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Life & Health Solutions

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流感高峰期將至 Peak Season of Influenza Approaching

新年伊始，天氣忽冷忽熱，稍一不慎便容易生病。加上冬天是流行性感冒（流感）高峰期，大家應額外小心身體。要保持健康體魄於喜慶節日與親友共享歡樂時光，大家記緊小心預防流感。以下的流感資訊可能幫到您！

As the New Year began amid rapidly changing weather, a lack of precautions may easily lead to sickness. And with winter being the peak season of influenza (flu), extra caution on our health is necessary so as to stay fit for an enjoyable festive time with your families and friends. The following flu information might be of help!

季節性流感是傳染性高的呼吸道傳染病，病毒是透過吸入患者咳嗽或打噴嚏時的噴沫而傳染。季節性流感通常在冬天爆發，而夏季則是第二個流感高峰期。

Seasonal Influenza is a highly contagious infection of the respiratory tract. It is spread from person to person by sneezing and coughing. It occurs usually in the winter season, and there is a secondary peak in the summer months.

流感徵狀 Symptom

病毒的潛伏期約1至3天，發病時，患者可能出現疲倦、虛弱、疼痛等徵狀，要1至2週後才恢復。老年人、慢性病患者及幼童則容易出現併發症，常見的有支氣管炎、中耳炎、肺炎，情況嚴重的甚至有器官功能衰竭。

The latent or incubation period of flu is about 1 to 3 days. At onset, patients may suffer from symptoms like fatigue, weakness, aches, pains followed by recovery after 1 to 2 weeks. The elderly, chronically ill and infants are more prone to suffer from serious complications such as Bronchitis, Ear Infection, Pneumonia, and even organ failure in serious cases.

流感治療 Treatment

治療流感的方法有舒緩症狀、抗病毒、臥床休息、並喝大量清水。此外，避免到人多擠迫的地方，減低將流感傳染給他人。

Treatment of flu may include symptomatic relief, specific antiviral, bed rest and drinking plenty of water. In addition, avoid going to crowded places can limit spread of the virus to other people.

流感預防 Prevention

最有效的預防流感方法，莫過於注射流感疫苗。香港的流感高峰期，通常在1月至3月（較大規模）及7月至8月（較小規模），而流感疫苗須於注射後約2至3星期才發揮效用，因此最好在9月至11月前注射。鑑於流感病毒經常變種，因此，我們每年都要注射疫苗，確保健康。

The most effective way to prevent seasonal flu is to get vaccinated. There are two peak flu seasons in Hong Kong, usually from January to March (larger scale), and from July to August (smaller scale). As it takes two to three weeks for the flu vaccine to confer protection, vaccination is best taken from September to November to ensure its maximum effectiveness for the season. Flu viruses undergo frequent mutation; therefore it is essential to get vaccinated every year.

適合注射流感疫苗的人士 People who will benefit most from vaccination

- 6個月或以上的小童
- 成人及老年人
- 任何年齡的慢性病患者
- Children aged over 6 months
- Adult & elderly
- People of any age with chronic medical conditions

不適合注射流感疫苗的人士或需要諮詢醫生意見 People who should NOT be vaccinated or should seek doctor's advice before vaccination

- 曾對雞蛋、新霉素或感冒疫苗或其成份有過敏反應
- 現正患有感冒、有發燒的溫和或嚴重疾病
- 6個月以下的初生嬰兒
- 曾患血小板或血液凝固疾病，或現正服用薄血藥物如華法林
- 孕婦（請向您的婦產科醫生查詢）
- People with history of severe reaction to egg, neomycin or flu vaccine or any of its components
- People suffering from flu or moderate to severe illness with a fever
- Infants below 6 months of age
- Those with low blood platelets or bleeding disorder or taking blood-thinning drugs such as warfarin
- Pregnant woman (please consult your Obstetrics and Gynaecology doctor)



北半球流感疫苗成份

Constituents of flu strains for "Northern Hemisphere 2012-2013"

- 甲型H1N1加利福尼亞型
- 甲型H3N2維多利亞型
- 乙型威斯康辛型

- an A/California/7/2009 (H1N1) pdm09-like virus
- an A/Victoria/361/2011 (H3N2)-like virus
- a B/Wisconsin/1/2010-like virus

注射疫苗可能產生的反應

Side effects of vaccination

- 注射部位有輕微疼痛或少許紅腫但只會維持數天
- 輕微發燒和感到有點疲倦
- 嚴重的過敏反應是非常罕見的

- Pain and swelling of the injection site lasting for a few days
- Mild fever and tiredness
- Acute allergic reaction is rare

如在注射流感疫苗後有任何嚴重副作用或有任何疑問，請向醫生求診。

Should you have any questions or suffer from any serious side effects of vaccination, please consult your doctor.

以上資訊由韋予力醫生醫務所提供，並只供參考。在接受任何治療及/或接種疫苗前，請諮詢您的醫生。

The above information is contributed by Dr. Vio & Partners and is for reference only. Please consult your doctor before taking any treatment and/or vaccination.



全新「健康資訊」專欄 - 醫護專家與您分享健康貼士

New Column on Health Tips from Healthcare Experts

健康至為寶貴！為讓成員獲得更多適時實用的健康資訊，我們特別邀請不同的醫護專家提供多元化的健康貼士，讓大家防患於未然，時刻為自己的健康做好準備。大家要密切留意每期健康明策的分享！

When it comes to health, there is always a lot more to learn! To help our members stay informed with useful healthcare information, we have invited various healthcare experts to share on a diverse range of health tips. Stay tuned with more sharing in the coming issues of Life & Health Solutions!

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產品及服務 Products & Services

「2013保健計劃」優惠

2013 Wellness Program Privileges



宏利致力提倡健康優質生活！為助成員更了解自己的健康狀況，以防患於未然，我們誠意推出「2013保健計劃」。由即日起至2013年12月31日，宏利團體保險計劃成員可以優惠價享用下列健康服務：

Manulife is committed to promoting healthy and quality living! To help raise health awareness, we have launched the 2013 Wellness Program. From now till December 31, 2013, members of Manulife's group insurance plans may enjoy the following health services at privileged rates:

	原價 (港元) Original Price (HK\$)	優惠價 (港元) Discounted Price (HK\$)
肝炎預防計劃 Hepatitis Prevention Program • 肝炎血液檢查 Hepatitis blood screening • 疫苗注射 Vaccinations	260 - 350 620 - 1,500	220 - 240 495 - 1,195
婚前檢查 Pre-Marital Screening	1,380	930 (二人優惠價1,800 for 2 persons)
專業牙齒美白護理療程 Zoom Teeth Whitening Treatment	5,500	4,500
牙齒矯正 (箍牙) Orthodontic Treatment	35,000 起/up	30,000 起/up
隱適美矯齒療程 (採用隱形牙箍技術) Invisalign (use of invisible teeth straightening technology)	60,000	50,000

現在便於 www.manulife.com.hk 登入您的成員帳戶，並下載「2013保健計劃」優惠券以享用上述健康服務優惠。

To enjoy the above health service privileges, log in to your member account at www.manulife.com.hk now and download the 2013 Wellness Program discount coupons.

優惠受條款及細則約束，詳情請參閱優惠券。

Terms and conditions apply. Please refer to the discount coupons for details.





善用您的醫療福利

Tips on Effective Use of Your Medical Benefits

您是否了解並有效運用您的團體醫療保單之醫療福利？宏利不時檢討並提升其醫療保障服務，為成員提供更全面、更具彈性的保障選項，以下的部分升級門診福利保障或會對您有幫助：

物理治療／脊骨神經科治療（不適用於精英倍保醫療計劃）

物理治療[#]或脊骨神經科治療均可獲門診福利賠償！如您的保單內之福利賠償表：

- **已包括上述福利選項：**
即使您的有關治療次數已達保單福利賠償表內所列的上限，您的額外治療次數仍可按普通科門診福利及其上限獲得賠償；或
- **未有包含上述福利選項：**
您的相關治療會被視作普通科門診福利處理，並按其上限獲得賠償。

針灸治療

針灸已被納入中醫門診保障（自選項目），讓受保成員獲得更全面的保障。有關閣下的團體醫療保單保障範圍之詳情，請參閱有關的福利賠償表及保單條款。您亦可向您的宏利保險顧問查詢。

[#] 需經由註冊西醫書面轉介，而轉介信於發出日期起計六個月內有效。

Have you already been well aware of your medical benefits of your group medical insurance policy and making effective use of them? Manulife continuously reviews and enhances its medical protection offerings to provide its members with more comprehensive and flexible options. In the following are some of our extended clinical benefits that may add value to your healthcare regime:

Physiotherapist or Chiropractor Treatment (not applicable to EliteCare)

Physiotherapist[#] or Chiropractor Treatment is covered under Clinical Benefits!

If the benefit schedule of your policy:

- **Already includes the above benefit option:**
Even if the maximum number of visits is exhausted, the additional visits can still be covered as General Practitioner's visits subject to the maximum limit on the latter; or
- **Does not include the above benefit option:**
Physiotherapist or Chiropractor's visits will be covered as General Practitioner's visits subject to the maximum limit on the latter.

Acupuncture Treatment

Acupuncture Treatment is covered under Chinese Medicine Practitioner's visits (optional benefit), providing members with more comprehensive protection. For details about the coverage of your group medical insurance policy, please refer to the relevant Benefit Schedule and policy provisions. You may also contact your Manulife insurance advisor for assistance.

[#] Subject to a written referral from the registered doctor and the referral letter is valid for a period of six calendar months from the date of issuance.



國際救援24小時全球緊急支援服務熱線 - 終止由受話人付款之服務 IPA 24 Hours Worldwide Assistance Service Hotline - Cessation of Collect Calls Paid by Call Recipients



由於電訊盈科（唯一於香港提供此項服務之電訊供應商）將停止提供接線生代駁國際電話服務（即由受話人付款），故「緊急援助保障*」下之國際救援24小時全球緊急支援服務熱線（852）2854 2762亦將於2013年3月1日相繼終止由受話人付款之服務。有關服務終止將不會影響熱線於其他方面之運作。

當身處外地時，宏利團體醫療及/或人壽保險計劃之受保成員可透過服務熱線獲得一系列緊急支援服務，如：

- 醫療、旅遊及法律意見之查詢
- 醫療運送及遣送服務：如醫療運送客戶至合適的醫療中心、遣送返回原居地**及協助家屬探訪等
- 墊支醫療保證金

Following the termination of international operator-assisted call services (i.e. collect calls paid by call recipients) by PCCW (the sole telecommunication provider of such services in Hong Kong), the collect call service of the IPA 24 Hours Worldwide Assistance Service Hotline (852) 2854 2762 for Emergency Assistance Benefits* will be ceased with effect from March 1, 2013. Such cessation will not affect other features of the hotline.

As an insured member of Manulife's group medical and/or life insurance plans, you may obtain supports from the service hotline on a wide array of worldwide emergency assistance services when travelling abroad, such as:

- Enquiries for medical, travel and legal assistance
- Transportation and repatriation arrangements such as medical evacuation, repatriation to country of residence** and compassionate visit by a relative etc.
- Advance payment of medical deposits

* 詳情請參閱國際救援（亞洲）公司（IPA）之緊急援助保障條款。

** 原居地意指香港特別行政區。如保單於澳門特別行政區簽發，原居地則指澳門特別行政區。

* Please refer to the Emergency Assistance Benefits Provisions of Inter Partner Assistance Hong Kong Limited (IPA) for details.

** Country of residence shall mean the Hong Kong Special Administrative Region. For policies issued in the Macau Special Administrative Region, country of residence shall mean and be limited to the Macau Special Administrative Region.

本刊可於宏利網站www.manulife.com.hk下載，或致電客戶服務熱線2108 1188索取。

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。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途，如有此需要，請致函宏利的個人資料主任，地址為香港九龍觀塘偉業街223-231號宏利金融中心22樓，或致電客戶服務熱線2108 1188。

This newsletter is available for downloading on our website at www.manulife.com.hk, or can be obtained by calling our Customer Service Hotline on 2108 1188.

Address: Employee Benefits, 21/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong or by calling our Customer Service Hotline on 2108 1188.

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