



Manulife Group Life and Medical Insurance Plans Offer You More Privileges, Greater Protection and Extended Coverage

Manulife strives to provide quality products and services to customers. With your needs in mind, we offer a variety of products including ManuPlan, EliteCare, ManuCare and FlexiCare. We are committed to continual enhancement to keep ourselves highly competitive in the market through enriching our offers by launching more service and product upgrades, providing better protection to our insured members:



1. Extended Hospital Coverage

Medical Insurance Conversion *(Applicable to ManuPlan only)*

If an employer's group medical insurance plan has 20 insured employees or above, the employer may opt for the Medical Insurance Conversion Privilege upon policy set up or renewal. With this Privilege, the eligible insured employees together with their eligible insured dependent(s) are entitled to an option for applying a designated individual hospital benefits plan with waiver of health declaration to keep the family continuously protected upon the employees' cessation of employment.

Flexible Medical Protection Arrangement

To provide more comprehensive and flexible group medical protection to our insured members, employers are offered with the option of paying premium loading in replacing exclusions on specific health conditions¹ of new joined members.

Hospital Cash *(Applicable to ManuPlan and FlexiCare only)*

Free hospital cash equivalent to 60% of hospital daily room and board benefit will be offered to group medical insurance plan with room and board benefit of HK\$350 or above (per day).

Day Confinement Benefit

Day Confinement Benefit up to HK\$4,000 per disability for less than six hours of hospitalization will be offered for insured members.

Overseas Hospitalization for Accidental Injury

Free upgrade by 50% increase in benefit for insured employees' overseas hospitalization for accidental injury occurred while travelling outside the country of residence except PRC, Macau and Hong Kong.

Maternity Benefits

The 9-month waiting period under the Maternity Benefits (if any) for rollover cases is waived for rollover employees and covered spouses, but this is not applicable for any employee or spouse without Maternity Benefits prior to the policy effective date and any employee or spouse enrolled after the policy effective date.



2. Extended Clinical Coverage

Waiver of Doctors' Referral for Specific Specialists

Waiver of registered doctors' referral for consulting the following common specialists under the arrangement of free choice of doctors (not applicable for panel doctors):

- Gynaecology, Paediatrics, Otorhinolaryngology, Ophthalmology, Orthopaedics & Traumatology and Dermatology



Flexible Arrangement of Physiotherapist or Chiropractor Treatment *(Not applicable to EliteCare)*

Physiotherapist or Chiropractor treatment is covered subject to the maximum limit of General Practitioner's Visits if such benefits are not included in the Benefit Schedule. If such benefits are included in the Benefit Schedule and members' maximum number of visits per policy year for Physiotherapist or Chiropractor treatment is exhausted, the expenses can be payable subject to the maximum limit of General Practitioner's Visit.

Coverage of Acupuncture Treatment

To enable insured members to enjoy better protection, acupuncture treatment is now covered under Chinese Medicine Practitioner's Visits.



3. Extended Life Insurance Coverage

Life Insurance Conversion *(Applicable to ManuPlan only)*

An employer may opt for the Life Insurance Conversion Privilege for the basic life insurance coverage of its group life insurance plan upon policy set up or renewal. With this Privilege, when insured employees cease employment, they can choose to convert their basic life insurance coverage from a group level to an individual level with waiver of health declaration.



4. Enhanced Services and Greater Protection

Health Screening Program Enhancement

Two new plans, "Executive" and "Supreme", are added to the Health Screening Program. The new plans provide more comprehensive medical check-up to enable members to better understand their physical conditions and hence take preventive treatments when needed.

Simplified Enrolment

To simplify the enrolment of new members, health declaration is not required for group medical insurance plans with 10 insured employees or above (based on policy inception date or last policy renewal date). This new arrangement will apply to new enrollment forms received on or after February 20, 2012.

After Office Hours Emergency Medical Helpline

An "After Office Hours Emergency Medical Helpline"² is now available for insured members of group medical insurance plans. The helpline is handled by registered nurses who provide professional medical enquiry services such as first aid for minor ailments or injuries, explanation of medications and any side effects, explanation of common health problems and similar kinds of medical related enquiries after office hours and during non-working days.

Comprehensive Emergency Assistance Benefits

Free comprehensive Emergency Assistance Benefits³ are extended from covering all members of group medical insurance plans to all members of group life insurance plans as well. The services include enquiry hotline, medical evacuation, compassionate visit and repatriation arrangement etc.

Wellness Program (February to December 2012)

Members of group life and medical insurance plans can enjoy discounted rate for the following healthcare programs⁴:

- (1) Adult weight management program for prevention of heart diseases
- (2) Children weight management program
- (3) Prevention of cardiovascular diseases screening package
- (4) Prevention of stroke screening package

Please refer to the relevant coupons for further details.

1. Manulife (International) Limited will take into consideration an individual member's conditions when determining whether the option of paying premium loading can be offered to employers. The decision of Manulife (International) Limited shall be final and conclusive.
2. The After Office Hours Emergency Medical Helpline is provided by The Specialist Consortium Limited.
3. The Emergency Assistance Benefits are provided by Inter Partner Assistance Hong Kong Limited (IPA).
4. The offers of the Wellness Program are provided by Pro-Cardio Heart Disease and Stroke Prevention Centre.

The flyer is for reference only. Please refer to the relevant Benefit Schedule, policy provisions and promotional materials for terms and conditions of the above mentioned benefits and our products and services. ManuPlan, EliteCare, ManuCare and FlexiCare are underwritten and issued by Manulife (International) Limited.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also request Manulife not to use your personal information for direct marketing purpose by writing to our Privacy Officer at 22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong or by calling our Customer Service Hotline on 2108 1188.