



ManuMaster Healthcare Series

晉領醫療保障系列



No one plans to get sick or injured, but as you get older your need for medical care will gradually increase. To protect your health, you want to get the right treatment wherever and whenever you need.

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



Classic

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

Premier

For those who divide their time between Asia and Europe, our extensive Premier plan has all the cover you need.

Elite

Provides worldwide cover and entitles you to medical care at leading hospitals across the USA. (Please see note 1 below.)

If you're currently covered by another medical plan, you can top-up your medical cover with ManuMaster. 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.

Notes

1. 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.

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 limit 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 appliances (Please see note 2 below.)

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 behalf. (Please see note 3 below.)

Rewards for staying healthy

If you make no claims for two years in a row, ManuMaster will reward you with a deductible credit equal to 15% of your annual premium next year. (Please see note 6 below.) You can use this credit to offset any deductible when you make a claim.

All-round protection before and after your hospital stay

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

- Inpatient and outpatient chemotherapy, radiotherapy and target therapy
- Inpatient and outpatient kidney dialysis
- HIV/AIDS treatment (Please see note 4 below.)
- Traditional Chinese medicine during your stay in hospital, after you are discharged from hospital, and for day-case surgeries (for Elite and Premier plans)
- Hospice care
- Pregnancy complications (Please see note 5 below.)

Keep your health on track

To help you stay healthy, ManuMaster 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 ManuMaster offers a guaranteed renewal for the lifetime of the policy. (Please see note 7 below.)

**Your health is the most important asset for you and your family.
With the comprehensive medical protection that we offer,
you can rest assured that ManuMaster has you covered.**

Notes

2. 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.
3. 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.
4. HIV/AIDS treatments benefit is only available after cover has been in place for five years in a row.
5. Pregnancy complications benefit is only available after cover has been in place for 12 months in a row.
6. Deductible credits only apply to plans with annual deductibles. Please see the policy provision for details.
7. 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.

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 one visit per day)		
b. Outpatient (after hospital stay)	Full cover (within 60 days immediately after your discharge from hospital and maximum 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 HK\$320 / US\$40 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)		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. International 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 ManuMaster 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 international medical assistance are provided by external providers. We may revise the details of these services from time to time without giving you notice.

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	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
1	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
2	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
3	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
4	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
5	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
6	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
7	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
8	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
9	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
10	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
11	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
12	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
13	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
14	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
15	15,823	11,867	7,912	9,911	7,477	5,095	6,273	4,711	3,469
16	16,150	12,120	8,123	10,109	7,615	5,214	6,402	4,812	3,546
17	16,483	12,377	8,341	10,311	7,755	5,336	6,534	4,914	3,625
18	16,824	12,640	8,564	10,518	7,898	5,460	6,669	5,019	3,706
19	17,171	12,909	8,793	10,728	8,044	5,587	6,807	5,126	3,788
20	17,525	13,183	9,028	10,942	8,192	5,718	6,947	5,235	3,873
21	17,887	13,463	9,270	11,161	8,343	5,851	7,091	5,347	3,959
22	18,256	13,750	9,518	11,385	8,497	5,988	7,237	5,461	4,047
23	18,633	14,042	9,773	11,612	8,654	6,127	7,386	5,577	4,137
24	19,018	14,340	10,034	11,845	8,813	6,270	7,539	5,696	4,230
25	19,411	14,645	10,303	12,081	8,976	6,417	7,695	5,817	4,324
26	19,811	14,956	10,579	12,323	9,141	6,566	7,853	5,941	4,420
27	20,220	15,274	10,862	12,570	9,310	6,719	8,015	6,068	4,519
28	20,638	15,599	11,153	12,821	9,482	6,876	8,181	6,197	4,619
29	21,064	15,930	11,451	13,077	9,657	7,037	8,350	6,329	4,722
30	21,499	16,269	11,757	13,339	9,835	7,201	8,522	6,464	4,827
31	21,943	16,614	12,072	13,606	10,016	7,369	8,698	6,602	4,935
32	22,396	16,968	12,395	13,878	10,201	7,541	8,878	6,742	5,045
33	22,858	17,328	12,727	14,156	10,389	7,717	9,061	6,886	5,157
34	23,330	17,696	13,068	14,439	10,580	7,897	9,248	7,033	5,272
35	23,811	18,073	13,417	14,728	10,775	8,081	9,439	7,183	5,390
36	24,015	18,220	13,519	15,186	11,106	8,324	9,519	7,241	5,430
37	24,168	18,330	13,595	15,659	11,449	8,577	9,579	7,284	5,460
38	24,371	18,478	13,697	16,146	11,800	8,835	9,659	7,342	5,500
39	25,491	19,288	14,256	16,649	12,143	9,064	10,099	7,661	5,722
40	26,611	20,098	14,816	17,168	12,497	9,303	10,539	7,979	5,943
41	27,731	20,909	15,375	17,702	12,863	9,552	10,980	8,298	6,165
42	28,850	21,719	15,934	18,253	13,242	9,810	11,420	8,616	6,386
43	29,970	22,529	16,494	18,822	13,634	10,078	11,860	8,935	6,607
44	31,192	23,413	17,104	19,408	14,037	10,352	12,340	9,282	6,849
45	32,413	24,297	17,714	20,012	14,454	10,637	12,821	9,630	7,091
46	33,686	25,218	18,350	21,007	15,152	11,129	13,321	9,992	7,342
47	34,908	26,102	18,960	22,052	15,886	11,647	13,801	10,340	7,584
48	36,129	26,986	19,570	23,149	16,657	12,192	14,281	10,687	7,825
49	37,707	28,128	20,358	24,300	17,462	12,755	14,902	11,136	8,137
50	39,285	29,270	21,146	25,508	18,307	13,347	15,522	11,585	8,449
51	41,755	31,123	22,372	27,090	19,449	14,100	16,484	12,289	8,948
52	44,379	33,093	23,669	28,770	20,662	14,896	17,506	13,037	9,476
53	47,169	35,188	25,041	30,555	21,950	15,737	18,591	13,831	10,038
54	50,135	37,416	26,493	32,450	23,319	16,625	19,743	14,667	10,623

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									
55	53,286	39,784	28,029	34,462	24,774	17,563	20,967	15,557	11,245
56	56,636	42,303	29,654	36,599	26,318	18,555	22,267	16,502	11,908
57	60,197	44,980	31,374	38,869	27,960	19,602	23,647	17,506	12,612
58	63,981	47,828	33,192	41,280	29,703	20,708	25,113	18,574	13,362
59	68,003	50,856	35,117	43,840	31,556	21,877	26,669	19,697	14,139
60	72,278	54,075	37,153	46,559	33,524	23,111	28,322	20,892	14,968
61	76,822	57,498	39,307	49,446	35,614	24,416	30,078	22,163	15,851
62	81,652	61,138	41,586	52,513	37,835	25,794	31,942	23,513	16,791
63	86,785	65,008	43,997	55,769	40,195	27,250	33,922	24,949	17,792
64	92,240	69,123	46,547	59,228	42,701	28,788	36,025	26,471	18,850
65	98,039	73,499	49,246	62,901	45,364	30,412	38,258	28,088	19,976
66	104,202	78,152	52,101	66,802	48,193	32,129	40,630	29,808	21,174
67	108,901	81,676	54,450	69,804	50,358	33,572	42,455	31,125	22,087
68	113,599	85,200	56,800	72,805	52,523	35,016	44,280	32,443	23,001
69	118,298	88,724	59,149	75,806	54,689	36,459	46,104	33,767	23,924
70	123,839	92,879	61,919	79,350	57,246	38,164	48,260	35,332	25,018
The figures for ages 71 to 99 apply to renewal only									
71	130,039	97,581	65,054	83,355	60,135	40,090	50,695	37,102	26,256
72	136,550	102,521	68,347	87,562	63,170	42,113	53,253	38,961	27,557
73	143,386	107,710	71,807	91,981	66,358	44,238	55,940	40,914	28,924
74	150,565	113,163	75,442	96,623	69,707	46,471	58,762	42,963	30,357
75	158,104	118,892	79,261	101,500	73,225	48,816	61,727	45,117	31,862
76	165,290	124,406	84,938	108,737	78,446	52,298	66,129	48,319	34,107
77	173,332	132,254	88,169	112,866	81,425	54,283	68,639	50,139	35,375
78	182,572	137,102	91,402	116,994	84,403	56,269	71,149	51,958	36,643
79	188,390	141,950	94,633	121,122	87,381	58,254	73,659	53,775	37,907
80	193,694	147,542	98,361	125,889	90,820	60,547	76,557	55,875	39,370
81	201,223	155,007	103,338	132,244	95,405	63,603	80,421	58,680	41,329
82	207,725	160,599	107,066	137,011	98,844	65,896	83,320	60,780	42,791
83	216,034	167,023	111,349	142,492	102,798	68,532	86,652	63,192	44,468
84	224,675	173,704	115,803	148,191	106,910	71,273	90,117	65,700	46,211
85	233,663	180,652	120,435	154,119	111,186	74,124	93,721	68,308	48,025
86	243,009	187,878	125,252	160,284	115,633	77,089	97,469	71,021	49,910
87	252,729	195,393	130,262	166,695	120,259	80,172	101,367	73,842	51,872
88	262,839	203,209	135,473	173,363	125,069	83,379	105,421	76,776	53,911
89	273,352	211,338	140,892	180,298	130,072	86,715	109,637	79,827	56,032
90	284,286	219,791	146,527	187,509	135,275	90,183	114,022	83,001	58,238
91	295,658	228,583	152,388	195,010	140,686	93,790	118,582	86,301	60,532
92	307,484	237,726	158,484	202,810	146,313	97,542	123,325	89,733	62,918
93	319,783	247,235	164,823	210,923	152,166	101,444	128,257	93,303	65,399
94	332,575	257,124	171,416	219,360	158,252	105,501	133,386	97,015	67,980
95	345,878	267,409	178,273	228,134	164,582	109,722	138,721	100,876	70,663
96	359,713	278,106	185,404	237,259	171,166	114,110	144,269	104,891	73,454
97	374,101	289,230	192,820	246,750	178,012	118,675	150,039	109,067	76,357
98	389,065	300,799	200,533	256,620	185,133	123,422	156,040	113,409	79,375
99	404,628	312,831	208,554	266,884	192,538	128,359	162,281	117,926	82,515

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.

ManuMaster Healthcare Series and ManuMaster Healthcare Benefit are insurance products provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability). This leaflet is only a reference. For the 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.

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