



## CI Definition Refresh Program

**Promotion Period: From January 1, 2021 to June 30, 2021**

Over the years, medical advances have brought us not only better ways to treat critical illnesses ("CI"), but newer ways to define them.

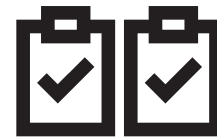
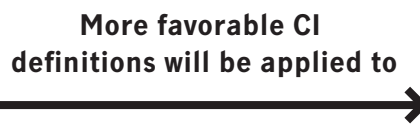
To bring our loyal customers better, more up-to-date protection, we're offering the new **CI Definition Refresh Program**, available to existing Manulife CI protection customers who take up a **ManuBright Care 2** or **ManuBright Care 2 Plus** from January 1, 2021 to June 30, 2021 covering the same life insured.

### How it works?

Under the CI Definition Refresh Program, if the definition of the same specified critical illness\* under **ManuBright Care 2** or **ManuBright Care 2 Plus** ('New CI Plan') is more favorable than that of a designated critical illness plan ('Designated CI Plan') listed below, we will pay the claim# of the Designated CI Plan using the CI definition under the New CI Plan, making claims easier and better.



**New CI Plan**



**Designated CI Plan(s)**

### Designated CI Plans

- Cancer Guard Protection Benefit / Cancer Smart Protection Benefit
- Cash Assistance Benefit
- Child Care Benefit
- Critical Illness Living Benefit
- Early Stage Critical Illness Benefit
- Major Disease Benefit
- ManuBright Care
- ManuCritical Care
- ManuEssential Care
- ManuLove Care
- ManuMulti Care
- ManuPrime Care
- ManuTotal Care
- ManuVital Care
- MY Premier Lady's Benefit
- Premier Lady Bonus Plan
- Premier Lady Protection Plan
- Premier Life Critical Illness Benefit
- Premier Life Critical Illness Protector
- PremierPlus Critical Illness Benefit
- PremierPlus Critical Illness Protector
- Vita

\* Specified critical illness refers to any Major Critical Illness or 'angioplasty and other invasive treatments for coronary artery disease' as defined in the relevant policy provisions.

# For details, please refer to terms and conditions 2 and 3 below.



## Case

Tom is diagnosed with 60% stenosis in 1 of his major coronary arteries and is required to undergo balloon angioplasty to correct the narrowing.

| Definition   | ManuTotal Care<br>(a Designated CI Plan)   | ManuBright Care 2<br>(a New CI Plan)  |
|--|--|---|
| <b>Angioplasty and Other Invasive Treatments for Coronary Artery Disease</b> | The actual undergoing of balloon angioplasty, atherectomy or laser treatment to correct a narrowing (minimum of <b>60% stenosis</b> ) of <b>2 or more</b> major coronary arteries... | The actual undergoing of <b>angioplasty with stenting</b> , balloon angioplasty, atherectomy or laser treatment to correct a narrowing (minimum of <b>50% stenosis</b> ) of <b>1 or more</b> major coronary arteries... |



**If Tom is currently holding...**

**ManuTotal Care only**



**He will not be paid any benefit for this.**

Only correction of **2 or more** major coronary arteries with a minimum of **60% stenosis** is covered under the definition of ManuTotal Care.

**ManuTotal Care and ManuBright Care 2<sup>^</sup>**



**He will be paid the benefits of both his ManuTotal Care and ManuBright Care 2**

Under the definition in ManuBright Care 2, correction of **1 or more** major coronary arteries with a minimum of **50% stenosis** is covered. As this definition is more favorable than that of ManuTotal Care, related claims under ManuTotal Care will follow the definition of ManuBright Care 2, giving Tom easier and better claims.

<sup>^</sup> The above example is based on the assumption that all criteria under the 'Terms and conditions' section below are fulfilled.

**Terms and conditions:**

1. The CI Definition Refresh Program ('Program') is only applicable to new ManuBright Care 2 or ManuBright Care 2 Plus policy application that has been successfully submitted via Manulife insurance advisors, licensed technical representatives at designated brokers (in Hong Kong) or licensed Insurance Brokers (in Macau) from January 1, 2021 to June 30, 2021 (both dates inclusive), and approved by Manulife on or before September 30, 2021 ('Eligible Policy').
2. This Program is applicable to the same life insured covered by both i) New CI Plan and ii) Designated CI Plan(s) issued on or before the issue date of New CI Plan, subject to the terms and conditions of New CI Plan, including but not limited to case-based exclusion(s), exclusion(s) and elimination period. Except for the application of New CI Plan's definition, benefits payable under the Designated CI Plan shall be subject to the terms and conditions of the Designated CI Plan.
3. In the event where the CI definition of Designated CI Plan is more favorable than that of a New CI Plan, the claim under the Designated CI Plan will be assessed and paid in accordance with the specified critical illness's definition of the Designated CI Plan. Under no circumstance should a specified critical illness's definition of Designated CI Plan be applied to New CI Plan.
4. This Program is only applicable to i) the first claim on Major Critical Illness and/or ii) the claim on angioplasty and other invasive treatments for coronary artery disease (if applicable) under each Designated CI Plan. For the avoidance of doubt, the claims on early stage critical illnesses (except for angioplasty and other invasive treatments for coronary artery disease) and juvenile diseases, and any subsequent claims on Major Critical Illness, including but not limited to continuous care benefit under each Designated CI Plan, are excluded from this Program.
5. 'Major Critical Illness' refers to major critical illness, major disease, critical illness, cancer, or selected female illness/treatment as defined in the relevant policy provisions.
6. This Program will cease immediately upon the termination of New CI Plan.
7. Manulife reserves the right to change, terminate or cancel the Program at any time without prior notice. In case of dispute, Manulife's decision shall be final and conclusive.

In this leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (Incorporated in Bermuda with limited liability).

ManuBright Care 2 and ManuBright Care 2 Plus are critical illness insurance products provided and underwritten by Manulife. You should not purchase any of these products solely on the basis of this Program or this leaflet. Please ask your Manulife insurance advisor or licensed technical representative for the product leaflets which will give you more details about these products including the 'Important Information' showing the product risks.

For more information, please contact your Manulife insurance advisor, licensed technical representatives at designated brokers (in Hong Kong) or licensed Insurance Brokers (in Macau) or call our customer service hotline on (852) 2510 3383 (if you are in Hong Kong) or (853) 8398 0383 (if you are in Macau).

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