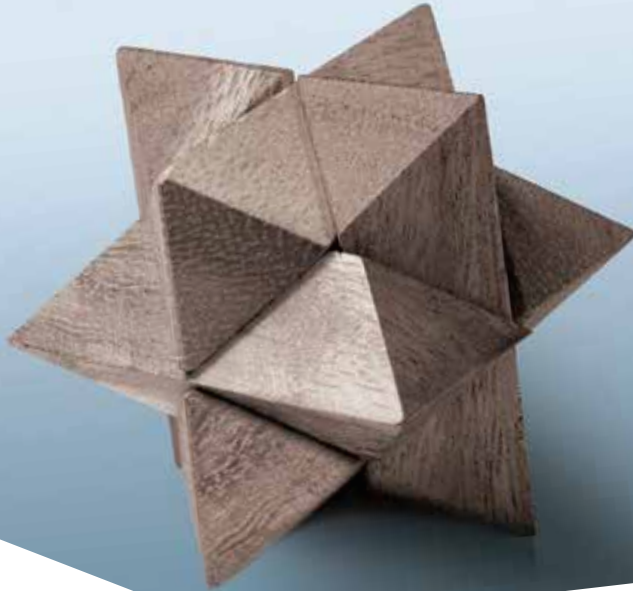




EliteCare

「精英倍保」醫療計劃



Employee Benefits Provider of Choice
僱員福利 盡在宏利



EliteCare

「精英倍保」醫療計劃

Provides Your Key Employees with More Comprehensive Care

為重要僱員提供更全面保障

How EliteCare benefits your business?

- A comprehensive, value-added healthcare and insurance plan rewards valuable employees and provides them with the incentive to maximize their contribution to your company.
- As a protective measure, **EliteCare** helps you avoid large expenses in the event that an executive employee becomes ill or incapacitated. This provides prestige value to your business benefits as well as reinforces confidence in your company's image.

「精英倍保」醫療計劃如何能協助您的業務發展？

- 為僱員提供全面的醫療及壽險保障，讓他們可安心地工作，為公司作出更大貢獻。
- 為避免公司因重要行政人員患病或殘疾而付上龐大開支，「**精英倍保**」醫療計劃可提供經濟上的支援，使公司能保持穩定發展及信譽。

1 Special Features

計劃特點



- Provides key employees with greater and more comprehensive coverage
- Medical benefits can be extended to spouse¹ and student dependent child²
- Free choice³ of doctors, dentists and hospitals
- Suitable for employers with a minimum of three employees
- 24-hour worldwide coverage
- Free Emergency Assistance Benefits
- Customer-oriented benefits design
- Simple application procedures and easy administration
- 為重要僱員提供更全面的保障
- 醫療計劃可包括僱員的配偶¹及在學子女²
- 可自由選擇³醫生、牙醫及醫院
- 適用於三位僱員或以上的公司
- 二十四小時全球保障
- 免費緊急援助保障
- 保障以客為本
- 申請手續簡便，行政程序簡易

2 Comprehensive Medical Protection Highlights

周全醫療福利提要



Hospital and Surgical Benefits

- Benefits items with full refund of expenses⁴
 - i. Hospital Services (including Advanced Diagnostic Imaging, Chemotherapy, Radiotherapy and Renal Dialysis)
 - ii. Hospital Physician's Services
 - iii. Private Nursing⁵
 - iv. Hospital Specialist's Services⁵

Other benefits include coverage for Hospital Room and Board, Surgeon's Fee⁶, Anaesthetist's Fee⁶, Operation Theatre Fee⁶, Intensive Care, Day Confinement Benefit⁷, Pre- and Post-Hospitalization Care⁸, Hospital Cash⁹ and Compassionate Benefit¹⁰.

Additional benefits of Companion Bed and Mental Illness or Nervous Disorder Confinement Benefit¹¹ are available under Plan 2.

- Optional Coverage
Clinical Benefits
 - i. General Practitioner's Visits with full refund of expenses⁴
 - ii. Specialist's Visits¹² with full refund of expenses⁴
 - iii. Chinese Medicine Practitioner's Visits including treatment by Chinese Herbalist, Bonesetter, Acupuncturist and Tui Na Therapist
 - iv. Physiotherapy¹² and Chiropractic Treatment
 - v. Mental Illness or Nervous Disorder Treatment (applicable for Plan 2)
 - vi. Diagnostic X-ray and Laboratory Fee¹³
 - vii. Prescription¹⁴
 - viii. Routine Checkup
- Panel doctor services¹⁵ using medical card for General Practitioner's Visits, Specialist's Visits and Chinese Medical Practitioner's Visits are available on request.
- Dental Benefits
- Maternity Benefits¹⁶
- Conversion Benefits - Medical Insurance Conversion Privilege¹⁷

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. The eligible insured employees together with their eligible insured dependents(s) (if any) will be entitled to an option for applying a designated individual hospital benefits plan upon the employees' cessation of employment – helping them obtain medical protection hassle free.

住院及手術保障

- 全數賠償保障項目⁴
 - i. 住院雜費 (包括先進診斷掃描、化療、放射治療及腎透析治療)
 - ii. 住院醫生費
 - iii. 私家看護費⁵
 - iv. 住院專科醫生費⁵

其他住院保障項目包括：住院及膳食費、外科手術費⁶、麻醉師費⁶、手術室費⁶、深切治療費、單日住院保障⁷、入院前及出院後之門診治療費⁸、住院現金⁹及附加壽險¹⁰。

住院加床費、精神病或神經錯亂住院保障¹¹之額外保障適用於計劃二。

- 自選保障項目
門診保障
 - i. 全數賠償⁴普通科醫生門診費
 - ii. 全數賠償⁴專科醫生門診費¹²
 - iii. 中醫門診費包括中醫診治、跌打、針灸及推拿
 - iv. 物理治療¹²及脊骨神經科治療費
 - v. 精神病或神經錯亂治療費 (適用於計劃二)
 - vi. X光及醫療化驗費¹³
 - vii. 醫生處方西藥¹⁴
 - viii. 定期身體檢查
- 網絡醫生服務¹⁵，即以醫療咭使用普通科醫生門診、專科醫生門診及中醫門診服務，將應要求提供。
- 牙科保障
- 分娩保障¹⁶
- 轉保保障 – 醫療保險轉保權益¹⁷

如僱主的團體醫療保險計劃的受保僱員人數為20人或以上，僱主可於保單成立或續保時選擇參與醫療保險轉保權益，讓合資格的受保僱員在終止受僱時，可與其合資格的受保家屬 (如有) 申請指定的個人住院保障計劃，繼續享有醫療保障。

3 Emergency Assistance Benefits

緊急援助保障



Insured employees and their insured dependent(s) (if any) are always well protected by the comprehensive Emergency Assistance Benefits provided by IPA when they travel outside their country of residence¹⁸. The scope of services includes:

- Hotline Service for obtaining medical, travel and legal assistance
 - Transportation and Repatriation Arrangements:
 - i. Medical evacuation
 - ii. Repatriation to country of residence¹⁸
 - iii. Compassionate visit by a relative
 - iv. Transportation of the insured member's unattended children back to their country of residence¹⁸
 - v. Local burial
 - Advanced payment of medical deposits
- 由IPA提供的「緊急援助保障」，讓受保僱員及受保家屬（如有）即使身處原居地¹⁸以外的地方亦能獲得妥善保障。服務範圍包括：
- 查詢熱線提供醫療、旅遊及法律諮詢
 - 接載及遣送安排：
 - i. 醫療運送
 - ii. 遣送成員返回原居地¹⁸
 - iii. 協助成員家屬探訪
 - iv. 將成員所攜同子女送返原居地¹⁸
 - v. 當地殮葬
 - 墊支醫療保證金



4 Value Added Services

增值服務



e-GLH Online Services – www.manulife.com.hk

■ For Employers

With our e-GLH online services, employers are able to manage their policies with ease and access/perform the following administrative functions by clicking a few buttons:

- Perform account overview and check any debit note and change summary
- Manage employee and dependent records for new member enrolment or record updates
- Access general information such as network doctor list and Surgical Schedule

■ For Insured Members

Our e-GLH member online services allow insured members to review their policy details, such as claims status, Benefits Schedule, Surgical Schedule and network doctor list at their convenience.

e-Alert for Members

Insured members who have registered their email address with us will receive email message from Manulife notifying the completion of their medical claims.

iDoctor – Manulife Network Doctor Locator App

iDoctor provides insured members with immediate and convenient locating service to facilitate easy searching and access to general information of the network doctors. Please download the free "Manulife iDoctor" App from Apple App Store or Google Play.

e-GLH 網上服務 – www.manulife.com.hk

■ 僱主

透過 e-GLH 網上服務，僱主可以更快捷地瀏覽保單資料及處理有關的行政事宜，包括：

- 查閱帳戶概覽、付款通知書及更改事項摘要資料
- 登記及更新僱員及其家屬資料
- 瀏覽一般資訊，如網絡醫生名單及外科手術表

■ 受保成員

受保成員可透過我們的 e-GLH 成員網上服務，更方便快捷地瀏覽保單資料，包括索償處理狀況、福利賠償表、外科手術表及網絡醫生名單等。

成員電子提示服務

受保成員只要向宏利登記其電郵地址，即可享有此項電子提示服務。每當醫療索償處理完成時，成員便會收到宏利的電子郵件通知。

iDoctor – 宏利網絡醫生搜尋應用程式

iDoctor 應用程式為受保成員提供即時、便利的網絡醫生資訊，搜尋網絡醫生一般資料可謂輕而易舉。成員可於 Apple App Store 或 Google Play 免費下載「Manulife iDoctor」應用程式。



iDoctor

Manulife Network Doctor Locator App
宏利網絡醫生搜尋應用程式

iPhone Version iPhone 版本

Android Version Android 版本



Hotline Service

Our professional and experienced customer service officers are dedicated to address queries relating to group insurance policy from employers and insured members. So any help you may need is just a phone call away.

Employer Hotline – 2108 1234

Member Hotline – 2108 1388

(Service hours: Mon-Fri 9:00 am to 6:00 pm, except Saturdays, Sundays and Public Holidays)

Customer Service Centre

Employers and insured members can visit our Customer Service Centres located at Causeway Bay and Kwun Tong for any assistance. Our professional and experienced customer service officers will be pleased to help.

Causeway Bay – 23/F, The Lee Gardens, 33 Hysan Avenue, Causeway Bay, Hong Kong

Kwun Tong – 21/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong

(Service hours: Mon-Fri 9:00 am to 6:00 pm, except Saturdays, Sundays and Public Holidays)

Regular Newsletters

We keep you and your insured members posted with our regular newsletters reporting the latest administrative, service and employee benefits updates.

Professional Services

Our servicing agents are always ready to provide professional advice and assistance to you and your insured members in matters relating to your group insurance policy.

熱線服務

我們的專業及經驗豐富的客戶服務主任樂意為僱主及受保成員解答團體保險保單事宜之查詢。

僱主熱線 – 2108 1234

成員熱線 – 2108 1388

(服務時間：星期一至五上午九時至下午六時，星期六、日及公眾假期除外)

客戶服務中心

如僱主及受保成員需要直接的協助，可親臨宏利設於銅鑼灣及觀塘的客戶服務中心，我們的專業及經驗豐富的客戶服務主任定當樂意效勞。

銅鑼灣 – 香港銅鑼灣希慎道33號利園23樓

觀塘 – 香港九龍觀塘偉業街223-231號宏利金融中心A座21樓

(服務時間：星期一至五上午九時至下午六時，星期六、日及公眾假期除外)

定期通訊

我們透過定期通訊，為僱主及受保成員提供有關行政程序、服務及僱員福利的最新資訊。

專業的保險代理人

我們的保險代理人定當樂意為您及您的受保成員就團體保險保單事宜提供專業的建議及協助。



5 Strengthen the Financial Protection to Your Employees

為您的僱員加強財務保障

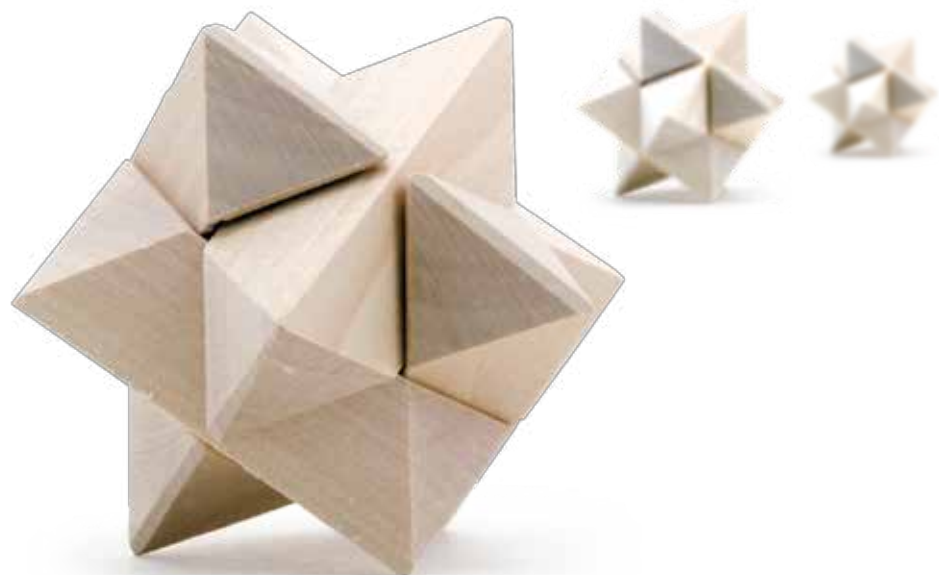


What's more? Employers can further strengthen the financial protection to key employees by additional Group Term Life Insurance:

- Designed to provide a lump sum cash benefit to the insured employee's beneficiary in the unfortunate event of death of the insured employee.
- Various types of supplementary benefits¹⁹ for accident or disability protection are available to enhance the protection package.
- Life Insurance Conversion Privilege²⁰ is available for eligible employees to enjoy continued life insurance protection that extends beyond the end of their employment in future.

僱主可透過額外團體定期人壽保險，為主要僱員進一步加強財務保障：

- 定期人壽保險旨在為受保僱員一旦不幸身故時，為其受益人提供一筆現金賠償。
- 為了令保障更妥善周全，您更可選擇一系列的意外或傷殘附加保障¹⁹，以應所需。
- 透過人壽轉保福利²⁰，您的合資格僱員於日後終止受僱時，仍可享有人壽保障。



6 Benefits Schedule

福利賠償表

This Benefits Schedule must be read in conjunction with the Surgical Schedule and Policy Provisions of EliteCare. 此福利賠償表必須連同「精英倍保」醫療計劃外科手術表及保單條款一併閱讀。

If any Optional Coverage is selected, the Plan must be the same as that of the Basic Coverage of Hospital & Surgical Benefits. 如選擇任何自選保障，計劃必須與住院及手術保障的基本保障所屬計劃相同。

Basic Coverage - Hospital & Surgical Benefits (100% Reimbursement, unless otherwise specified) 基本保障 - 住院及手術保障 (賠償率為100%，另有指明除外)	Maximum Benefits Limit (HK\$) 最高賠償額 (港元)	
	Plan 1 計劃一	Plan 2 計劃二
1. Hospital Room & Board 住院及膳食費		
Limit per day 每日限額	4,800	6,000
Days per disability 每傷病最高日數	Unlimited 不設上限	Unlimited 不設上限
2. Hospital Services 住院雜費 (including Advanced Diagnostic Imaging, Chemotherapy, Radiotherapy and Renal Dialysis 包括先進診斷掃描、化療、放射治療及腎透析治療)		
Limit per disability 每傷病限額	Full Refund 全數賠償	Full Refund 全數賠償
3. Hospital Physician's Services 住院醫生費		
Limit per day 每日限額	Full Refund 全數賠償	Full Refund 全數賠償
Days per disability 每傷病最高日數	Unlimited 不設上限	Unlimited 不設上限
4. Surgeon's Fee⁶ 外科手術費 ⁶ (Limit per disability 每傷病限額)		
Complex 複雜	320,000	600,000
Major 大型	160,000	300,000
Intermediate 中型	80,000	150,000
Minor 小型	40,000	75,000
5. Anaesthetist's Fee⁶ 麻醉師費 ⁶ (Limit per disability 每傷病限額)		
Complex 複雜	96,000	180,000
Major 大型	48,000	90,000
Intermediate 中型	24,000	45,000
Minor 小型	12,000	22,500
6. Operation Theatre Fee⁶ 手術室費 ⁶ (Limit per disability 每傷病限額)		
Complex 複雜	96,000	180,000
Major 大型	48,000	90,000
Intermediate 中型	24,000	45,000
Minor 小型	12,000	22,500

Benefits Schedule (HK\$) 福利賠償表 (港元)

Basic Coverage - Hospital & Surgical Benefits (100% Reimbursement, unless otherwise specified) 基本保障 - 住院及手術保障 (賠償率為100%，另有指明除外)	Maximum Benefits Limit (HK\$) 最高賠償額 (港元)	
	Plan 1 計劃一	Plan 2 計劃二
7. Companion Bed 住院加床費		
Limit per day 每日限額	Not applicable 不適用	Full Refund 全數賠償
Days per disability 每傷病最高日數 (Only applicable to insured member below age 18 只適用於未滿18歲之受保成員)		Unlimited 不設上限
8. Intensive Care 深切治療費		
Limit per disability 每傷病限額	55,000	100,000
Days per disability 每傷病最高日數	Unlimited 不設上限	Unlimited 不設上限
9. Private Nursing⁵ 私家看護費 ⁵		
Limit per disability 每傷病限額	Full Refund 全數賠償	Full Refund 全數賠償
Days per disability 每傷病最高日數	Unlimited 不設上限	Unlimited 不設上限
10. Hospital Specialist's Services⁵ 住院專科醫生費 ⁵		
Limit per day 每日限額	Full Refund 全數賠償	Full Refund 全數賠償
Days per disability 每傷病最高日數	Unlimited 不設上限	Unlimited 不設上限
11. Mental Illness or Nervous Disorder Confinement Benefit¹¹ 精神病或神經錯亂住院保障 ¹¹		
Limit per disability 每傷病限額	Not applicable 不適用	10,000
12. Day Confinement Benefit⁷ 單日住院保障 ⁷		
Limit per disability 每傷病限額	4,000	4,000
Reimbursement 賠償率	90%	90%
13. Pre- and Post-Hospitalization Care⁸ 入院前及出院後之門診治療費 ⁸		
Limit per disability 每傷病限額	10,000	12,000
14. Hospital Cash⁹ 住院現金 ⁹		
Limit per day 每日限額	1,000	2,000
Days per disability 每傷病最高日數	60 days/日	60 days/日
15. Compassionate Benefit¹⁰ 附加壽險 ¹⁰	10,000	10,000
16. Emergency Assistance Benefits²⁰ 緊急援助保障 ²⁰	Unlimited 不設上限	Unlimited 不設上限
Overall Maximum Limit Per Year 每年最高總賠償額	1,200,000	2,000,000

Benefits Schedule (HK\$) 福利賠償表 (港元)

Optional Coverage - Clinical Benefits (100% Reimbursement) 自選保障 - 門診保障 (賠償率為100%)	Maximum Benefits Limit (HK\$) 最高賠償額 (港元)	
	Plan 1 計劃一	Plan 2 計劃二
1. General Practitioner's Visits 普通科醫生門診費		
Limit per visit 每次限額	Full Refund 全數賠償	Full Refund 全數賠償
Maximum number of visits per year 每年最多次數	Unlimited 不設上限	Unlimited 不設上限
2. Specialist's Visits¹² 專科醫生門診費 ¹²		
Limit per visit 每次限額	Full Refund 全數賠償	Full Refund 全數賠償
Maximum number of visits per year 每年最多次數	Unlimited 不設上限	Unlimited 不設上限
3. Chinese Medicine Practitioner's Visits (including treatment by Chinese Herbalist, Bonesetter, Acupuncturist and Tui Na Therapist) 中醫門診費 (包括中醫診治、跌打、針灸及推拿)		
Limit per year 每年限額	2,200	5,000
Maximum number of visits per year 每年最多次數	Unlimited 不設上限	Unlimited 不設上限
4. Physiotherapy¹²/Chiropractic Treatment 物理治療 ¹² /脊骨神經科治療費		
Limit per year 每年限額	2,200	5,000
Maximum number of visits per year 每年最多次數	Unlimited 不設上限	Unlimited 不設上限
5. Mental Illness or Nervous Disorder Treatment 精神病或神經錯亂治療費		
Limit per year 每年限額	Not applicable 不適用	3,000
Maximum number of visits per year 每年最多次數		Unlimited 不設上限
6. Diagnostic X-ray & Laboratory Fee¹³ X光及醫療化驗費 ¹³		
Limit per year 每年限額	9,000	12,000
7. Prescription¹⁴ 醫生處方西藥 ¹⁴		
Limit per year 每年限額	9,000	12,000
8. Routine Checkup 定期身體檢查		
Limit per year 每年限額	1,300	4,000
Overall Maximum Limit Per Year 每年最高總賠償額	400,000	500,000

Maximum one visit per day for each clinical benefits item above, subject to the maximum limit of visits and/or benefit amount of each item.
以上每項門診保障項目只限每日使用一次，並以每項目之最多次數及/或最高賠償額為限。

Benefits Schedule (HK\$) 福利賠償表 (港元)

Optional Coverage - Dental Benefits (100% Reimbursement) 自選保障 - 牙科保障 (賠償率為100%)	Maximum Benefits Limit (HK\$) 最高賠償額 (港元)	
	Plan 1 計劃一	Plan 2 計劃二
1. Teeth Cleaning & Oral Examination 洗牙及口腔檢查		
Limit per visit 每次限額	500	600
Maximum number of visits per year 每年最多次數	2 visits/次	2 visits/次
2. X-ray Required Prior to Performance of Dental Services 牙科服務前之X光費		
Limit per film 每張照片限額	160	200
Limit per year 每年限額	2,300	2,500
3. Extractions 拔牙		
Limit per tooth 每顆牙齒限額	1,200	2,000
4. Fillings 補牙		
Limit per year 每年限額	1,200	2,000

Optional Coverage - Maternity Benefits ¹⁶ (100% Reimbursement) 自選保障 - 分娩保障 ¹⁶ (賠償率為100%)	Maximum Benefits Limit (HK\$) 最高賠償額 (港元)	
	Plan 1 計劃一	Plan 2 計劃二
1. Normal Delivery 自然分娩	30,000	40,000
2. Caesarean Section 剖腹分娩	45,000	60,000
3. Miscarriage 流產	15,000	20,000

Major Exclusions for Group Medical Insurance

Unless otherwise specified in your Policy Provisions or Benefits Schedule, medical expenses resulted from routine checkup; suicide or self-inflicted injuries; injury and sickness arising from war, riots, insurrection or civil commotion; pregnancy and childbirth; dental care; vaccination or immunization injections; congenital anomalies; infertility or sterilization; drug addiction or alcoholism; cosmetic surgery; vision and hearing aids; mental disorder (applicable to Plan 1 only); AIDS or AIDS related illness; commission of a criminal offence and all pre-existing conditions are not covered. For details of exclusions and terms and conditions, please refer to the Policy Provisions and Benefits Schedule.

團體醫療保險之主要不受保項目

除非於保單條款或福利賠償表另有註明外，若因定期檢查，自殺或自我毀傷，戰爭、暴動、革命或騷亂等導致的受傷和疾病，懷孕或分娩，牙科護理，接種或防疫注射，先天性疾病，不孕症或絕育，濫用藥物或酗酒，整容手術，視力糾正及助聽器，精神病(只適用於計劃一)，愛滋病感染或愛滋病而產生之疾病，觸犯刑事罪行，及投保前已存在之病症等，所導致之醫療費用，將不受保障。有關不受保項目之細則及條款及條件，請參閱保單條款及福利賠償表。

7 Rate Table

保費表

Rate Table – Annual Premium (HK\$) per Insured Person
保費表 – 每位受保人之年繳保費 (港元)

Attained Age 已達年齡	Basic Coverage 基本保障		Optional Coverage 自選保障					
	Hospital & Surgical 住院及手術保障		Clinical 門診保障		Dental 牙科保障		Maternity 分娩保障	
	Plan 1 計劃一	Plan 2 計劃二	Plan 1 計劃一	Plan 2 計劃二	Plan 1 計劃一	Plan 2 計劃二	Plan 1 計劃一	Plan 2 計劃二
0 - 19	7,610	8,818	4,110	5,593	1,390	1,773	4,630	5,142
20 - 24	10,563	11,969	5,189	6,705	1,390	1,773	4,630	5,142
25 - 29	11,067	12,520	5,257	6,769	1,390	1,773	4,630	5,142
30 - 34	11,885	13,430	5,185	6,718	1,390	1,773	4,630	5,142
35 - 39	12,738	14,411	5,120	6,663	1,390	1,773	4,630	5,142
40 - 44	13,649	15,545	5,086	6,669	1,390	1,773	4,630	5,142
45 - 49	14,467	16,679	7,718	9,416	1,390	1,773	4,630	5,142
50 - 54	17,204	20,064	8,103	9,875	1,390	1,773	4,630	5,142
55 - 59	20,877	24,603	8,518	10,380	1,390	1,773	4,630	5,142
60 - 64	24,589	29,335	10,069	12,040	1,390	1,773	4,630	5,142

The Benefits Schedule and premium rates may be subject to change on each policy anniversary with reference to factors such as but not limited to the employee statistics and claim history of each policy and the medical trend and inflation. Non-payment of premium will result in termination of the policy. EliteCare is a yearly renewable policy and there is no guarantee of renewal.

福利賠償表及保費或會於參考各項因素包括但不限於每保單的僱員資料及過往索償、醫療趨勢及通脹後，於每保單周年作出更改。欠繳保費會導致保單終止。「精英倍保」醫療計劃屬每年續保的保單，惟並不保證可續保。

Please note:

Premium Calculation for Non-Annual Premium Mode

If you select to pay the premium at a non-annual Payment Mode, the actual premium for each Payment Mode should be calculated according to the formula as shown in the table below:

請注意：

每期應繳保費之計算(非年繳)

如閣下選擇以非年繳方式支付保費，請按下表之公式計算每期實際應繳之保費：

Payment Mode 保費繳付期選擇	Premium Per Payment Mode 每期應繳保費
Once Every 2-year 兩年繳	Annual Premium x 2 年繳保費 x 2
Semi-Annual 半年繳	Annual Premium x 0.52 年繳保費 x 0.52
Quarterly 季繳	Annual Premium x 0.265 年繳保費 x 0.265
Monthly 月繳	Annual Premium x 0.09 年繳保費 x 0.09

Remarks:

- ¹ The issue age for both Employee and Spouse is from 16 to 64 years old. The word "age" means the attained age at the policy anniversary.
- ² The issue age for Dependent child is from 15 days to 18 years old, or to 24 years old if the child is in full-time attendance at a school or university. The Dependent child must be dependent on the insured employee for support and maintenance, unmarried and his/her name must have been reported to the Policyholder in writing before claims are incurred. The word "age" means the attained age at the policy anniversary.
- ³ The information is for reference only. All coverage and benefit limits are subject to the detailed terms and conditions of the relevant insurance policy.
- ⁴ Subject to the overall maximum limit per year in the Benefits Schedule.
- ⁵ Subject to the written referral from the attending registered physician.
- ⁶ Please refer to the Benefits Schedule and Surgical Schedule of the relevant insurance policy for benefit limits and classification of operations respectively.
- ⁷ Applicable to an insured member confined in a hospital as a bed patient for less than six (6) hours as a result of sickness or injury; all the other Hospital & Surgical Benefits in the Plan will not be payable.
- ⁸ Subject to the hospital confinement being covered under the Hospital Room and Board, pre-hospitalization benefits include one out-patient doctor's visit prior to hospital confinement and post-hospitalization benefits include out-patient doctor's visits within 90 days after discharge from hospitalization, provided that the out-patient visit(s) is/are for treatment of the same disability that results in hospital confinement. The aggregate amount of reimbursement for the "Pre- and Post-Hospitalization Care" is subject to the maximum limit per disability.
- ⁹ Subject to confinement in ward of a government hospital in Hong Kong; all the other Hospital & Surgical Benefits in the Plan will not be payable.
- ¹⁰ For employees only.
- ¹¹ Applicable to an insured member confined in a hospital for treatment of mental illness or nervous disorder; all the other Hospital & Surgical Benefits in the Plan will not be payable.
- ¹² Subject to the written referral from the attending registered physician (except Gynaecology, Paediatrics, Otorhinolaryngology, Ophthalmology, Orthopaedics & Traumatology and Dermatology under the arrangement of free choice of doctors). The validity of referral letter for a specialist visit is extended to a maximum of six (6) months from the date of issuance.
- ¹³ Subject to the written referral from a registered Doctor or registered Chinese Medicine Practitioner.
- ¹⁴ Subject to the written referral from a registered Doctor on prescription of medically necessary western medication.
- ¹⁵ All coverage and indemnity limits are subject to the detailed terms and conditions of the Policy Provisions.
- ¹⁶ Unless otherwise stated, the Maternity Benefits cover female employees and insured members' wives. The Maternity Benefits are subject to the terms and conditions under the relevant insurance policy and no benefit is payable during a continuous period of nine (9) months (the "waiting period") from the coverage effective date of the Maternity Benefits of an insured member or insured member's wife. The waiting period may be waived for the female employees and insured members' wives who are covered under maternity benefits of their employer's former group medical insurance policy immediately before joining the Plan on the policy effective date.
- ¹⁷ Please refer to the promotional leaflet and policy provisions of the "Medical Insurance Conversion Privilege" for details.
- ¹⁸ Country of residence shall mean the Hong Kong Special Administrative Region unless otherwise specified. The information is for reference only. For details of the Emergency Assistance Benefits, please refer to the Emergency Assistance Benefits Provisions of IPA.
- ¹⁹ Employers can choose (i) Long Term Disability Benefit (LTD) and/or (ii) Accidental Death and Disablement Benefits (AD&D) and/or (iii) Total and Permanent Disability Benefits (TPD) or Total Disability Installments Benefits (TDI) as rider(s) of the Term Life Insurance. For details of the terms and conditions and exclusions, please refer to the Benefits Schedule and Policy Provisions.
- ²⁰ Please refer to the respective Benefits Schedule and policy provisions of the individual life insurance policy.

備註：

- ¹ 僱員及配偶的投保年齡由16至64歲。「年齡」指於保單周年日之已達年齡。
- ² 受保子女之投保年齡由15日起至18歲，如該子女仍於全日制學校或大學就讀，則可延至24歲。子女指需依靠受保僱員供養之未婚子女，且該未婚子女之姓名必須於索償發生前以書面向保單持有人呈報。「年齡」指於保單周年日之已達年齡。
- ³ 資料僅供參考，所有保障福利及賠償限額取決於有關保單的條款及條件。
- ⁴ 須受福利賠償表之每年最高總賠償額限制。
- ⁵ 須經由主診註冊西醫書面轉介。
- ⁶ 有關手術賠償限額及分類，請參閱有關保單的福利賠償表及外科手術表。
- ⁷ 此保障適用於所有因傷病入院並佔用病床少於六小時之受保成員，而此計劃內的所有其他住院及手術保障將不作賠償。
- ⁸ 如受保成員入院期間的住院及膳食費用在賠償範圍內，則其入院前的一次門診服務可被納入入院前的門診治療賠償，而該受保成員於出院後90天內接受的門診服務，則可被納入出院後的門診治療賠償，有關的門診服務必須為治療導致住院的同一項傷病。「入院前及出院後之門診治療費」之保障總額以每項傷病的最高賠償限額為上限。
- ⁹ 只適用於入住香港政府醫院大房，而此計劃內的所有其他住院及手術保障將不作賠償。
- ¹⁰ 只限僱員。
- ¹¹ 此保障適用於入院治療精神病或神經錯亂之受保成員，而此計劃內的所有其他住院及手術保障將不作賠償。
- ¹² 須經由主診註冊西醫以書面轉介（於自選醫生服務情況下，婦科、兒科、耳鼻喉科、眼科、骨科及皮膚科可豁免醫生轉介信）。專科醫生門診轉介信由發信期起計六個月內有效。
- ¹³ 須經由註冊西醫或註冊中醫以書面轉介。
- ¹⁴ 須經由註冊西醫以書面轉介並處方之醫療必須西藥。
- ¹⁵ 所有保障福利及賠償限額取決於保單的條款及條件。
- ¹⁶ 除非另有說明，分娩保障適用於女性僱員及受保成員的妻子。分娩保障受有關保單的條款及條件規限，而受保成員或受保成員的妻子在分娩保障生效日起的連續九(9)個月內（「等候期」）不獲分娩保障。女性僱員及受保成員的妻子如在緊接本計劃的保單生效日前，已享其僱主先前所提供的團體醫療保險的分娩保障，或可獲豁免該等候期。
- ¹⁷ 詳情請參閱「醫療保險轉保權益」宣傳單張及保單條款。
- ¹⁸ 除非另有說明，「原居地」指香港特別行政區。資料僅供參考，有關緊急援助保障之詳情，請參閱IPA的緊急援助保障條款。
- ¹⁹ 僱主可選擇(i)「長期傷殘保障」及/或(ii)「意外身故及傷殘保障」及/或(iii)「完全及永久傷殘保障」或「完全傷殘分期賠償保障」，作為定期人壽保險的附加保障項目。有關條款及條件及不受保項目之詳情，請參閱有關之福利賠償表及保單條款。
- ²⁰ 詳情請參閱有關之個人人壽保險保單的福利賠償表及保單條款。

Cherish Your Employees – Make Manulife Your Employee Benefits Provider of Choice Now!

As your employee benefits provider of choice, Manulife offers a range of comprehensive employee benefits to your employees and their dependents, enabling them to enjoy peace of mind with sound financial planning, life and medical protection at every stage of their careers and into retirement.

Call your Manulife servicing agent or our Employer Hotline at 2108 1234 to find out everything you need to know about our employee benefits services in Hong Kong.

與僱員共建業務 僱員福利 盡在宏利

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如欲查詢宏利在香港提供的僱員福利服務詳情，請聯絡貴公司的宏利服務代理人或致電我們的僱主熱線 2108 1234。

About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife group of companies.

Manulife Financial Corporation is a leading international financial services group that helps people achieve their dreams and aspirations by putting customers' needs first and providing the right advice and solutions. We operate as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2016, we had approximately 35,000 employees, 70,000 agents, and thousands of distribution partners, serving more than 22 million customers. As of March 31, 2017, we had \$1 trillion (HK\$5,860 billion) in assets under management and administration, and in the previous 12 months we made almost \$26.3 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

The Employee Benefits Operations

Through its Employee Benefits Operations, Manulife helps corporations/employers encourage the financial and physical health of their employees. Our excellent and highly innovative services in protection have been widely recognized by customers. Our group insurance services obtained the ISO 9001 accreditation in 2005 – a strong testament to our achievements in delivering quality customer services. In 2011, Manulife Hong Kong won the Silver Award in the HKMA Quality Award in recognition of our outstanding achievements and lasting commitment to the process of quality management.

For correspondence on group life and medical, please send to: P.O. Box No. 70302, Kowloon Central Post Office Fax: (852) 2234 5371

This product brochure is for reference only. Please refer to the relevant Benefits Schedule, Surgical Schedule and Policy Provisions for details of the terms and conditions and exclusions. EliteCare is underwritten and issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

郵遞團體人壽及醫療保險計劃文件，請寄：九龍中央郵箱 70302 號 傳真：(852) 2234 5371

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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 A 座 22 樓，或致電客戶服務熱線 2108 1188。

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宏利人壽保險(國際)有限公司概覽

宏利人壽保險(國際)有限公司乃宏利集團屬下的成員公司。

宏利金融有限公司作為全球主要的金融服務集團，事事以客戶的需要為先，並提供切合其需要的建議和方案，以助他們實現夢想和抱負。本公司在美國以「恒康」的名稱營運，而在其他地區則以「宏利」的名稱經營。本公司為個人客戶、團體客戶及機構客戶提供理財建議、保險及財富與資產管理方案。截至2016年底，本公司旗下約有35,000位員工和70,000位代理人，以及數以萬計的經銷合作夥伴，共同為逾2,200萬位客戶提供服務。截至2017年3月31日，宏利所管理和提供行政管理的資產總值為一萬億加元(約58,600億港元)，而在過去十二個月支付予客戶的款項接近263億加元。本公司的主要業務遍及亞洲、加拿大和美國，服務客戶逾百載。本公司的環球總部位於加拿大多倫多，並在多倫多、紐約及菲律賓證券交易所股份代號MFC上市，在香港交易所則以股份代號945上市。

僱員福利業務部

宏利之僱員福利業務部，旨在協助公司企業及僱主照顧其僱員的理財及健康需要。宏利向以卓越及創新的健康保障服務贏得客戶的高度讚賞，其團體保險服務於2005年成功取得ISO 9001認證，引證宏利於提供優質客戶服務方面取得的成就。宏利香港亦於2011年榮獲香港管理專業協會頒發優質管理獎銀獎，進一步肯定宏利優越的管理質素及持續履行優質管理的承諾。

