

ManuShine Healthcare Series

活亮人生醫療保障系列



This version of the leaflet is for use by the customers of DBS Bank (Hong Kong) Limited (the “Bank”). ManuShine Healthcare Series is a life insurance policy underwritten by Manulife (International) Limited (Incorporated in Bermuda with limited liability) (“Manulife”). The Bank is acting as an insurance agent of Manulife.

本產品單張為星展銀行（香港）有限公司（「銀行」）客戶之版本，「活亮人生醫療保障系列」是一份由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）（「宏利」）承保的人壽保單。銀行為宏利之保險代理。

Health is the real wealth. No one would risk losing it. To protect your health with well-planned medical cover is essential for a carefree life, and is also a shrewd investment.

ManuShine Healthcare Series and ManuShine Healthcare Benefit come with three options – Classic, Premier and Elite – to meet your different needs.

- Cover your treatment expenses
- All-round protection before and after your hospital stay
- Rewards for staying healthy
- Keep your health on track
- Your lifelong partner for a healthy life

Classic

If you spend a lot of time in Asia, Classic plan offers medical protection in that region at a premium you may afford¹.

Premier

For those who divide their time between Asia and Europe, our extensive Premier plan has the covers which may suit your need².

Elite

Provides worldwide cover and entitles you to medical care at leading hospitals across the USA³.

If you're currently covered by another medical plan, you can top up your medical cover with ManuShine. You may also choose the maximum amount (the 'deductible') you need to pay when you make a claim – Nil, HK\$8,000/US\$1,000, or HK\$22,800/US\$2,850. You may lower the premium of your plan by choosing a higher deductible.

While you can change to a higher deductible at each policy anniversary, you can also enjoy the benefit of lowering your annual deductible⁴ once when you reach age 55, 60 or 65, all without the need of additional underwriting.

¹ Please see the annual premium table for a reference of the annual premium. The actual amount of premium may be different. The annual premium table is for reference only and may be subject to change.

² Please see the benefit schedule for details of cover.

³ We will reduce the amount of benefit we pay (except death benefits) under this plan by 50% if:

- you have lived in the USA for at least 183 days in the past 12 months at the time of your stay in hospital, or when receiving medical treatment or a medical service in the USA; or
- you are in hospital or have day-case surgery in the USA without getting authorisation from us beforehand, unless it was due directly to an accident or an emergency. We have the right to change the area of cover from Worldwide to Worldwide exclude USA at any time if you have lived in the USA for at least 183 days in the past 12 months.

⁴ Plan upgrade by reducing the annual deductible other than at the age specified will require underwriting. Please refer to the policy provision for details.

Cover your treatment expenses

You are fully covered for the following hospital and surgical expenses. The benefit we will pay under the plan depends on the yearly limit⁵ and lifetime limit which apply. Please see the benefit schedule for details of cover.

- Hospital room and board
- Doctors' visits
- Specialists' fees
- Hospital services
- Intensive care
- Hospital companion bed
- Surgeon's fee
- Anesthetist's fee
- Operation-theatre fee
- Day-case surgery
- Medical appliances⁶

When it comes to settling hospital and surgical expenses, if you have a credit service arrangement in place before admission to hospital, we will pay the hospital direct on your behalf⁷.

All-round protection before and after your hospital stay

ManuShine will cover you for the outpatient expenses before and after your hospital stay, plus home nursing and rehabilitation. ManuShine also protects you in the following areas.

- Inpatient and outpatient chemotherapy, radiotherapy and target therapy
- Inpatient and outpatient kidney dialysis
- HIV/AIDS treatment⁸
- Traditional Chinese medicine during your stay in hospital, after you are discharged from hospital, and for day-case surgeries
- Hospice care
- Pregnancy complications⁹

Some benefits above are only available for selected plans. Please see the benefit schedule for details of cover.

Rewards for staying healthy

If you make no claims for two years in a row, ManuShine will reward you with a deductible credit equal to 15% of your annual premium next year¹⁰. You can keep the deductible credit in the policy and use this credit to offset any deductible when you make a claim.

Keep your health on track

To help you stay healthy, ManuShine provides a health assessment every two years once you turn 30.

Your lifelong partner for a healthy life

Despite your health condition, you can be reassured that ManuShine offers a guaranteed renewal for the lifetime of the policy¹¹.

ManuShine Healthcare Series is healthcare protection for all of your life.

⁵ Yearly limit means Annual Limit in the policy provision.

⁶ Medical appliances include pacemaker, stents for percutaneous transluminal coronary angioplasty, intraocular lens, artificial cardiac valve, metallic or artificial joints for joint replacement, prosthetic ligaments for replacement or implantation between bones and prosthetic intervertebral disc.

⁷ The credit service for hospitalization is an administrative arrangement and not part of the product cover. It is only available after cover has been in place for 180 days in a row. We may end it at any time without giving you notice. If the hospital expenses are more than the eligible claim limit, you have to pay the shortfall.

⁸ HIV/AIDS treatments benefit is only available after cover has been in place for five years in a row.

⁹ Pregnancy complications benefit is only available after cover has been in place for 12 months in a row.

¹⁰ Deductible credits only apply to plans with annual deductibles. Please see the policy provision for details.

¹¹ We have the right to revise the benefits, terms and conditions and premiums if you renew your policy. The premiums are not guaranteed and we may adjust them from time to time. If we decide to no longer offer the plan to all policy owners, we will do our best to offer them another medical plan available at that time.

Summary at a glance:

Product Nature	A life insurance policy providing death benefits ¹² and hospital benefits ¹³
Product Coverage	Varies according to selected area of cover. Coverage is only limited to reasonable and customary expenses for medical necessary services. Please refer to the benefit schedule and policy provision
Policy Term	Guaranteed lifetime renewal upon payment of premium ¹¹
Premium paying period	Premiums are payable during the insured's lifetime. Premiums are not guaranteed ¹¹
Issue age	15 days – 70 years old (age nearest birthday)
Area of cover	Worldwide (Elite) / Worldwide exclude USA (Premier) / Asia (Classic) Please see the benefit schedule for details
Policy Currency	HKD / USD

¹² Death benefits include compassionate death benefit and accident death benefit.

¹³ Hospital benefits include confinement benefits, surgical benefits, pre- & post-hospitalization benefits, extended benefits and emergency treatment benefits. Please see the benefit schedule and the policy provision for details of cover.

For a key to symbols, please see the end of the benefit schedule.

Benefit schedule			
Plan	Elite	Premier	Classic
Area of cover	Worldwide	Worldwide exclude USA (see*)	Asia (see#)
	Maximum benefit limit (HK\$/US\$)		
Yearly limit	HK\$22,000,000 / US\$2,750,000	HK\$20,000,000 / US\$2,500,000	HK\$8,000,000 / US\$1,000,000
Lifetime limit (see ~)	HK\$66,000,000 / US\$8,250,000	HK\$60,000,000 / US\$7,500,000	HK\$24,000,000 / US\$3,000,000
Annual deductible options (these only apply to sections 1 to 5 of this benefit schedule)	HK\$0 / US\$0 or HK\$8,000 / US\$1,000 or HK\$22,800 / US\$2,850		
Hospital benefits			
1. Confinement benefits			
a. Hospital room and board (see +)	Full cover • Standard private room	Full cover • Standard private room	Full cover i. Standard private room (overseas) ii. Standard semi-private room (Hong Kong)
b. Doctors' visits	Full cover		
c. Specialists' fees	Full cover		
d. Hospital services	Full cover		
e. Intensive care	Full cover		
f. Hospital companion bed	Full cover		
g. Private nurse's fee (maximum number of days per policy year)	Full cover (up to 90 days)	Full cover (up to 60 days)	Full cover (up to 30 days)
h. Hospital cash (per day)	HK\$1,800 / US\$225	HK\$1,200 / US\$150	HK\$1,000 / US\$125
i. Psychiatric treatment (per policy year)	HK\$60,000 / US\$7,500	HK\$40,000 / US\$5,000	No benefit
2. Surgical benefits			
a. Surgeon's fee	Full cover		
b. Anesthetist's fee	Full cover		
c. Operation-theatre fee	Full cover		
d. Day-case surgery	Full cover		
e. Medical appliances	Full cover (HK\$100,000 / US\$12,500 per policy year for non-designated medical appliances)		
Reduction of confinement benefits and surgical benefits due to class of room (see +) • The benefit we will pay under confinement benefits and surgical benefits will be reduced to 25% for a room higher than standard private room class. • For Classic plan, the benefit we will pay under confinement benefits and surgical benefits will be reduced to 50% for a room higher than standard semi-private room class but not higher than standard private room class in Hong Kong.			
3. Pre- and post-hospitalization benefits			
a. Outpatient (before hospital stay)	Full cover (within 31 days before hospital stay and maximum of one visit per day)		
b. Outpatient (after hospital stay)	Full cover (within 60 days immediately after your discharge from hospital and maximum of one visit per day)		
c. Home nursing after hospital stay (maximum number of days per policy year)	Full cover (up to 120 days)	Full cover (up to 60 days)	Full cover (up to 30 days)
d. Ancillary service (after hospital stay) – physiotherapist, occupational therapist, speech therapist, chiropractor	HK\$60,000 / US\$7,500	HK\$45,000 / US\$5,625	HK\$30,000 / US\$3,750
	(within 90 days immediately after your discharge from hospital, maximum one visit per day and up to 60 visits per policy year)		
e. Rehabilitation (per policy year)	HK\$100,000 / US\$12,500	HK\$80,000 / US\$10,000	HK\$50,000 / US\$6,250

Benefit schedule			
Plan	Elite	Premier	Classic
Area of cover	Worldwide	Worldwide exclude USA (see*)	Asia (see#)
	Maximum benefit limit (HK\$/US\$)		
4. Extended benefits			
a. Chemotherapy and radiotherapy	Full cover		
b. Kidney dialysis	Full cover		
c. HIV/AIDS treatment (per lifetime)	HK\$1,000,000 / US\$125,000	HK\$800,000 / US\$100,000	No benefit
d. Traditional Chinese medicines	HK\$480 / US\$60 per visit (during your stay in hospital, within 90 days immediately after your discharge from hospital and day-case surgery, maximum one visit per day and up to 20 visits per policy year)	HK\$320 / US\$40 per visit	No benefit
e. Hospice care (per lifetime)	HK\$200,000 / US\$25,000	HK\$100,000 / US\$12,500	HK\$50,000 / US\$6,250
f. Pregnancy complications	Full cover	Full cover	No benefit
5. Emergency-treatment benefits			
a. Emergency outpatient	Full cover		
b. Emergency dental (due to accident)	Full cover		
6. Death benefits			
a. Compassionate death benefit	HK\$80,000 / US\$10,000		
b. Accidental death benefit	HK\$80,000 / US\$10,000		
7. Other services (see ^)			
a. Wellness checkpoint	Service program		
b. Second medical opinion	Service program		
c. Emergency medical assistance	Service program		

Key to symbols

* Worldwide exclude USA: worldwide, not including the USA and US Minor Outlying Islands.

Asia: Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, North Korea, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, Vietnam.

~ Lifetime limit means the maximum total amount of hospital benefits we will pay under all insurance policies in our ManuShine Healthcare Series covering you and issued by us from time to time, whether or not still in force, which have a specific lifetime limit in line with their terms and conditions.

+ Hospital room and board means a standard private room for your private use during your stay in hospital, with its own private facilities including a bedroom and bath or shower room. It does not include any room of upper class with its own kitchen, dining or sitting area. The benefit we will pay under confinement benefits and surgical benefits will be reduced to 25% if you stayed in a class of room higher than standard private room for Elite Plan, Premier Plan and Classic Plan (for hospital stays in Asia, not including Hong Kong). For Classic Plan, hospital stays in Hong Kong are limited to a standard semi-private room, which means a single bed with a shared bath or shower room or a room shared by two people for your use during your stay in hospital. The benefit we will pay under confinement benefits and surgical benefits will be reduced to 50% if your room is upgraded from standard semi-private room to standard private room in Hong Kong. If your room is a class higher than standard private room, the benefit we will pay under confinement benefits and surgical benefits will be reduced to 25%.

^ Services including Wellness Checkpoint, second medical opinion and emergency medical assistance are provided by external providers. We may revise the details of these services from time to time without giving you notice.

Deductible Credit¹⁰

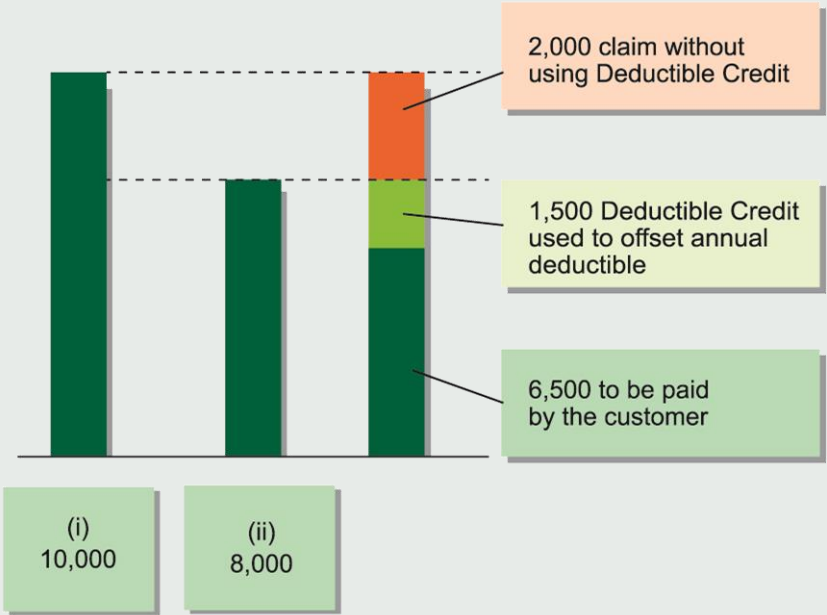
Deductible Credit will be used to offset any annual deductible when you make a claim. If you are covered by other insurance policies, the Deductible Credit will be used to offset any annual deductible so that you may recover some or all of those medical expenses which have not been reimbursed by other insurance policies. The total amount of medical expenses claimed under this plan and such other insurance policies (if any) cannot exceed the actual medical expenses.

Illustrative Example 1:

(all figures in HK\$)

Annual Deductible = 8,000

Deductible Credit = 1,500

Eligible medical expenses of the claim – (i)	10,000
Annual Deductible --- (ii)	8,000
	
Amount of benefit payable without Deductible Credit	$10,000 - 8,000 = 2,000$
Amount of benefit payable with Deductible Credit	$2,000 + 1,500 = 3,500$
Deductible Credit will remain after the claim	$1,500 - 1,500 = 0$

Illustrative Example 2:

(all figures in HK\$)

Annual Deductible = 8,000

Deductible Credit = 1,500

Eligible medical expenses of the claim – (i)	10,000
Annual Deductible --- (ii)	8,000
Medical claim reimbursed by any other insurance policy – (iii)	7,000
Amount of benefit payable without Deductible Credit	$10,000 - 8,000 = 2,000$
Amount of benefit payable with Deductible Credit	$2,000 + 1,000 = 3,000$
Deductible Credit will remain after the claim	$1,500 - 1,000 = 500$

Given the total claim amount from this plan and other insurance policies does not exceed the actual total medical expenses, only \$1,000 Deductible Credit is used to offset the annual deductible in this case.

The above examples are for illustrative purpose only. Please refer to the policy provision for details.

The annual premium table (which comes into effect on 1 July 2015) is for reference only and we may change it from time to time without notice.

US\$1 = HK\$8

Annual premium table (HK\$)									
Plan	Elite			Premier			Classic		
Area of cover	Worldwide			Worldwide exclude USA			Asia		
Annual deductible (HK\$)	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
Age									
0	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
1	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
2	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
3	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
4	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
5	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
6	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
7	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
8	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
9	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
10	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
11	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
12	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
13	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
14	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
15	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
16	17,765	13,332	8,936	11,120	8,376	5,735	7,042	5,293	3,901
17	18,132	13,615	9,175	11,342	8,531	5,869	7,188	5,406	3,988
18	18,506	13,904	9,420	11,569	8,688	6,006	7,336	5,521	4,076
19	18,888	14,200	9,672	11,801	8,848	6,146	7,487	5,639	4,167
20	19,278	14,502	9,931	12,037	9,011	6,290	7,642	5,759	4,260
21	19,676	14,810	10,197	12,277	9,178	6,436	7,800	5,881	4,355
22	20,082	15,124	10,470	12,523	9,347	6,586	7,961	6,007	4,452
23	20,497	15,446	10,750	12,774	9,519	6,740	8,125	6,135	4,551
24	20,920	15,774	11,038	13,029	9,695	6,897	8,293	6,265	4,653
25	21,352	16,109	11,333	13,290	9,873	7,058	8,464	6,399	4,756
26	21,792	16,452	11,637	13,555	10,056	7,223	8,639	6,535	4,862
27	22,242	16,801	11,948	13,827	10,241	7,391	8,817	6,675	4,971
28	22,702	17,159	12,268	14,103	10,430	7,564	8,999	6,817	5,081
29	23,170	17,523	12,596	14,385	10,622	7,740	9,185	6,962	5,194
30	23,649	17,896	12,933	14,673	10,818	7,921	9,374	7,110	5,310
31	24,137	18,276	13,279	14,966	11,018	8,106	9,568	7,262	5,428
32	24,635	18,664	13,635	15,266	11,221	8,295	9,765	7,417	5,549
33	25,144	19,061	14,000	15,571	11,428	8,488	9,967	7,575	5,673
34	25,663	19,466	14,374	15,883	11,638	8,686	10,173	7,736	5,799
35	26,193	19,880	14,759	16,200	11,853	8,889	10,383	7,901	5,929
36	26,416	20,042	14,871	16,705	12,217	9,156	10,471	7,965	5,973
37	26,584	20,163	14,955	17,225	12,594	9,435	10,537	8,012	6,006
38	26,808	20,325	15,067	17,761	12,981	9,719	10,625	8,076	6,050
39	28,040	21,217	15,682	18,314	13,357	9,971	11,109	8,427	6,294
40	29,272	22,108	16,297	18,884	13,747	10,233	11,593	8,777	6,538
41	30,504	23,000	16,912	19,472	14,150	10,507	12,078	9,127	6,781
42	31,736	23,891	17,528	20,079	14,566	10,791	12,562	9,478	7,025
43	32,967	24,782	18,143	20,704	14,997	11,085	13,046	9,828	7,268
44	34,311	25,755	18,814	21,348	15,441	11,388	13,574	10,211	7,534
45	35,655	26,727	19,485	22,013	15,899	11,701	14,103	10,593	7,800
46	37,055	27,740	20,184	23,108	16,667	12,242	14,653	10,991	8,076
47	38,398	28,713	20,856	24,257	17,475	12,812	15,181	11,373	8,342
48	39,742	29,685	21,527	25,463	18,323	13,411	15,710	11,756	8,608
49	41,478	30,941	22,394	26,730	19,208	14,030	16,392	12,250	8,951
50	43,213	32,197	23,261	28,059	20,138	14,682	17,074	12,743	9,294
51	45,930	34,235	24,609	29,799	21,394	15,510	18,133	13,518	9,842
52	48,817	36,402	26,036	31,647	22,728	16,386	19,257	14,340	10,424

53	51,886	38,707	27,546	33,610	24,146	17,311	20,450	15,214	11,042
54	55,148	41,157	29,143	35,695	25,651	18,288	21,718	16,134	11,685
55	58,615	43,763	30,832	37,908	27,251	19,320	23,064	17,112	12,370
56	62,300	46,533	32,620	40,259	28,950	20,410	24,493	18,152	13,099
57	66,216	49,478	34,511	42,756	30,756	21,562	26,012	19,257	13,874
58	70,379	52,611	36,512	45,408	32,674	22,779	27,624	20,431	14,698
59	74,804	55,941	38,628	48,224	34,711	24,064	29,336	21,667	15,553
60	79,506	59,482	40,868	51,215	36,876	25,423	31,154	22,981	16,464
61	84,504	63,248	43,237	54,391	39,176	26,857	33,085	24,379	17,436
62	89,817	67,252	45,744	57,764	41,619	28,373	35,136	25,864	18,471
63	95,463	71,509	48,396	61,346	44,214	29,975	37,315	27,443	19,571
64	101,464	76,036	51,202	65,151	46,971	31,666	39,628	29,118	20,735
65	107,843	80,849	54,171	69,191	49,900	33,454	42,084	30,897	21,974
66	114,622	85,967	57,311	73,483	53,012	35,342	44,693	32,788	23,292
67	119,791	89,843	59,895	76,784	55,394	36,929	46,700	34,238	24,296
68	124,959	93,720	62,480	80,085	57,776	38,517	48,708	35,688	25,301
69	130,128	97,596	65,064	83,387	60,157	40,105	50,715	37,143	26,316
70	136,222	102,167	68,111	87,286	62,970	41,980	53,086	38,865	27,520
The figures for ages 71 to 99 apply to renewal only									
71	143,043	107,339	71,559	91,691	66,148	44,099	55,764	40,812	28,882
72	150,205	112,773	75,182	96,318	69,487	46,324	58,578	42,857	30,313
73	157,725	118,481	78,988	101,179	72,994	48,662	61,534	45,005	31,817
74	165,622	124,479	82,986	106,285	76,677	51,118	64,639	47,260	33,392
75	173,914	130,781	87,187	111,650	80,547	53,698	67,900	49,628	35,048
76	181,819	140,147	93,431	119,611	86,291	57,527	72,742	53,151	37,517
77	190,666	145,479	96,986	124,153	89,567	59,712	75,503	55,153	38,913
78	200,829	150,813	100,542	128,694	92,843	61,896	78,264	57,154	40,308
79	207,229	156,145	104,097	133,234	96,119	64,079	81,025	59,152	41,697
80	213,064	162,296	108,198	138,478	99,902	66,601	84,213	61,463	43,307
81	221,345	170,508	113,672	145,469	104,945	69,964	88,463	64,548	45,462
82	228,498	176,659	117,773	150,712	108,728	72,486	91,652	66,858	47,070
83	237,638	183,725	122,484	156,741	113,077	75,385	95,317	69,511	48,915
84	247,143	191,074	127,383	163,011	117,600	78,400	99,129	72,270	50,832
85	257,029	198,717	132,478	169,531	122,305	81,536	103,093	75,139	52,827
86	267,310	206,666	137,777	176,312	127,197	84,798	107,216	78,123	54,901
87	278,002	214,933	143,289	183,365	132,285	88,190	111,504	81,226	57,059
88	289,122	223,530	149,020	190,699	137,576	91,717	115,963	84,454	59,302
89	300,687	232,471	154,981	198,327	143,079	95,386	120,601	87,810	61,636
90	312,715	241,770	161,180	206,260	148,802	99,201	125,424	91,301	64,062
91	325,223	251,441	167,627	214,511	154,754	103,169	130,440	94,931	66,585
92	338,232	261,499	174,332	223,091	160,944	107,296	135,657	98,706	69,210
93	351,762	271,959	181,306	232,015	167,382	111,588	141,083	102,633	71,939
94	365,832	282,837	188,558	241,295	174,077	116,052	146,725	106,716	74,778
95	380,465	294,150	196,100	250,947	181,041	120,694	152,593	110,963	77,730
96	395,684	305,916	203,944	260,985	188,282	125,521	158,696	115,380	80,800
97	411,511	318,153	212,102	271,425	195,813	130,542	165,043	119,973	83,992
98	427,972	330,879	220,586	282,282	203,646	135,764	171,644	124,750	87,313
99	445,091	344,114	229,410	293,573	211,792	141,195	178,509	129,718	90,766

Important

Reasonable and customary charges: 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.

"Medically Necessary" shall mean 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.

ManuShine Healthcare Series and ManuShine Healthcare Benefit are insurance products provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability). This leaflet is only a reference. For exact terms and conditions, please see the policy provision.

For more information, please contact your Manulife insurance advisor or call our customer service hotline on 2510 3383 today.

To view our privacy policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can find our address on our website. We will not charge you a fee for this.

This leaflet is not for distribution in the mainland China.

ManuShine Healthcare Series ("the Product") is a non-participating life insurance policy underwritten by Manulife (International) Limited ("Manulife"). DBS Bank (Hong Kong) Limited ("Bank") is an insurance agent appointed by Manulife to distribute this Product. The below is provided to you in the Bank's capacity as an authorized institution regulated by the Hong Kong Monetary Authority.

Important Notes

1. Product Nature

The Product is a non-participating life insurance policy, which aims for customers who look for a medical insurance product by paying the required premium as long as medical protection is desired. Therefore, you are advised to prepare enough financial resource for future premium, if applicable.

2. Cooling-off Period

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums paid, provided no claims have been paid or are payable under the policy to be cancelled. A written notice signed by you should be received by Manulife at 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong within the cooling-off period (that is, 21 days after the delivery of the policy or issue of a notice (informing you/your representative about the availability of the policy and expiry date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy, there will be no premium refund.

3. The information contained in this leaflet is not exhaustive and customers should refer to the policy provisions and the proposal for details and if in doubt, seek independent professional advice.

Product Risk Disclosure

1. Credit Risk

Premiums paid would become part of Manulife's assets and therefore you will be subject to the credit risk of Manulife. Manulife's financial strength may affect its ability to meet the ongoing obligations under the insurance policy.

2. Policy Surrender

There is no savings element in the product. If the policy is surrendered, the protection will be ceased immediately and there is no amount payable. Discontinuation of paying premium will also cause the policy to lapse and the protection will be ceased immediately and there is no amount payable.

3. Late Payment / Non-payment

If you do not pay a premium on time, a grace period of 31 days from the due date will be allowed, during which the policy will continue in force. If the premium is not received thereafter, the policy will terminate without further notice.

4. Key Risks affecting Non-Guaranteed Premium

The premiums for the product are not guaranteed and will vary with the Insured's age. Manulife will review the premiums based on medical cost inflation and other factors

such as our claims experience, etc. In any event, Manulife reserves the right to adjust the premiums in its discretion on each policy anniversary. Manulife has the right to revise the premium annually to a level which customers may not be able to afford. For this circumstance, customers will lose the protection. Moreover, if you wish to be covered by the Product after retirement, you should reserve sufficient funds to pay for the premium required.

5. Key Risks regarding Policy Renewal

The policy may be renewed automatically by payment of premium on the effective date of the renewal at Manulife's premium rate and Benefit Schedule in force at time of renewal. The renewal of the policy of the Product is guaranteed lifetime. However, if the Product is no longer offered, Manulife will endeavor to enroll you in another medical plan available at that time. Manulife reserves the right to revise the benefits, terms and conditions and premiums under the Product upon policy renewal. Any such revision and adjustment will apply to the Product automatically unless you cancel the policy with a written notice within 30 days after the renewal takes effect in which case the policy will be terminated.

Applicable to Product with "Worldwide" as the option of Area of Cover: Manulife reserves the absolute right to change the Area of Cover from "Worldwide" to "Worldwide exclude USA" at any time if the Insured has taken up residence in the USA for at least 183 days in the past 12 months.

6. Insurance and Related Costs

The premium pays for the insurance and related costs. There is no surrender value for the product.

7. Exchange Rate Risk

Claim payment will be made based on policy currency (i.e. HKD or USD). If you were confined overseas, you would be subject to currency risk. For example, a hospital bill in British Pound as hospitalization in the UK while the claim payment is in HKD / USD, calculated at the prevailing exchange rate determined by Manulife from time to time.

8. Key Exclusions & Limitations Related to the Claims

Claims will be subject to effective date of benefit, incontestability, pre-existing conditions, suicide, claims procedures and exclusions clauses. Claims will only be paid for Medically Necessary services based on Reasonable and Customary charges, please refer to the policy provision for the relevant definitions.

In this Product Leaflet, "you" and "your" refer to the owner of the policy. "Manulife", "the Insurer", "we", "us", "our" refer to Manulife (International) Limited.

Unless otherwise defined herein, capitalised terms used in this product leaflet shall have the same meanings as those defined in the policy provision.

This Product Leaflet is only of use in the Hong Kong Special Administrative Region.

健康是真正的財富，每個人都想好好守護自己的健康。精心策劃的醫療保障豈止守護您的健康，讓您的生活無憂，更是明智理財之選。

活亮人生醫療保障系列及活亮人生醫療附加保障為您度身訂造了標準、優越及卓越三個計劃，讓您隨時隨地都可獲得最好的治療和護理，全面照顧您的醫療需要。

- 賠償您的醫療開支
- 住院前後全面保障
- 特設獎賞，鼓勵您保持體魄健康
- 助您定期監測健康狀況
- 您的終身健康夥伴

標準計劃

倘若您大多時間皆身處亞洲地區，此計劃讓您以較相宜的保費¹，在亞洲地區享用醫療保障。

優越計劃

倘若您經常穿梭亞洲和歐洲等地，您可以選擇保障範圍²更廣泛的優越計劃。

卓越計劃

卓越計劃³讓您尊享全球保障，包括在美國首屈一指的醫療機構接受治療，全面照顧您的醫療需要。

若您已擁有一份醫療保障，也可考慮以活亮人生醫療保障系列提高醫療保障。您可選擇較高自付額的計劃以享更相宜的保費。計劃設有三個自付額的選擇，分別為零自付額、8,000 港元 / 1,000 美元及 22,800 港元 / 2,850 美元。

您可以於每個保單周年增加自付額，及於您 55、60 或 65 歲時減低自付額⁴一次，而無需任何額外核保。

¹ 請參閱每年保費表以參考每年保費。實際保費或有所不同。每年保費表只供參考，及或會更改。

² 請參閱保障表以了解保障詳情。

³ 在下列情況下，我們將在本計劃下應支付之賠償金額（身故賠償保障除外）減少百分之五十：

- 若您在美國住院、接受治療或醫療服務時於過去十二個月已居住於美國達一百八十三日或以上；或
- 若您於美國之任何住院或接受門診手術並沒有獲我們預先批核（因意外或緊急事故直接引致則除外）。若您於過去十二個月已居住於美國達一百八十三日或以上，我們保留權利於任何時間將保障地區由環球更改至環球美國除外。

⁴ 於指定年齡以外減低每年自付額需提供受保證明。有關詳情，請參閱保單條款。

賠償您的醫療開支

您可就以下住院及手術開支項目獲全數保障。有關計劃的保障，將根據相關的每年最高賠償限額及個人終身賠償限額⁵。有關詳細的保障範圍，請參閱保障表。

住院及手術開支保障項目：

- 住房費
- 醫生巡房費
- 專科醫生費
- 醫院雜費
- 深切治療
- 住院陪床費
- 手術費
- 麻醉師費
- 手術室費
- 門診手術費
- 醫療裝置⁶

如您在入院前已作好代繳住院費用服務的安排，我們會代您直接向醫院繳付有關的住院及手術費用⁷。

住院前後全面保障

活亮人生醫療保障系列將賠償住院前後的門診診治費用，出院後的私家看護及復康治療。此外，本保障系列亦可為您提供以下保障：

- 於住院期間及門診進行的化療、電療及標靶治療
- 於住院期間及門診進行的透析治療
- 人體免疫力缺乏病毒 / 愛滋病治療⁸
- 住院期間，出院後及門診手術後之中醫治療
- 善終服務
- 妊娠併發症⁹

以上部分保障只適用於部分計劃。請參閱保障表以了解保障詳情。

特設獎賞，鼓勵您保持體魄健康

為鼓勵您時刻保持健康體魄，只要您連續兩年無任何索償，您即可獲得自付額回饋獎賞¹⁰。回饋獎賞相等於您下一年的保費之 15%，並可累積於保單內。當您需要提出索償時，累積的回饋獎賞可用作抵銷您需自行負擔的自付額。

助您定期監測健康狀況

為協助您保持健康，當您年滿 30 歲後，活亮人生醫療保障系列將每兩年為您提供一次健康評估。

您的終身健康夥伴

不論您的健康狀況如何，活亮人生醫療保障系列保證讓您終身續保¹¹。

⁵ 有關限額請參閱保障表。

⁶ 醫療裝置包括起搏器、經皮冠狀動脈腔內成形術的支架、眼內人造晶體、人工心瓣、關節置換術的金屬或人工關節、置換或植入於關節的人工韌帶以及人工椎間盤。

⁷ 代繳住院費用服務是一項就您在住院期間的受保開支而設的行政安排，並不是保單的保障範圍內，及只適用於已生效一百八十日或以上的保單 / 附加保障。我們有權隨時終止此項服務而不作另行通知。若有關住院及手術費用超出可獲賠償金額，您需要支付該差額。

⁸ 人體免疫力缺乏病毒/愛滋病治療保障只於保障連續生效滿五年後提供。

⁹ 妊娠併發症保障只於保障連續生效滿十二個月後提供。

¹⁰ 自付額回饋獎賞只適用於設有每年自付額的計劃。有關詳情，請參閱保單條款。

¹¹ 我們保留權利於每次續保的保單周年日修訂保障、條款及細則以及保費。保費並非保證，我們會不時調整保費。若我們決定不再向所有已投保此計劃的保單持有人提供本計劃，我們會致力為您提供另一個當時可提供的醫療保障計劃。

活亮人生醫療保障系列是讓您一生擁抱健康精彩人生的醫療保障之選。

計劃一覽：

產品性質	提供身故賠償保障 ¹² 及醫療保障 ¹³ 的人壽保單
產品保障	因應所述保障地區而異。保障只限於必須之醫療服務的合理及慣常收費。有關詳情，請參閱保障表及保單條款。
保單年期	於繳付保費後保證終身續保 ¹¹
保費繳付期	保費須於保單持有人在世期間繳交。保費並非保證 ¹¹
投保年齡	15 日 至 70 歲（最接近生日年齡）
保障地區	環球（卓越計劃）／環球美國除外（優越計劃）／亞洲（標準計劃） 有關詳情，請參閱保障表。
保單貨幣	港元 / 美元

¹² 身故賠償保障包括恩恤身故賠償及意外身故賠償。

¹³ 醫療保障包括住院保障、手術保障、住院前及出院後保障、延伸保障及緊急治療保障。請參閱保障表以了解保障詳情。

保障表			
計劃	卓越計劃	優越計劃	標準計劃
保障地區	環球	環球美國除外*	亞洲 [#]
	最高賠償限額（港元/美元）		
每年最高賠償限額	22,000,000 港元 / 2,750,000 美元	20,000,000 港元 / 2,500,000 美元	8,000,000 港元 / 1,000,000 美元
個人終身賠償限額 [~]	66,000,000 港元 / 8,250,000 美元	60,000,000 港元 / 7,500,000 美元	24,000,000 港元 / 3,000,000 美元
每年自付額選項 （只適用於保障表項目 1 至 5）	0 港元 / 0 美元 或 8,000 港元 / 1,000 美元 或 22,800 港元 / 2,850 美元		
醫療保障項目			
1. 住院保障			
a. 住房費 ⁺	全數保障 標準私家病房	全數保障 標準私家病房	全數保障 i. 標準私家病房（海外） ii. 標準半私家病房（香港）
b. 醫生巡房費	全數保障		
c. 專科醫生費	全數保障		
d. 醫院雜費	全數保障		
e. 深切治療	全數保障		
f. 住院陪床費	全數保障		
g. 私家看護 （每個保單年度最高賠償日數）	全數保障（最多 90 日）	全數保障（最多 60 日）	全數保障（最多 30 日）
h. 住院現金（每日）	1,800 港元 / 225 美元	1,200 港元 / 150 美元	1,000 港元 / 125 美元
i. 精神疾病治療 （每個保單年度）	60,000 港元 / 7,500 美元	40,000 港元 / 5,000 美元	不包括
2. 手術保障			
a. 手術費	全數保障		
b. 麻醉師費	全數保障		
c. 手術室費	全數保障		
d. 門診手術費	全數保障		
e. 醫療裝置	全數保障（非指定醫療裝置限額為每個保單年度 100,000 港元 / 12,500 美元）		
就入住之病房級別的住院及手術保障調整 ⁺			
<ul style="list-style-type: none">如入住病房之級別高於標準私家病房，住院及手術保障應支付的賠償金額將被調整至25%。於標準計劃下，若於香港入住病房之級別高於標準半私家病房，但不高於標準私家病房，住院及手術保障應支付的賠償金額將被調整至50%。			
3. 住院前及出院後保障			
a. 住院前門診	全數保障（住院前 31 日內的診治以及最多每日診治 1 次）		
b. 出院後門診	全數保障（出院後 60 日內的診治以及最多每日診治 1 次）		
c. 出院後私家看護 （每個保單年度最高賠償日數）	全數保障（最多 120 日）	全數保障（最多 60 日）	全數保障（最多 30 日）
d. 出院後輔助治療 - 物理治療師 / 職業治療師 / 言語治療師 / 脊椎治療師	60,000 港元 / 7,500 美元	45,000 港元 / 5,625 美元	30,000 港元 / 3,750 美元
	（出院後 90 日內的診治，最多每日診治 1 次及每個保單年度最多診治 60 次）		
e. 復康治療（每個保單年度）	100,000 港元 / 12,500 美元	80,000 港元 / 10,000 美元	50,000 港元 / 6,250 美元

保障表			
計劃	卓越計劃	優越計劃	標準計劃
保障地區	環球	環球美國除外*	亞洲#
	最高賠償限額（港元/美元）		
4. 延伸保障			
a. 化療及電療	全數保障		
b. 透析治療	全數保障		
c. 人體免疫力缺乏病毒 / 愛滋病治療 （以終身計算）	1,000,000 港元 / 125,000 美元	800,000 港元 / 100,000 美元	不包括
d. 中醫治療	每次 480 港元 / 60 美元	每次 320 港元 / 40 美元	不包括
	（住院期間，出院後及門診手術後 90 日內的診治，最多每日診治 1 次及每個保單年度最多診治 20 次）		
e. 善終服務（以終身計算）	200,000 港元 / 25,000 美元	100,000 港元 / 12,500 美元	50,000 港元 / 6,250 美元
f. 妊娠併發症	全數保障	全數保障	不包括
5. 緊急治療保障			
a. 意外急症門診治療	全數保障		
b. 意外牙齒創傷治療 （意外導致）	全數保障		
6.身故賠償保障			
a. 恩恤身故賠償	80,000 港元 / 10,000 美元		
b. 意外身故賠償	80,000 港元 / 10,000 美元		
7.其他服務^			
a. 健康管理站	全面支援服務		
b. 第二醫療意見	全面支援服務		
c. 緊急醫療援助	全面支援服務		

備註

* 環球美國除外：全球各地，但不包括美國及美國本土以外的小島嶼。

亞洲：阿富汗、孟加拉、不丹、汶萊、柬埔寨、中國、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克、越南。

~ 個人終身賠償限額是指由我們不時為您而簽發的所有活亮人生醫療保障系列保單（不論是否仍然生效）可支付的最高醫療保障賠償總額，而此保單按其各自相關條款及細則定有個人終身賠償限額的限制。

+ 住房費是指您在住院期間入住設有私人設施（只包括睡房及浴室）並只供您私人使用的標準私家病房，但不包括設有廚房、飯廳或客廳等之任何以上等級病房。於卓越計劃、優越計劃以及標準計劃（於亞洲地區住院，香港住院除外）下，若入住醫院病房之級別高於標準私家病房，就該宗索償的住院及手術保障應支付的賠償金額將被調整至 25%。於標準計劃下，入住香港醫院之保障只限於標準半私家病房，即是指您在住院期間入住設有單人床（只包括睡房及浴室）並供兩人使用的標準半私家病房。如在香港入住醫院病房之級別，由標準半私家升級至標準私家病房，就該宗索償的住院及手術保障應支付的賠償金額將被調整至 50%。如在香港入住病房之級別高於標準私家病房，就該宗索償的住院及手術保障應支付的賠償金額將被調整至 25%。

^ 有關服務包括健康管理站、第二醫療意見及緊急醫療援助由特定的服務供應商提供，我們將不時調整有關詳情，恕不另行通知。

自付額回饋獎賞¹⁰

當您需要提出索償時，累積的自付額回饋獎賞可用作抵銷您需自行負擔的自付額。若您已擁有其他醫療保障，累積的自付額回饋獎賞可用作抵銷您需自行負擔的自付額，因此您或可抵銷部分或全部沒有其他醫療保障賠償的醫療開支。由本計劃及其他醫療保障的總賠償不能多於實際醫療開支。

說明例子 1：

(所有數字均為港元)

每年自付額 = 8,000

自付額回饋獎賞 = 1,500

合資格醫療費用的賠償金額 - (i)	10,000
每年自付額 - (ii)	8,000
	<p>沒有自付額回饋獎賞，賠償為 2,000</p> <p>1,500 自付額回饋獎賞用作抵銷每年自付額</p> <p>6,500 由客戶繳付</p> <p>(i) 10,000 (ii) 8,000</p>
沒有自付額回饋獎賞，賠償為	$10,000 - 8,000 = 2,000$
有自付額回饋獎賞，賠償為	$2,000 + 1,500 = 3,500$
於索償後的自付額回饋獎賞	$1,500 - 1,500 = 0$

說明例子 2：

(所有數字均為港元)

每年自付額 = 8,000

自付額回饋獎賞 = 1,500

合資格醫療費用的賠償金額 - (i)	10,000
每年自付額 - (ii)	8,000
其他醫療保障賠償的醫療開支 - (iii)	7,000
沒有自付額回饋獎賞，賠償為	$10,000 - 8,000 = 2,000$
有自付額回饋獎賞，賠償為	$2,000 + 1,000 = 3,000$
於索償後的自付額回饋獎賞	$1,500 - 1,000 = 500$

由於本計劃及其他醫療保障的總賠償不能多於實際醫療開支，只有\$1,000 自付額回饋獎賞被用作抵銷每年自付額。

以上例子只供說明之用，有關詳情，請參閱保單條款。

每年保費表 (港元)									
計劃	卓越計劃			優越計劃			標準計劃		
保障地區	環球			環球美國除外			亞洲		
每年自付額(港元)	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
年齡									
0	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
1	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
2	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
3	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
4	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
5	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
6	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
7	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
8	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
9	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
10	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
11	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
12	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
13	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
14	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
15	17,406	13,054	8,703	10,902	8,225	5,605	6,900	5,183	3,816
16	17,765	13,332	8,936	11,120	8,376	5,735	7,042	5,293	3,901
17	18,132	13,615	9,175	11,342	8,531	5,869	7,188	5,406	3,988
18	18,506	13,904	9,420	11,569	8,688	6,006	7,336	5,521	4,076
19	18,888	14,200	9,672	11,801	8,848	6,146	7,487	5,639	4,167
20	19,278	14,502	9,931	12,037	9,011	6,290	7,642	5,759	4,260
21	19,676	14,810	10,197	12,277	9,178	6,436	7,800	5,881	4,355
22	20,082	15,124	10,470	12,523	9,347	6,586	7,961	6,007	4,452
23	20,497	15,446	10,750	12,774	9,519	6,740	8,125	6,135	4,551
24	20,920	15,774	11,038	13,029	9,695	6,897	8,293	6,265	4,653
25	21,352	16,109	11,333	13,290	9,873	7,058	8,464	6,399	4,756
26	21,792	16,452	11,637	13,555	10,056	7,223	8,639	6,535	4,862
27	22,242	16,801	11,948	13,827	10,241	7,391	8,817	6,675	4,971
28	22,702	17,159	12,268	14,103	10,430	7,564	8,999	6,817	5,081
29	23,170	17,523	12,596	14,385	10,622	7,740	9,185	6,962	5,194
30	23,649	17,896	12,933	14,673	10,818	7,921	9,374	7,110	5,310
31	24,137	18,276	13,279	14,966	11,018	8,106	9,568	7,262	5,428
32	24,635	18,664	13,635	15,266	11,221	8,295	9,765	7,417	5,549
33	25,144	19,061	14,000	15,571	11,428	8,488	9,967	7,575	5,673
34	25,663	19,466	14,374	15,883	11,638	8,686	10,173	7,736	5,799
35	26,193	19,880	14,759	16,200	11,853	8,889	10,383	7,901	5,929
36	26,416	20,042	14,871	16,705	12,217	9,156	10,471	7,965	5,973
37	26,584	20,163	14,955	17,225	12,594	9,435	10,537	8,012	6,006
38	26,808	20,325	15,067	17,761	12,981	9,719	10,625	8,076	6,050
39	28,040	21,217	15,682	18,314	13,357	9,971	11,109	8,427	6,294
40	29,272	22,108	16,297	18,884	13,747	10,233	11,593	8,777	6,538
41	30,504	23,000	16,912	19,472	14,150	10,507	12,078	9,127	6,781
42	31,736	23,891	17,528	20,079	14,566	10,791	12,562	9,478	7,025
43	32,967	24,782	18,143	20,704	14,997	11,085	13,046	9,828	7,268
44	34,311	25,755	18,814	21,348	15,441	11,388	13,574	10,211	7,534
45	35,655	26,727	19,485	22,013	15,899	11,701	14,103	10,593	7,800
46	37,055	27,740	20,184	23,108	16,667	12,242	14,653	10,991	8,076
47	38,398	28,713	20,856	24,257	17,475	12,812	15,181	11,373	8,342
48	39,742	29,685	21,527	25,463	18,323	13,411	15,710	11,756	8,608
49	41,478	30,941	22,394	26,730	19,208	14,030	16,392	12,250	8,951
50	43,213	32,197	23,261	28,059	20,138	14,682	17,074	12,743	9,294
51	45,930	34,235	24,609	29,799	21,394	15,510	18,133	13,518	9,842
52	48,817	36,402	26,036	31,647	22,728	16,386	19,257	14,340	10,424
53	51,886	38,707	27,546	33,610	24,146	17,311	20,450	15,214	11,042
54	55,148	41,157	29,143	35,695	25,651	18,288	21,718	16,134	11,685

每年保費表 (港元)									
計劃	卓越計劃			優越計劃			標準計劃		
保障地區	環球			環球美國除外			亞洲		
每年自付額(港元)	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
55	58,615	43,763	30,832	37,908	27,251	19,320	23,064	17,112	12,370
56	62,300	46,533	32,620	40,259	28,950	20,410	24,493	18,152	13,099
57	66,216	49,478	34,511	42,756	30,756	21,562	26,012	19,257	13,874
58	70,379	52,611	36,512	45,408	32,674	22,779	27,624	20,431	14,698
59	74,804	55,941	38,628	48,224	34,711	24,064	29,336	21,667	15,553
60	79,506	59,482	40,868	51,215	36,876	25,423	31,154	22,981	16,464
61	84,504	63,248	43,237	54,391	39,176	26,857	33,085	24,379	17,436
62	89,817	67,252	45,744	57,764	41,619	28,373	35,136	25,864	18,471
63	95,463	71,509	48,396	61,346	44,214	29,975	37,315	27,443	19,571
64	101,464	76,036	51,202	65,151	46,971	31,666	39,628	29,118	20,735
65	107,843	80,849	54,171	69,191	49,900	33,454	42,084	30,897	21,974
66	114,622	85,967	57,311	73,483	53,012	35,342	44,693	32,788	23,292
67	119,791	89,843	59,895	76,784	55,394	36,929	46,700	34,238	24,296
68	124,959	93,720	62,480	80,085	57,776	38,517	48,708	35,688	25,301
69	130,128	97,596	65,064	83,387	60,157	40,105	50,715	37,143	26,316
70	136,222	102,167	68,111	87,286	62,970	41,980	53,086	38,865	27,520
以下保費只供續保									
71	143,043	107,339	71,559	91,691	66,148	44,099	55,764	40,812	28,882
72	150,205	112,773	75,182	96,318	69,487	46,324	58,578	42,857	30,313
73	157,725	118,481	78,988	101,179	72,994	48,662	61,534	45,005	31,817
74	165,622	124,479	82,986	106,285	76,677	51,118	64,639	47,260	33,392
75	173,914	130,781	87,187	111,650	80,547	53,698	67,900	49,628	35,048
76	181,819	140,147	93,431	119,611	86,291	57,527	72,742	53,151	37,517
77	190,666	145,479	96,986	124,153	89,567	59,712	75,503	55,153	38,913
78	200,829	150,813	100,542	128,694	92,843	61,896	78,264	57,154	40,308
79	207,229	156,145	104,097	133,234	96,119	64,079	81,025	59,152	41,697
80	213,064	162,296	108,198	138,478	99,902	66,601	84,213	61,463	43,307
81	221,345	170,508	113,672	145,469	104,945	69,964	88,463	64,548	45,462
82	228,498	176,659	117,773	150,712	108,728	72,486	91,652	66,858	47,070
83	237,638	183,725	122,484	156,741	113,077	75,385	95,317	69,511	48,915
84	247,143	191,074	127,383	163,011	117,600	78,400	99,129	72,270	50,832
85	257,029	198,717	132,478	169,531	122,305	81,536	103,093	75,139	52,827
86	267,310	206,666	137,777	176,312	127,197	84,798	107,216	78,123	54,901
87	278,002	214,933	143,289	183,365	132,285	88,190	111,504	81,226	57,059
88	289,122	223,530	149,020	190,699	137,576	91,717	115,963	84,454	59,302
89	300,687	232,471	154,981	198,327	143,079	95,386	120,601	87,810	61,636
90	312,715	241,770	161,180	206,260	148,802	99,201	125,424	91,301	64,062
91	325,223	251,441	167,627	214,511	154,754	103,169	130,440	94,931	66,585
92	338,232	261,499	174,332	223,091	160,944	107,296	135,657	98,706	69,210
93	351,762	271,959	181,306	232,015	167,382	111,588	141,083	102,633	71,939
94	365,832	282,837	188,558	241,295	174,077	116,052	146,725	106,716	74,778
95	380,465	294,150	196,100	250,947	181,041	120,694	152,593	110,963	77,730
96	395,684	305,916	203,944	260,985	188,282	125,521	158,696	115,380	80,800
97	411,511	318,153	212,102	271,425	195,813	130,542	165,043	119,973	83,992
98	427,972	330,879	220,586	282,282	203,646	135,764	171,644	124,750	87,313
99	445,091	344,114	229,410	293,573	211,792	141,195	178,509	129,718	90,766

注意

合理及慣常收費：我們只賠償不超過由當地相類同的醫療服務機構就相類同的疾病或傷病，為相同年齡和性別人士所提供相類同的治療、醫療服務或供應品之一般合理收費。合理及慣常收費於任何情況下不得超過實際收費。計劃保障細則及條件，請參閱保單條款。

必須之醫療服務：指符合診斷結果，就有關病況於香港採用之慣常治療方式；及符合香港良好醫療守則標準；及並非純粹為方便受保人或醫生之醫療服務。

活亮人生醫療保障系列及活亮人生醫療附加保障 乃宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）提供的保險產品。本單張只供參考用途，保障計劃之確實條款及細則均以保單條款為準。

如欲了解計劃詳情，歡迎與您的宏利保險顧問聯絡，或致電客戶服務熱線 2510 3383。

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為 www.manulife.com.hk。閣下並可要求宏利停止使用閣下的個人資料作直接促銷用途，如有此需要，請致函我們。本公司地址可於宏利網站上找到。我們不會因此而收取任何費用。

本單張不可於中國內地傳閱。

活亮人生醫療保障系列（「本產品」）是一份非分紅人壽保單，由宏利人壽保險（國際）有限公司（「宏利」）承保。星展銀行（香港）有限公司（「銀行」）為宏利之保險代理，負責分銷本產品。以下資料乃銀行作為受香港金融管理局所監管之機構而提供。

重要說明

1. 產品性質

本產品是一份非分紅人壽保單，適合尋求醫療保障而同時能於有醫療保障需要的期間繳付保費的客戶。因此，請預備足夠資金以繳付未來的保費（如適用）。

2. 冷靜期

若閣下不滿意保單，閣下有權在冷靜期內取消保單，並獲退還已繳付的所有保費，但有關保單須於該時期內沒有支付任何賠償。閣下須於冷靜期內（即將保單交付保單持有人（或其代表）後或將通知書（通知保單持有人保單已經可以領取，和冷靜期的屆滿日）發予保單持有人（或其代表）後起計21天，以較先者為準）將已簽署的書面通知送達宏利之香港總辦事處：香港九龍觀塘偉業街223 - 231 號宏利金融中心 A 座 22 樓。冷靜期結束後，若閣下取消保單，已繳付的保費並不會退回。

3. 本單張內所載的資料並非全面，有關本產品之確實的保單條款及細則，請參閱保單合約。如閣下有任何疑問，請諮詢獨立專業意見。

產品風險說明

1. 信貸風險

已繳付的保費會成為宏利資產的一部分。因此，您須承受宏利的信貸風險。宏利的財政狀況或會影響其持續履行保單的責任的能力。

2. 保單退保

本產品並沒有儲蓄成分。假若於保單到期前退保，保障即告終止沒有任何可付價值。停繳保費亦會使保單失效，保障即告終止而沒有任何可付價值。

3. 遲繳保費 / 欠繳保費

保費若於到期日仍未繳清，由到期日起計，將有31天寬限期，期間保單仍然有效。若保費在寬限期後仍未繳交，保單即告失效而並不另行通知。

4. 影響非保證保費的重要風險

本產品之保費並非保證及將隨受保人年齡調整。宏利會檢視醫療成本上漲及其他因素如宏利的理賠經驗等

對保費的影響。在任何情況下，宏利保留權利於每個保單周年日酌情決定對保費作任何調整。宏利有權每年調整保費，客戶或因此而無法應付調整後的保費。在此情況下，客戶可能因此喪失保障。客戶如希望在退休後仍受本計劃保障，應調動充足資金以應付日後的所需保費。

5. 有關續保的重要風險

保單持有人可於有效續保期內，按宏利於當時採用之保費率及保障表，繳付保費以作自動續保之用。本保單保證終身續保。保費並非保證，宏利會不時調整保費。若宏利決定不再向所有已投保此計劃的保單持有人提供本計劃，宏利會盡力為受保人投保另一個當時可提供的醫療保障計劃。宏利保留權利於每次續保時修訂保障、條款及細則以及保費。保障修訂及調整將自動適用於本保單，除非您續保後起計30日內以書面形式通知宏利取消本保單，而在該情況下，本保單將告終止。

適用於選擇「環球保障」為保障地區的產品：若受保人於過去12個月已居住於美國達183日或以上，宏利保留權利於任何時間將保障地區由環球更改至環球美國除外。

6. 保險及相關費用

所繳付之保費乃用作支付保險及相關費用。本產品並沒有退保價值。

7. 匯率風險

賠償將根據保單貨幣（即港元或美元）處理。倘閣下於海外住院，閣下可能承受匯率風險。例如，在英國的住院費用以英鎊為準，而有關保單則按當時由宏利不時釐定的兌換率，以港元或美元支付住院賠償。

8. 有關保障賠償的重要不保事項及限制

保障賠償受保障生效日期、不可異議、已存在情況、自殺、索償程序及不受保項目條文限制。保障賠償只根據合理及慣常收費給付予必須之醫療服務，有關定義請參閱保單條款。

本產品單張內，「您」及「閣下」指保單持有人，「我們」及「宏利」指宏利人壽保險（國際）有限公司。

除本產品單張另有所界定外，本產品單張所使用的詞彙與保單條款所界定的詞彙具有相同涵義。

本產品單張只可於香港特別行政區使用。