receipts issued by medical providers.
3. In the event that any benefit under the policy for a policy year that falls in the no claim period becomes payable after the health discount has been applied to the premium, the health discount shall be recalculated for all policy years subsequent to such benefit. The policy holder shall repay to the Company the difference between the health discount actually provided by the Company and the recalculated health discount to be entitled immediately upon the Company's demand. The aforesaid description and the health discount table are for general information only. You should read the policy provisions for exactly how the health discount is calculated and given.

For the avoidance of doubt, if you are also eligible for the Manulife**MOVE** discount, the health discount will be calculated based on the premium due and payable after deducting the Manulife**MOVE** discount.

4. Tax deduction for the qualifying premiums paid under VHIS policy (not including levy) will be based on the premiums paid after deducting the premium discount (if any).
5. Whether tax deduction is allowable for the qualifying premiums paid under VHIS policy (not including levy) are subject to the Inland Revenue Ordinance and the circumstances of the policy holder (as taxpayer) and the insured person(s) (as specified relative(s)). Please refer to the website of the IRD or contact the IRD directly for any tax related enquiries. Manulife does not provide tax and/or legal advice. You should consult independent tax and/or legal advisor if needed.
6. Pre-existing condition(s) shall mean, in respect of the insured person, any sickness, disease, injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the policy issuance date or the policy effective date, whichever is the earlier. An ordinary prudent person shall be reasonably aware of a pre-existing condition, where - (a) it has been diagnosed; (b) it has manifested clear and distinct signs or symptoms; or (c) medical advice or treatment has been sought, recommended or received. The Company may impose case-based exclusion(s) to the pre-existing condition(s) notified to the Company in the application for the plan and any subsequent information or document submitted to the Company for the purpose of the application.

Unknown pre-existing condition(s) refers to any pre-existing condition(s) that the policy holder and/or insured person was not aware and would not reasonably have been aware of at the time of application. Please refer to the policy provisions for the full terms and conditions.

7. The benefits actually paid are subject to your policy terms and conditions, including but not limited to the case-based exclusion(s).
8. International medical assistance does not form part of this VHIS certified plan. It is provided by a third party service provider which is an independent contractor and is not our agent. We shall 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. We shall not be liable for any fault, negligence and/or default in the services provided by the service provider. The services may change from time to time. Please visit our website www.manulife.com.hk for the latest Emergency Assistance Benefits Provisions for the terms and conditions of the services.
9. Outpatient Benefit does not form part of this VHIS certified plan. The relevant premium is not eligible for tax deduction.
10. Manulife**MOVE** does not form part of this VHIS certified plan. Manulife**MOVE** premium discount will automatically be applied to Manulife Shelter according to the attained MOVE reward level, by deducting from the renewal premium amount due for the next policy anniversary that falls into the following membership year. The relevant premium discount is subject to terms and conditions. Manulife reserves the right to change, terminate or cancel the premium discount without prior notice. Please refer to our website www.manulife.com.hk/MOVE for the terms and conditions, and the latest updates.
11. The period of coverage of your policy is one year and is renewable annually at each policy anniversary. You have a guaranteed right to renew this policy subject to the terms and conditions at renewal. The premiums are not guaranteed and may be adjusted depending on the age nearest birthday of the insured person at each policy anniversary. Please also see paragraph 3 - 'Premium adjustment' and paragraph 8 - 'Renewal' under the 'Important Information' section and the 'Manulife Shelter VHIS Standard Plan - Standard Premium Schedule' below.