

Medical (Life) Insurance

ManuShine Healthcare Series / Benefit

活亮人生醫療

保障系列 / 附加保障

This product leaflet is for use by the customers of DBS Bank (Hong Kong) Limited (the 'Bank'). **ManuShine Healthcare Series / ManuShine Healthcare Benefit are medical (life) insurance plans underwritten by Manulife (International) Limited ('Manulife')**. The Bank is acting as a licensed insurance agency of Manulife.

The product is an insurance product and is neither a bank deposit nor a bank saving plan.



ManuShine Healthcare Series/Benefit

As life progresses, we reach different milestones involving career development and greater family responsibilities. Through these phases, medical protection becomes more essential to provide assurance that you and your family are protected with the right treatment when you need it most.

ManuShine Healthcare Series/ManuShine Healthcare Benefit ('ManuShine' or the plan) each comes with two options – Elite and Premier. The Elite option offers worldwide coverage, while the Premier option offers worldwide coverage excluding the USA. You may also choose among three levels of annual deductible amounts – Nil, HK\$8,000/US\$1,000, or HK\$22,800/US\$2,850 to fit your needs. The premium is lower when you choose a higher deductible.

ManuShine is an indemnity hospital insurance product provided and underwritten by Manulife, and is available as a basic plan (ManuShine Healthcare Series) or as a supplementary benefit (ManuShine Healthcare Benefit). This product leaflet provides only general information on this product. It does not form part of the policy and does not contain full terms of the policy. Before making a purchase, you should read the policy provisions of ManuShine Healthcare Series ('Policy Provisions') or benefit provisions of ManuShine Healthcare Benefit ('Benefit Provisions') for the exact terms and conditions that apply to this product. You can ask the Bank for a copy.

Features highlights



Well-rounded medical coverage and service



Various cash benefits



Medical green passage service



Access to hospitals across Chinese Mainland



No-claim deductible credit





Well-rounded medical coverage and service

ManuShine is renewed automatically every year throughout the lifetime of the life insured (see note 1) upon payment of premium, regardless of the health condition of the life insured. The plan provides full coverage for a wide range of major benefits with no sub-limits applied (see note 2). In addition, outpatient day-case procedures are covered for greater flexibility.

- **All-round confinement and surgical benefits**, including full coverage (see note 2) on hospital room and board, surgeon's fees, doctor's visit, specialist's fees, hospital services, intensive care, anaesthetist's fee, operation theatre fee, day-case surgeries and designated medical appliances (see note 3).
- **Pre- and post-hospitalization benefits** to safeguard you through your healthcare journey. We will cover the costs of outpatient services before and after a hospital stay/day-case surgery, as well as ancillary services (such as registered chiropractor, physiotherapist and registered dietician consultations, etc.) after a hospital stay/day-case surgery. Extended medical care for home nursing and rehabilitation are also available.
- **Substantial cancer treatment support** provides full coverage on cancer treatments, including radiotherapy, chemotherapy, immunotherapy, proton therapy, hormonal therapy and targeted therapy inclusive of genetic tests for targeted therapy (see notes 2 and 4). Named patient imported cancer drugs (see note 5) which are not yet registered in Hong Kong and reconstructive surgery for cancer (see note 6) are also covered.
- **Other extended benefits** for your greater peace of mind are available, such as full coverage on kidney dialysis treatment and pregnancy complications (see notes 2 and 7). Traditional Chinese medicine treatment during a hospital stay/after a hospital stay or day-case surgery are also covered.

The benefits we will pay under the plan depend on the annual limit and lifetime limit applicable to the plan. Please see the benefit schedule for details.



Various cash benefits

The plan offers various cash benefits as financial support to the life insured without affecting the annual deductible (if applicable):

- Hospital cash benefit for confinement in a general ward of a government hospital, even if no charges have been incurred for treatment during confinement.
- Hospital cash benefit for confinement in a room level lower than the room level entitled under the plan in private hospitals.
- Cash benefit for selected surgical procedures (i.e. OGD and Colonoscopy) in an outpatient setting. This cash benefit paid does not affect the no-claim period (see note 8).

Please see the benefit schedule for details.



Medical green passage service (see note 9)

ManuShine offers a medical green passage service which provides the life insured with a privileged medical referral service. In a few simple steps, the life insured can book outpatient and inpatient medical consultations with medical specialists under a list of designated network hospitals in Chinese Mainland. The service provides extra convenience to the life insured without worrying about booking and queuing.

Learn more





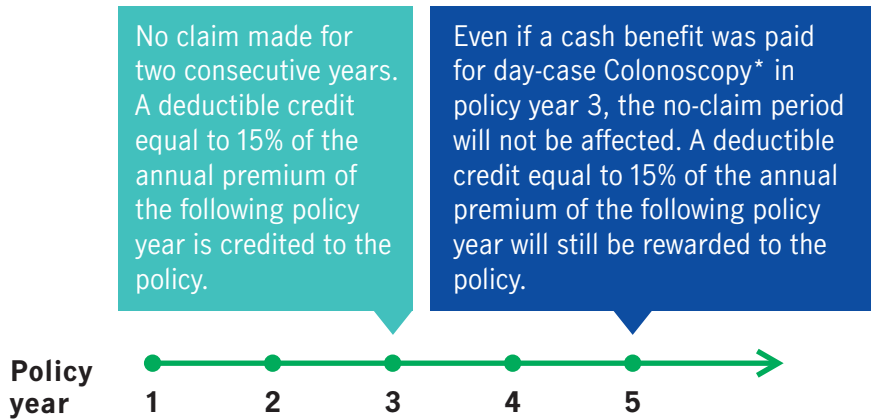
Access to hospital across Chinese Mainland

The plan offers access to **both public and private hospitals authorized and regulated in Chinese Mainland** which increases the ease and flexibility of seeking medical treatment, enabling life insured to receive timely and appropriate care.



No-claim deductible credit

If the plan fulfills the 2-year no-claim period (see note 8), ManuShine will provide a reward to your plan with a deductible credit (see note 10) equal to 15% of the annual premium of the following policy year. This credit can be used to offset any deductible when a claim is made.



* The above illustrative example assumes that no claim other than those made for this cash benefit has been submitted under this plan.

Other features



Stay healthy with wellness checkpoint

(see note 11)

To encourage the life insured to stay healthy, ManuShine offers a free health assessment at the end of every two consecutive policy years as long as the plan has been effective for two consecutive policy years and the life insured has reached the age of 30 at the beginning of the second consecutive year. Health assessment packages are tailored to meet one's changing needs as the life insured moves through different stages of life.












Flexible option to reduce the annual deductible once, regardless of your medical condition, either at age 55, 60 or 65

To offer you more flexibility and get prepared for your retirement, you can apply to lower the annual deductible of your plan without providing further evidence of insurability once only, either at age 55, 60 or 65 of the life insured (see note 12).



Plan at a glance

ManuShine Healthcare Series/Benefit

	Product objective & nature	An indemnity hospital insurance product for non-Hong Kong residents with medical insurance needs.
	Product type	Basic plan/ Supplementary benefit
	Policy/ Benefit term	The coverage period is 1 year and is renewable automatically every year throughout the lifetime of the life insured upon payment of premium (see note 1).
	Premium payment period	Premiums are payable for each policy year during the life insured's lifetime. Premiums are not guaranteed (see note 1).
	Issue age	15 days – age 70
	Policy currency	Hong Kong Dollar (HK\$)/ United States Dollar (US\$)
	Premium payment mode	Annually/Semi-annually/ Quarterly/Monthly
	Area of cover	Worldwide (Elite)/Worldwide exclude USA (Premier) Please see the benefit schedule for details.
	Premium schedule	Please contact the licensed staff of the Bank for a copy of prevailing premium schedule.

Extended medical support

(The following items do not form part of this plan)

We offer **extended medical support**SM to take care of your different needs throughout your medical journey. Below are some highlights of the services available. For more details, you can ask the licensed staff of the Bank for a copy of the service leaflets.



Pre-assessment service and cashless service

Cashless day surgery eService

(applicable to \$0 deductible) –

For designated day surgeries by designated doctors at designated day procedure centers or hospitals. Apply before the surgery and upon approval, and we will pay the approved medical expenses on your behalf.

Cashless outpatient cancer treatment service –

You may apply for this cashless service for chemotherapy and/or radiotherapy received at designated medical centers and provided by designated doctors, once you have been diagnosed with cancer and successfully claimed hospitalization or surgical benefits. Apply before the treatment and upon approval, and we will pay the service provider the pre-authorized amount on your behalf.

Credit service for hospitalization –

Apply before your hospital admission and upon approval, and we will pay the pre-approved amount to the hospital directly on your behalf.





Holistic ‘Medical Professional Support Service’

We know that dealing with illness can be physically, psychologically and financially demanding. As your partner for health, we are here for you with our Holistic ‘Medical Professional Support Service’.

Healthcare hotline

- Provides useful reference to your medical questions
- Clarifies confusions on health information and treatment plan
- Gives you healthy lifestyle coaching for chronic diseases
- Eases off your anxiety arising from medical conditions

Personalized Medical Case Manager – If you have a confirmed or suspected cancer diagnosis or planning to undergo a designated surgery such as percutaneous transluminal coronary angioplasty ‘PTCA’ and total knee replacement, a personalized medical case manager will be assigned to support you through your treatment journey – from giving you dedicated care and support and choices of medical service provider, to helping you with pre-approval services and following up on claims-related matters.



CancerCompanion Service

In addition to the above services, team of health professionals is here to support you from cancer prevention and diagnosis to treatment. This includes access to second medical opinions, cancer drug support services, preventive and post treatment services, and more – caring for both your physical and emotional well-being.

∞ Pre-assessment service and cashless service, Holistic ‘Medical Professional Support Service’ and CancerCompanion Service do not form part of this plan. These services are an administrative arrangement and are not part of the product features. For the avoidance of doubt, the use of the service does not imply any expenses or diagnoses associated with the service are covered in the insurance policy(ies). Manulife reserves the right to change our designated medical services provider(s) for each service from time to time, or terminate these services at any time without prior notice.

Manulife and the licensed staff of the Bank do not have relevant licenses and/or qualifications to provide medical services. Medical service providers are independent contractor and are not employees, agent, or servants of Manulife. Manulife shall not be responsible and/or liable for any services, diagnosis, advice or treatment or other acts or omissions of medical service providers. Manulife shall not be liable for any acts or omission of any other service providers.

These services are supportive in nature and does not provide diagnosis, treatment or medical advice. The information provided is not medical advice or recommendation. It should not be relied upon by the users in their decision making in relation to their medical conditions. If you need any medical care or emergency medical service, please visit doctor for consultation immediately. Insured person should always seek the advice of physicians or other qualified health providers in relation to any health problems, conditions, treatment or any other matters.

All related expenses (such as costs arising from medication, consultations, examinations, tests, etc.) will be borne and paid by the customer, unless otherwise specified. Please note that some of these services are only available to insured persons located in designated regions only (e.g. Hong Kong), please refer to the relevant terms and conditions for details.

These services are subject to terms and conditions, please refer to relevant leaflet for details.

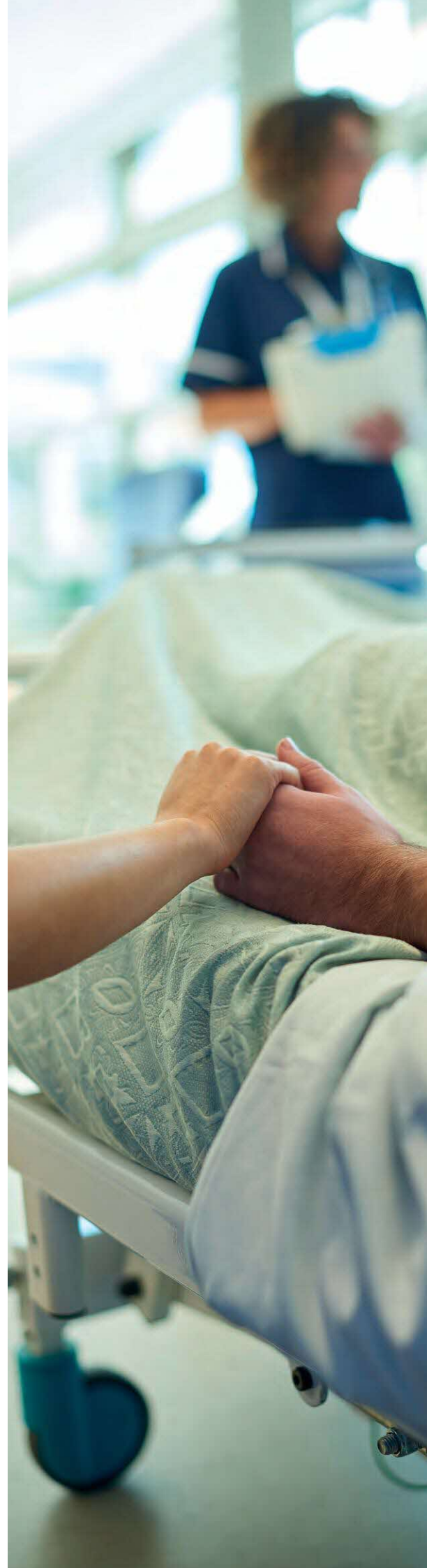



Take care of the life insured's well-being round the clock and around the world

You can also enjoy the following value-added services:

- **Emergency medical assistance** – Free 24-hour alarm centre hotline for prompt medical care in the event of an emergency when travelling abroad. (see note 13)
- **Second medical opinion referral services** – for a second medical opinion from a network of leading specialist doctors in the United States of America ('USA') and a privileged rate when receiving medical treatment from selected hospitals in the USA. (see note 13)

Learn more








Join Manulife**MOVE** for free
and enjoy a premium discount
of up to 10%!

Manulife**MOVE** is an innovative insurance concept that rewards customers with premium discounts for being healthier and more active.

As the life insured of ManuShine, you are eligible to be a Manulife**MOVE** member if you are aged 18 or above. Simply activate your MOVE app account and achieve the required daily step average for each MOVE reward level as shown below, and enjoy a premium discount of up to 10%# on ManuShine upon policy renewal for the next membership year.

MOVE reward level	Required daily step average	Premium discount (applicable to the premium due and payable in the following policy year)
LV 1	 5,000	5%
LV 2	 7,000	7%
LV 3	 10,000	10%

Manulife**MOVE** members will also receive regularly updated tips on how to maintain an active and healthy lifestyle.

 **Manulife**
MOVE

For details, please refer to www.manulife.com.hk/MOVE.


#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.

Illustrative example

Enjoy full reimbursement for major items of medical expenses

Mrs Wong, age 45, purchased **ManuShine Healthcare Series (Premier Plan) with an annual deductible option of HK\$8,000** to safeguard her health.

At age 60, she experienced pain and stiffness in her right knee. She was diagnosed with right knee osteoarthritis and was advised to undergo total knee replacement surgery. She stayed in a standard private room of a private hospital in Hong Kong for 6 days. After returning home, she continued to receive outpatient care and ancillary service.

Medical services received	Billed medical expenses	
Pre-confinement		 Full cover[^]
• Pre-hospitalization outpatient (1 visit)	HK\$1,500	
Confinement		
• Hospital room & board (6 days)	HK\$6,650	
• Doctor's visit (7 days)	HK\$8,400	
• Hospital services	HK\$65,600	
• Surgeon's fee	HK\$75,000	
• Anaesthetist's fee	HK\$25,000	
• Operating theatre fee	HK\$9,330	
Post-confinement		
• Post-hospitalization outpatient (2 visits)	HK\$3,000	
• Post-hospitalization ancillary service (6 visits) [@]	HK\$6,000	
Total	HK\$200,480	
Less: Annual deductible	(HK\$8,000)	
Medical expenses reimbursable under the plan	HK\$192,480	

With ManuShine Healthcare Series, **Mrs Wong only needs to pay the annual deductible and doesn't have to worry about any other out-of-pocket payments.** In addition to the hospitalization treatment, her medical expenses from pre- to post-hospitalization are fully covered[^].

If Mrs Wong's plan also fulfills the 2-year no-claim period (see note 8), she can use the deductible credit, which is equal to 15% of the annual premium, to offset the HK\$8,000 annual deductible when the claim is made.

[^] Full coverage pertains to the above scenarios only.

[@] The benefit limit is HK\$45,000 per policy year.

(The above example is hypothetical and for illustrative purposes only. It is made under the assumptions that the respective benefit limits had not yet been reached and the post-hospitalization outpatient and ancillary services were received within 60 days and 90 days respectively after Mrs Wong was discharged from the hospital. It is also made under the assumption that no claim had been made previously under this plan when the claim was made.)

Benefit Schedule

Maximum Benefit Limit (HK\$/US\$)

Plan Level	Elite	Premier	Classic*
Area of cover	Worldwide ^(a)	Worldwide exclude USA ^(b)	Asia ^(c)
Outside Area of Cover	All areas covered	Emergency treatment only	Emergency treatment only
Annual Limit	HK\$22,000,000/ US\$2,750,000	HK\$20,000,000/ US\$2,500,000	HK\$12,000,000/ US\$1,500,000
Lifetime Limit ^(d)	HK\$66,000,000/ US\$8,250,000	HK\$60,000,000/ US\$7,500,000	HK\$36,000,000/ US\$4,500,000
Annual Deductible Options (only apply to Sections I to V of this benefit schedule)	HK\$0/US\$0 or HK\$8,000/US\$1,000 or HK\$22,800/US\$2,850		
Hospital Benefits			
I. Confinement Benefits			
(1) Hospital Room & Board ^(e)		Full Cover	
(2) Doctor's Visit		Full Cover	
(3) Specialist's Fee		Full Cover	
(4) Hospital Services		Full Cover	
(5) Intensive Care		Full Cover	
(6) Hospital Companion Bed		Full Cover	
(7) 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)
(8) Hospital Cash for Confinement in a General Ward of Government Hospital (per day) ^(f)	HK\$1,800/US\$225	HK\$1,200/US\$150	HK\$1,000/US\$125
(9) Psychiatric Treatment (per policy year)	HK\$66,000/ US\$8,250	HK\$55,000/ US\$6,875	HK\$44,000/ US\$5,500
(10) Hospital Cash for Confinement in a Lower Room Level of a Private Hospital (per day) ^(g)	HK\$1,800/US\$225	HK\$1,200/US\$150	HK\$1,000/US\$125
II. Surgical Benefits			
(1) Surgeon's Fee		Full Cover	
(2) Anaesthetist's Fee		Full Cover	
(3) Operation Theatre Fee		Full Cover	
(4) Day Case Surgeries		Full Cover	
(5) Medical Appliances (see note 3)	Full Cover (HK\$100,000/US\$12,500 per policy year for non-designated medical appliances)		
(6) Cash Benefit for Outpatient Surgical Procedure (per surgery) (maximum 1 surgery per day) ^(h)	HK\$1,800/ US\$225	HK\$1,200/ US\$150	HK\$1,000/ US\$125
(7) Reconstructive Surgery for Cancer (per covered cancer) (see note 6)	HK\$330,000/ US\$41,250	HK\$275,000/ US\$34,375	HK\$220,000/ US\$27,500

Maximum Benefit Limit (HK\$/US\$)

Plan Level	Elite	Premier	Classic*
III. Pre- & Post-Hospitalization Benefits			
(1) Pre-Hospitalization/Day Case Surgery Outpatient	Full Cover (within 31 days before hospitalization or from performing the surgical procedure on a day case basis and maximum 1 visit per day)		
(2) Post-Hospitalization/Day Case Surgery Outpatient	Full Cover (within 60 days immediately after discharge from hospital or from performing the surgical procedure on a day case basis and maximum 1 visit per day)		
(3) Post-Hospitalization Home Nursing (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)
(4) Post-Hospitalization/Day Case Surgery Ancillary Service (per policy year) - Registered chiropractor, physiotherapist, speech therapist, occupational therapist & registered dietician consultations	HK\$60,000/ US\$7,500	HK\$45,000/ US\$5,625	HK\$30,000/ US\$3,750
	(within 90 days immediately after discharge from hospital or from performing the surgical procedure on a day case basis; maximum 1 visit per day and up to 60 visits per policy year)		
(5) Rehabilitation (per policy year)	HK\$110,000/ US\$13,750	HK\$88,000/ US\$11,000	HK\$55,000/ US\$6,875
IV. Extended Benefits			
(1) Cancer Treatment	Full Cover		
(2) Kidney Dialysis	Full Cover		
(3) HIV/AIDS Treatment (per life) ⁽ⁱ⁾	HK\$1,000,000/ US\$125,000	HK\$900,000/ US\$112,500	HK\$800,000/ US\$100,000
(4) Living Donor Expenses for Transplantation Surgery (per disability) ⁽ⁱ⁾	HK\$1,056,000/ US\$132,000	HK\$880,000/ US\$110,000	HK\$704,000/ US\$88,000
(5) Traditional Chinese Medicines	HK\$880/US\$110 per visit	HK\$770/US\$97 per visit	HK\$660/US\$83 per visit
	(During hospital confinement/within 90 days immediately after discharge from hospital or from performing the surgical procedure on a day case basis, maximum 1 visit per day and up to 20 visits per policy year)		
(6) Hospice Care (per life)	HK\$220,000/ US\$27,500	HK\$132,000/ US\$16,500	HK\$88,000/ US\$11,000
(7) Pregnancy Complications (see note 7)	Full Cover		
V. Emergency Treatment Benefits			
(1) Emergency Outpatient	Full Cover		
(2) Emergency Dental (due to accident)	Full Cover		
Death Benefits			
(1) Compassionate Death Benefit	HK\$80,000/US\$10,000		
(2) Accidental Death Benefit	HK\$80,000/US\$10,000		
Other Services ^(k)			
(1) Wellness Checkpoint	Included		
(2) Second Medical Opinion	Included		
(3) Emergency Medical Assistance	Included		
(4) Medical Green Passage Service	Included		

- * **Classic plan is not available as a plan level for policy applications submitted on or after December 29, 2024. If you own a policy or supplementary benefit of this plan and subsequently intend to change the plan level to Classic Plan, such plan level change is an administrative arrangement and subject to Manulife's prevailing administrative rules at the time of the change request, which shall be determined and modified by Manulife from time to time, and Manulife's decision to accept or reject such request to change.**

Benefit Schedule – Remarks

- (a) We will reduce the amount of benefit we pay (except for death benefits) under this plan by 50% if:
- the life insured has lived in the USA for at least 183 days in the past 12 months at the time of the life insured's stay in hospital or when receiving medical treatment or a medical service in the USA; or
 - the life insured is in hospital or has a day-case surgery in the USA without obtaining pre-authorization from us beforehand, unless it was due directly to an accident or an emergency.
- (b) Worldwide exclude USA: worldwide, not including the USA and US Minor Outlying Islands.
- (c) Asia: Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- (d) Lifetime limit means the maximum aggregate amount of hospital benefits we will pay under all insurance policies covering the life insured and issued by us from time to time, whether or not still in force, which have a specific lifetime limit in line with their respective terms and conditions.
- (e) For Elite Plan, Premier Plan and Classic Plan (Asia but not including Australia, Hong Kong and New Zealand), hospital room and board shall be paid for confinement in a standard private room for the life insured's private use during their stay in hospital, with its own private facilities including a bedroom and bath or shower room (or rooms) only. It does not include any room of upper class with its own kitchen, dining or sitting room (or rooms) and so on.

For Classic Plan, for hospital stays in Australia, Hong Kong or New Zealand, hospital room and board shall be paid for confinement in 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 the life insured's use during their stay in hospital.

In any case if the life insured is confined, whether voluntarily or involuntarily, in a room of the class

- i. upper than standard semi-private room but not upper than standard private room in Australia, Hong Kong and New Zealand for Asia Plan, we shall reduce the amount of the benefit under confinement benefits and surgical benefits incurred during the period of confinement and payable under this plan to 50% of the benefit payable; or
- ii. upper than standard private room, we shall reduce the amount of the benefit under confinement benefits and surgical benefits incurred during the period of confinement and payable under this plan to 25% of the benefit payable.

- (f) Hospital cash for confinement in a general ward of a government hospital benefit applies, upon recommendation by a doctor, if the life insured has: 1) a Hong Kong identity card and has to stay as a bed patient in a general ward of a government hospital in Hong Kong; or 2) a Macau resident identity card and has to stay as a bed patient in a general ward of a government hospital in Macau, for medically necessary treatment of a disability regardless of whether charges have been incurred for treatment during confinement.
- (g) Hospital cash for confinement in a lower room level of a private hospital benefit applies if the life insured is confined in a room of the class lower than the applicable class the life insured is eligible for under the plan as a bed patient in a private hospital in the covered area for medically necessary treatment of a disability and has to pay charges.
- (h) Cash benefit for outpatient surgical procedure benefit applies if the selected surgical procedures (i.e. OGD and Colonoscopy) performed on the life insured on a day case, provided that the selected surgical procedures are medically necessary for treatment of a disability. The amount of the benefit payable per surgery, with a limit of one surgery per day, is subject to a maximum benefit limit specified in the benefit schedule.
- (i) HIV/AIDS treatment benefit is only payable if signs or symptoms of such HIV/AIDS illness first occur after the plan has been in force for five consecutive policy years. This benefit is only payable once and the maximum amount payable is subject to the limit as specified in the benefit schedule.
- (j) We shall reimburse the reasonable and customary charges actually incurred by the organ donor in a hospital for a living organ donation to the life insured. If the living organ donation is performed in hospitals located in Chinese Mainland (excluding Taiwan, Hong Kong and Macau), the cost to the organ donor for the living organ donation shall be paid only if the surgical procedures for the living organ donation are conducted in local organ transplant accredited institutions by organ transplant accredited surgeons and the organ procurement is in accordance with local medical and legal regulations. Please see the Policy Provisions or Benefit Provisions for details.
- (k) Services including wellness checkpoint, second medical opinion, emergency medical assistance and medical green passage service are provided by third party service providers. We may revise the details of these services from time to time without giving you prior notice.

Notes

1. The period of coverage of the plan is one year and is renewable annually at each policy anniversary. We have the right to revise the benefits, terms and conditions and premium when you renew your plan. The premiums are not guaranteed and we may adjust them from time to time. Please see the 'renewal' paragraph under the 'Important Information' section below.
2. Full coverage shall mean the reimbursement of the actual amount of eligible expenses and/or other expenses charged after deducting the remaining annual deductible (if any), and is subject to the annual limit, lifetime limit and other limitations. Full coverage applies to selected benefit items only, while other benefit items are not fully reimbursable and subject to respective benefit item's limits. Please refer to the benefit schedule and Policy Provisions or Benefit Provisions for details.
3. Designated 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. Non-designated medical appliances are subject to the maximum benefit limit per policy year specified in the benefit schedule, and external artificial limb and artificial ear/eye ball with surgery performed will be covered as non-designated medical appliances. Please see the Policy Provisions or Benefit Provisions for details.
4. If the life insured is diagnosed with a covered cancer, the cancer treatment benefit shall reimburse the reasonable and customary expenses charged for the genetic testing solely for the purpose of application of certain targeted therapy drugs on the life insured as prescribed in writing by the life insured's attending doctor. The genetic test prescribed is intended to confirm the presence of an appropriate gene mutation in order to determine whether the life insured will respond to such targeted therapy drugs. The life insured's prognosis must be supported by medical reports as evidence of fulfillment of particular criteria for the application of such targeted therapy drugs. The genetic test and associated targeted therapy drugs treatment protocol must be approved by the government, relevant authorities and recognized medical association in the locality where the targeted therapy drug is prescribed. If there are no relevant laws, authorities or recognized medical associations to regulate the genetic test in the locality, regulations in USA, United Kingdom or Europe shall prevail. Please see the Policy Provisions or Benefit Provisions for details.
5. If the life insured is diagnosed with a covered cancer, the cancer treatment benefit shall reimburse the reasonable and customary charges for cancer drugs not yet registered in Hong Kong for the sole use of the life insured for his/her cancer treatment to be received in Hong Kong only as recommended in writing by the life insured's attending doctor in Hong Kong. The import of such cancer drugs must be approved by the Department of Health in Hong Kong on a named patient basis in accordance with all applicable laws and regulations in Hong Kong. Such approved imported drugs and their associated treatment protocol must also be approved by, and must have obtained marketing authorization from the government, relevant authorities and the recognized medical association in the locality where the drugs have been launched in the market. The imported drugs for the life insured's conditions must be clinically appropriate and able to fulfill relevant regulator's approved indications and dosages, frequency and duration. If there are no relevant laws, authorities or recognized medical associations in the locality for the use of imported drugs, regulations in USA, UK or Europe shall prevail. Please see the Policy Provisions or Benefit Provisions for details.
6. The reconstructive surgery for cancer benefit shall reimburse the reasonable and customary charges actually incurred for reconstructive surgery for cancer performed (a) on the life insured and (b) within 12 months from the date of discharge from the hospital in which the life insured was confined for treatment for the covered cancer as recommended by the life insured's attending doctor. Please see the Policy Provisions or Benefit Provisions for details.
7. We shall reimburse the charges incurred for the life insured's confinement and surgical procedure in a hospital due to the covered pregnancy complications as recommended in writing by a doctor provided that its date of diagnosis must be after the plan has been in force for 12 consecutive policy months. Please refer to the Policy Provisions or Benefit Provisions for the details of covered pregnancy complications.

8. The no-claim period is for deductible credit calculation. Please refer to the Policy Provisions or Benefit Provisions for detailed terms and conditions for such calculation.
9. The medical green passage service is provided by a third party service provider which is an independent contractor and is not our agent. We reserve the right to change or terminate the medical green passage service anytime by prior notice. We make no representation, warranty or undertaking as to any service of the third party service providers. We shall not be liable to you or the life insured in any respect of any loss, damage, expense, suit, action or proceedings suffered or incurred by you or the life insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by such third party service providers and/or its agents, or the availability of such services. The availability of the medical green passage service shall not be regarded as acceptance by the company of any liabilities to pay any benefits and/or reimburse any medical expenses under this plan. Please visit our website (www.manulife.com.hk) for the latest medical green passage service provision for the terms and conditions of this service.
10. Deductible credits are only applicable to plans with annual deductible options. If any claim relating to any of the previous 2 consecutive policy years under this plan becomes subsequently payable after any amount of benefit payable has been increased due to the deductible credit, we shall offset such an increased amount from the amount of claim payable, failing which we shall recover such an amount from the policyowner in full as a debt. Please see the Policy Provisions or Benefit Provisions for details on how exactly the deductible credits are calculated and the terms and conditions that apply.
11. The wellness checkpoint is only available in Hong Kong and Macau. We reserve the right to change or terminate the wellness checkpoint anytime without giving you prior notice. The wellness checkpoint is provided by a third party service provider which is an independent contractor and is not our agent. We make no representation, warranty or undertaking as to the availability of any services of the third party service provider including the medical check-up service. We shall not be liable to you or the life insured in any respect of any loss, damage, expense, suit, action or proceedings suffered or incurred by you or the life insured, whether directly or indirectly, arising from or in connection with the services (including the wellness checkpoint) provided or advice given by such a third party service provider and/or its agents, or the availability of such services.
12. You may apply to lower the annual deductible of this plan either at age 55, 60 or 65 of the life insured within 31 days before or after the relevant policy anniversary without providing further evidence of good health. You can only apply for this once during the lifetime of the life insured and you cannot change it back once it has been done. Upon reduction of the annual deductible, the premium payable shall include the premium according to the prevailing premium schedule adopted by us for such an annual deductible option, and any premium loading the policyowner has agreed to for the policy.
13. A second medical opinion and emergency medical assistance are provided by third party service providers which are independent contractors and are not our agents. We make no representation, warranty or undertaking as to any medical opinions given by the medical service provider and/or hospitals or any services given by the service providers. The third party service providers may change the list of selected hospitals from time to time. Please visit our website (www.manulife.com.hk) for the latest medical referral services provisions and PRC and worldwide emergency assistance benefits provisions for the terms and conditions of these services.

Important Information

1. Nature of the product

The product is an indemnity hospital insurance plan without a savings element. There is no cash value for the product. The product is aimed at customers who want a medical insurance product and can pay the premium as long as they want medical protection. As a result, you are advised to save enough money to cover the premiums in the future. The premium pays for the insurance and related costs.

2. Cooling-off period (applies if this plan is a basic plan)

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and get a refund of any premiums and any levy paid (if applicable). To do this, you must give us, within the cooling-off period, your written notice signed by you at Individual Financial Products, Manulife (International) Limited, 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. In other words, your written notice to cancel your policy must reach us directly at the relevant address within a period of 21 calendar days immediately following the day we deliver to you or your nominated representative the policy or a notice telling you about the availability of the policy and the 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. 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 at the time of renewal on each policy anniversary and a written notice on the relevant change would be given in advance. You can continue to enjoy the coverage by paying the premium due within 31 days from premium due date.

You may browse the following website to understand the historical premium increase rates of this product. This is only for reference purposes. Historical premium increase rates are not an indicator of future premium increase.

www.manulife.com.hk/link/historical-premium-increase-rates-en

4. Premium term and result of not paying the premium

You should continue to pay the premium (or premiums) on time throughout the benefit term. If you do not pay a premium on time, you have 31 days from the due date to pay it, during which the policy will continue in force. If we do not receive the premium after the 31-day period ends, the policy will end and the life insured will not be covered.

5. Credit risk

Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

6. Currency risk

This plan is available in foreign currency. You should consider the potential currency risks when deciding which policy currency you should take. The foreign-currency exchange rate may fall as well as rise. Any change in the exchange rate will have a direct effect on the amount of premium you need to pay and the value of your benefits in your local currency. The risk of changes in the exchange rate may cause a financial loss to you. This potential loss from the currency conversion may wipe out the value of your benefits under the policy or even be more than the value of benefits under your policy.

7. Inflation risk

The costs of living and healthcare in the future are likely to be higher than it is today due to inflation. As a result, your current planned benefits may not be enough to meet your future needs.

8. Condition for ending the plan

This plan will end if:

- i. the life insured dies;
- ii. you fail to pay the premium within 31 days after the due date;
- iii. the aggregate benefits paid under the relevant insurance policies reach the lifetime limit;
- iv. we approve your written request to end this plan;
- v. the policy to which this plan is attached ends or matures (if this plan is a supplementary benefit); or
- vi. you cash in the policy or we apply the non-forfeiture benefit (if any) to your policy (if this plan is a supplementary benefit);

whichever happens first.

In the case of ManuShine Healthcare Benefit, the plan shall be terminated upon receipt by us of such request within 31 days before the due date for payment of any premium, at the policyowner's written request and accompanied by the plan for appropriate endorsement. Under such circumstances, the plan will terminate as of such premium payment due date.

The written request mentioned above should be signed by you and sent to our address in Hong Kong as stated at the end of this product leaflet, attention to 'Individual Financial Products'.

Once terminated, this plan shall cease to have effect. Where this plan is terminated during the policy year, no part of the premium will be refunded, irrespective whether a claim has or has not been made in that policy year.

9. Renewal

If the plan is no longer offered, we will endeavor to enroll you in another medical plan available at that time. We reserve the right to revise the benefits, terms and conditions and premiums under the plan upon renewal. Any such revision and adjustment will apply to the renewed plan automatically unless you cancel the plan by a written notice within 30 days after the renewal takes effect in which case the plan will end.

Applicable to plan with 'worldwide' as the option of area of cover: we reserve the absolute right to change the area of cover from 'worldwide' to 'worldwide exclude USA' at any time if the life insured has taken up residence in the USA for at least 183 days in the past 12 months.

10. Suicide

No death benefit will be payable if the life insured commits suicide, whether sane or insane, within 1 year of:

- i. the policy issue date or the policy year date;
- ii. the effective date of reinstatement; or
- iii. the date of endorsement or the effective date of change (only applicable to ManuShine Healthcare Benefit added after the policy has been issued);

whichever is later.

11. Claims

For claims procedure, please refer to the 'Claims Procedures' section in the Policy Provisions or Benefit Provisions and visit: www.manulife.com.hk/claims-procedure-en for details.

When the life insured is entitled to benefits payable under another insurance policy, whether issued by us or another insurance company, or reimbursed through any other means, the hospital benefits under the plan shall be limited to the lesser of

- i. the balance of expenses not covered by benefits payable under another insurance policy or any other means; and
- ii. the maximum benefit specified in the benefit schedule.

12. Reasonable and customary and medically necessary

We will not cover confinement/stay, treatment and/or charges incurred relates to or arises as a direct or indirect result of any treatment, investigation, services or supplies which are not medically necessary; or any charges which exceed the 'reasonable and customary' charges.

'Reasonable and customary' shall mean a charge for medical care which does not exceed the general level of charges including but not limited to the length of confinement being made by medical service providers of similar standing in the locality where the charge including but not limited to the length of confinement 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 including but not limited to the length of confinement is reasonable and customary, we may make reference to the followings (if applicable):

- i. the gazette issued by the Hong Kong government which sets out the fees for the private patient services in public hospitals in Hong Kong;
- ii. industrial medical fee survey;
- iii. internal claim statistics;
- iv. extent or level of benefit insured; and/or
- v. other pertinent source of reference.

'Medically necessary' shall mean a medical service which:

- i. is consistent with the diagnosis and customary medical treatment for the condition in Hong Kong or Macau,
- ii. is in accordance with standards of good medical practice in Hong Kong or Macau,
- iii. is not for the convenience of the life insured or the doctor, and
- iv. cannot be safely delivered in a lower level of medical care.

13. Waiting period

Except for accidental injury, eligible for and coverage under the hospital benefits will commence at the later of:

- i. the issue date or 30 days after the date when the application for this plan is signed, whichever is later;
- ii. 30 days after the effective date of reinstatement; or
- iii. 30 days after the date of endorsement or the effective date of change of this plan/plan upgrade, whichever is later (only applicable to ManuShine Healthcare Benefit added after the policy has been issued).

Please also refer to 'Effective Date of Benefits' in the Policy Provisions or Benefit Provisions for detailed terms and conditions.

14. Exclusions and limitations

We will not cover condition results directly or indirectly from any of the following:

- i. The life insured's injury or illness is a pre-existing condition; or
- ii. 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 (other than the pregnancy complications which are covered by pregnancy complications under extended benefits of this plan), 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;
 - c) the life insured's participation in any criminal offence; or terrorist act; or attempted suicide or self-inflicted injuries while sane or insane;
 - d) a cosmetic treatment performed on the life insured unless i) necessitated by injury caused by an accident and the life insured sustains the injury and the cosmetic treatment is approved by us in advance within 90 days of the accident; or ii) such treatment is covered by reconstructive surgery for cancer benefit under this plan;
 - 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 (unless such medical appliances and medical devices are covered by medical appliances of the surgical benefits of this plan);

- 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 (other than the genetic test for targeted therapy which is covered by cancer treatment under extended benefits of this plan) 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) Agaricus blazei murill, Antelope horn powder, Antler, Cordyceps, Cubilose, Donkey-hide Gelatin, Ganoderma, all kinds of ginseng, Hippocampus, Moschus, Pearl Powder and Placenta Hominis;
- k) dental treatment or surgery performed on the life insured (unless such occurrence is covered by emergency dental (due to accident) of emergency treatment benefits of this plan);
- l) scuba diving or engaging in or taking part in any kind of race other than on foot, mountaineering involving the use of ropes or guides by the life insured;
- m) AIDS or any complications associated with HIV infection except for HIV/AIDS treatment benefit;
- n) 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 the plan;
- o) 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;
- p) any confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
- q) any treatment, investigation, services or supplies which are not medically necessary; or any charges which exceed the 'reasonable and customary' charges;
- r) non-medical services, including but not limited to guest meals, radio, telephone, photocopy, personal items, medical report charges and the like;
- s) 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;
- t) sleep disorders (except for the treatment of sleep apnoea which is life-threatening as confirmed by a specialist and approved by us in advance);
- u) 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);
- v) transplant service for which the cost incurred in connection with identifying and procuring a replacement organ or any costs incurred for removal of the organ from the donor, all associated transportation costs and administrative costs unless such cost incurred is covered by the living donor expenses for transplantation surgery benefit under this plan;
- w) treatment of sexually transmitted diseases; or sexual problems, such as impotence, whatever the cause, gender issues or sex changes or gender re-assignments except for HIV/AIDS treatment benefit;
- x) treatment whilst staying in hospital for more than 90 consecutive days if the life insured is in a persistent vegetative state characterised by wakefulness without awareness for more than 4 weeks; or
- y) any activity or disease which falls under the exclusion(s) as shown on the special provisions (if any) of this plan; or
- z) nuclear contamination, biological contamination or chemical contamination unless the confinement/stay, treatments and/or charges are made/performed/incurred as a direct result of such nuclear contamination, biological contamination or chemical contamination which i) is caused by terrorist act and ii) occurs while the life insured x) is travelling outside his or her residential area/home country and y) is not involved as a terrorist.

The above is only a general description of the exclusions. Please see the Policy Provisions or Benefit Provisions for the full list of the exact exclusions.

What we have said above is an outline of the circumstances under which we will not pay the policy benefits. You should see the Policy Provisions or Benefit Provisions 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' and 'limitation of claim', and the definitions of 'day case', 'disability', 'medically necessary' and 'reasonable and customary'.

In this product leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited.

You should not buy this product unless you fully understand the product features and risks. For more information, please contact the licensed staff of the Bank or call our customer service hotline on (852) 2510 3383. If you have any doubts, please get professional advice from independent advisors.

From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners. For details of the levy and its collection arrangement, please visit our website at www.manulife.com.hk/link/levy-en.

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 at the address below. We will not charge you a fee for this.

This product leaflet is only for the distribution in Hong Kong Special Administrative Region.

Manulife (International) Limited (A subsidiary of Manulife Financial Corporation)
22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong

Annual Premium Table — ManuShine Healthcare Series/Benefit

The premiums will vary depending on the age nearest birthday of the life insured at each policy anniversary and are not guaranteed. The annual premium table below (which comes into effect on December 29, 2025) is for reference only and may be revised from time to time.

Annual Premium Table (HK\$)^									
Plan	Elite			Premier			Classic®		
Area of Cover	Worldwide			Worldwide exclude USA			Asia		
Age#	Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
0	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
1	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
2	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
3	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
4	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
5	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
6	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
7	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
8	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
9	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
10	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
11	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
12	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
13	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
14	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
15	36,999	24,229	15,703	22,754	15,697	10,114	14,281	9,800	6,271
16	37,763	24,747	16,124	23,212	15,988	10,348	14,574	10,011	6,413
17	38,545	25,269	16,555	23,677	16,283	10,590	14,873	10,226	6,556
18	39,338	25,806	16,999	24,149	16,581	10,838	15,182	10,442	6,701
19	40,151	26,357	17,452	24,635	16,888	11,092	15,493	10,664	6,850
20	40,977	26,917	17,921	25,129	17,200	11,349	15,815	10,892	7,003
21	41,827	27,491	18,401	25,630	17,516	11,613	16,140	11,122	7,157
22	42,686	28,071	18,894	26,139	17,838	11,883	16,474	11,361	7,318
23	43,570	28,670	19,399	26,661	18,169	12,161	16,815	11,603	7,480
24	44,469	29,279	19,920	27,201	18,505	12,447	17,161	11,851	7,649
25	45,385	29,901	20,450	27,740	18,844	12,736	17,516	12,103	7,819
26	46,321	30,537	20,999	28,293	19,193	13,033	17,876	12,360	7,993
27	47,280	31,186	21,559	28,863	19,548	13,335	18,244	12,626	8,172
28	48,256	31,849	22,136	29,439	19,907	13,650	18,621	12,894	8,353

Annual Premium Table (HK\$)^

Plan	Elite			Premier			Classic®		
Area of Cover	Worldwide			Worldwide exclude USA			Asia		
Age#	Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
29	49,251	32,525	22,731	30,027	20,273	13,965	19,007	13,167	8,540
30	50,269	33,219	23,337	30,629	20,646	14,294	19,398	13,450	8,731
31	51,309	33,921	23,962	31,240	21,030	14,626	19,799	13,735	8,925
32	52,367	34,643	24,605	31,867	21,418	14,969	20,209	14,029	9,121
33	53,448	35,378	25,264	32,504	21,814	15,317	20,623	14,326	9,325
34	54,551	36,132	25,939	33,154	22,212	15,675	21,050	14,632	9,532
35	55,678	36,900	26,631	33,815	22,623	16,040	21,485	14,942	9,746
36	56,151	37,203	26,834	34,868	23,318	16,520	21,668	15,063	9,818
37	56,509	37,426	26,988	35,959	24,036	17,025	21,805	15,153	9,873
38	56,987	37,724	27,186	37,077	24,776	17,539	21,987	15,273	9,946
39	59,604	39,383	28,297	38,228	25,494	17,991	22,989	15,938	10,346
40	62,220	41,034	29,408	39,420	26,238	18,465	23,989	16,599	10,746
41	64,840	42,691	30,516	40,644	27,008	18,959	24,994	17,260	11,150
42	67,460	44,343	31,631	41,914	27,801	19,472	25,997	17,926	11,549
43	70,077	45,999	32,741	43,219	28,624	20,004	26,996	18,588	11,945
44	72,934	47,804	33,948	44,561	29,470	20,550	28,088	19,313	12,386
45	75,791	49,608	35,160	45,952	30,345	21,113	29,182	20,034	12,822
46	78,766	51,488	36,422	48,236	31,809	22,091	30,323	20,788	13,276
47	81,621	53,293	37,636	50,634	33,353	23,119	31,417	21,511	13,714
48	84,479	55,100	38,844	53,153	34,970	24,201	32,511	22,233	14,150
49	88,170	57,430	40,411	55,796	36,660	25,318	33,921	23,169	14,715
50	91,856	59,764	41,975	58,572	38,437	26,495	35,332	24,100	15,279
51	97,634	63,545	44,409	62,201	40,831	27,990	37,523	25,566	16,181
52	103,770	67,567	46,981	66,061	43,381	29,567	39,849	27,122	17,135
53	110,292	71,844	49,709	70,162	46,086	31,239	42,319	28,774	18,153
54	117,227	76,392	52,590	74,512	48,959	33,001	44,940	30,514	19,210
55	124,595	81,230	55,636	79,129	52,013	34,864	47,728	32,363	20,333
56	132,429	86,371	58,864	84,039	55,257	36,832	50,686	34,331	21,533
57	140,753	91,838	62,276	89,249	58,703	38,908	53,828	36,420	22,807
58	149,603	97,653	65,887	94,786	62,363	41,107	57,162	38,641	24,162
59	159,007	103,834	69,705	100,664	66,252	43,426	60,705	40,978	25,565
60	169,004	110,404	73,749	106,907	70,384	45,874	64,466	43,462	27,065
61	179,628	117,396	78,023	113,538	74,772	48,463	68,465	46,109	28,661
62	190,922	124,828	82,545	120,580	79,436	51,199	72,708	48,916	30,364
63	202,922	132,729	87,331	128,059	84,387	54,093	77,218	51,903	32,172
64	215,680	141,130	92,395	135,999	89,652	57,141	82,004	55,072	34,085
65	229,239	150,064	97,751	144,431	95,241	60,368	87,085	58,435	36,122
66	243,647	159,564	103,417	153,392	101,182	63,777	92,487	62,012	38,291
67	254,635	166,760	108,082	160,280	105,726	66,639	96,637	64,754	39,940
68	265,621	173,955	112,746	167,172	110,276	69,506	100,791	67,496	41,591
69	276,611	181,151	117,409	174,063	114,819	72,367	104,946	70,248	43,260

Annual Premium Table (HK\$)^

Plan	Elite			Premier			Classic®		
Area of Cover	Worldwide			Worldwide exclude USA			Asia		
Age#	Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
70	289,563	189,633	122,907	182,203	120,187	75,753	109,852	73,505	45,237
71*	304,062	199,236	129,129	191,400	126,253	79,576	115,396	77,188	47,478
72*	319,285	209,322	135,667	201,059	132,626	83,592	121,219	81,055	49,831
73*	335,270	219,915	142,536	211,206	139,320	87,810	127,333	85,118	52,303
74*	352,057	231,048	149,749	221,862	146,349	92,243	133,757	89,380	54,893
75*	369,684	242,744	157,330	233,062	153,736	96,897	140,509	93,864	57,616
76*	386,489	260,131	168,597	249,681	164,700	103,809	150,526	100,524	61,672
77*	405,294	270,026	175,014	259,161	170,953	107,752	156,241	104,312	63,968
78*	426,897	279,927	181,429	268,642	177,203	111,691	161,954	108,095	66,259
79*	440,501	289,824	187,845	278,119	183,458	115,631	167,668	111,874	68,545
80*	446,674	297,095	192,560	286,337	188,054	119,048	172,621	114,646	70,518
81*	457,558	307,771	199,476	297,927	194,792	123,870	179,606	118,718	73,322
82*	465,658	314,365	203,749	305,699	198,957	127,099	184,292	121,227	75,187
83*	477,333	322,246	208,859	314,841	203,943	130,899	189,797	124,231	77,373
84*	489,196	330,252	214,049	324,223	209,014	134,801	195,453	127,277	79,619
85*	501,247	338,387	219,321	333,854	214,162	138,805	201,258	130,376	81,924
86*	516,081	348,404	225,811	343,737	220,503	142,915	207,214	134,199	84,290
87*	531,306	358,679	232,471	353,874	227,005	147,128	213,323	138,117	86,721
88*	546,918	369,219	239,304	364,274	233,675	151,452	219,590	142,141	89,208
89*	562,933	380,031	246,312	374,941	240,517	155,887	226,019	146,268	91,762
90*	579,351	391,115	253,493	385,874	247,533	160,434	232,610	150,497	94,380
91*	596,183	402,479	260,857	397,083	254,724	165,094	239,367	154,832	97,065
92*	613,431	414,126	268,407	408,576	262,094	169,871	246,290	159,278	99,819
93*	631,111	426,059	276,143	420,349	269,647	174,766	253,388	163,833	102,639
94*	649,221	438,287	284,066	432,409	277,384	179,783	260,655	168,501	105,531
95*	667,769	450,807	292,182	444,766	285,310	184,919	268,102	173,281	107,285
96*	686,767	463,630	300,493	457,419	293,426	190,178	275,725	178,177	109,017
97*	706,211	476,760	309,002	470,370	301,730	195,564	283,533	183,188	110,716
98*	726,113	490,196	317,710	480,845	310,237	201,075	291,521	188,318	112,386
99*	746,478	503,941	326,623	488,515	318,939	206,717	299,696	193,565	114,016
100*	750,211	506,462	328,256	490,956	320,534	207,750	301,194	194,532	114,587
101*	753,961	508,993	329,897	493,412	322,136	208,789	302,700	195,504	115,160
102*	757,732	511,538	331,547	495,879	323,747	209,832	304,213	196,483	115,734
103*	761,521	514,096	333,205	498,358	325,366	210,881	305,735	197,464	116,314
104*	765,328	516,666	334,871	500,850	326,993	211,937	307,264	198,452	116,895
105*	769,155	519,250	336,544	503,354	328,628	212,996	308,799	199,444	117,479
106*	773,000	521,846	338,228	505,871	330,271	214,061	310,343	200,442	118,068
107*	776,866	524,456	339,919	508,400	331,921	215,132	311,895	201,444	118,657
108*	780,749	527,077	341,619	510,942	333,582	216,207	313,455	202,451	119,251
109*	784,654	529,712	343,326	513,497	335,250	217,289	315,022	203,464	119,848
110*	788,577	532,361	345,043	516,065	336,926	218,375	316,597	204,481	120,447

Annual Premium Table (HK\$)^

Plan	Elite			Premier			Classic®		
Area of Cover	Worldwide			Worldwide exclude USA			Asia		
Age#	Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
111*	792,520	535,023	346,768	518,645	338,610	219,467	318,181	205,502	121,049
112*	796,482	537,699	348,503	521,238	340,304	220,563	319,771	206,530	121,654
113*	800,465	540,387	350,245	523,844	342,005	221,666	321,369	207,564	122,262
114*	804,466	543,089	351,996	526,464	343,714	222,774	322,977	208,601	122,874
115*	808,490	545,804	353,756	529,096	345,434	223,889	324,592	209,644	123,489
116*	812,532	548,533	355,525	531,741	347,160	225,009	326,216	210,692	124,106
117*	816,595	551,276	357,303	534,401	348,896	226,133	327,846	211,746	124,726
118*	820,678	554,032	359,088	537,073	350,641	227,263	329,486	212,804	125,350
119*	824,781	556,803	360,884	539,757	352,395	228,400	331,133	213,868	125,976
120*	828,904	559,586	362,688	542,456	354,157	229,542	332,788	214,938	126,607
121 & above*	828,904	559,586	362,688	542,456	354,157	229,542	332,788	214,938	126,607

@ Classic plan is not available as a plan level for policy applications submitted on or after December 29, 2024. If you own a policy or supplementary benefit of this plan and subsequently intend to change the plan level to Classic Plan, such plan level change is an administrative arrangement and subject to Manulife's prevailing administrative rules at the time of the change request, which shall be determined and modified by Manulife from time to time, and Manulife's decision to accept or reject such request to change.

^ HK\$8 = US\$1, rounded to the nearest whole number.

Any reference to a specified age in the above table will mean the policy anniversary on which the life insured's age, nearest birthday, is the specified age.

* For renewal only

Remarks: • The premiums above are for annual payment mode. The following adjustment factor will be multiplied to the premiums above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09.

• The premiums above do not include levy which is collected by the Insurance Authority.

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Important Notes from the Bank:

1. DBS Bank (Hong Kong) Limited (the 'Bank'), being registered with the Insurance Authority as a licensed insurance agency, is appointed as an insurance agency of Manulife (International) Limited ('Manulife') for the distribution of life insurance products in the Hong Kong Special Administrative Region.
2. The Bank distributes the product for Manulife and the product is a product of Manulife but not the Bank.
3. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer.
4. You are reminded to refer to the product leaflet for details of product risks.
5. You are reminded to carefully review the relevant product materials provided to you and be advised to seek independent professional advice when considered necessary.