



CI Definition Refresh Program

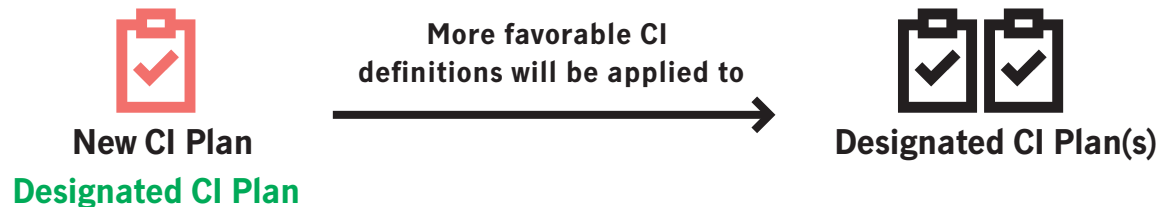
Promotion period: From July 24, 2023 to December 31, 2023

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, ManuBright Care 2 Plus, Manulife Bright Care PRO or ManuPrimo Care** (excluding ManuPrimo Care (BestStart)) from July 24, 2023 to December 31, 2023 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, ManuBright Care 2 Plus, Manulife Bright Care PRO or ManuPrimo Care** ('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.



Designated CI Plan

- | | |
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| <ul style="list-style-type: none"> • Cancer Guard Protection Benefit / Cancer Smart Protection Benefit • CareGuard Critical Illness Benefit • Cash Assistance Benefit • Child Care Benefit • Critical Illness Living Benefit • Early Stage Critical Illness Benefit • Major Disease Benefit • ManuBright Care • ManuBright Care 2^{@+} • ManuBright Care 2 Plus^{@+} • ManuCritical Care • ManuEssential Care • ManuLove Care | <ul style="list-style-type: none"> • ManuMulti Care • ManuPrime Care • ManuPrimo Care^{+Δ} • ManuPrimo Care (BestStart)^Δ • 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 |
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* 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.

@ More favorable CI definitions under ManuPrimo Care will be applied, if ManuBright Care 2 or ManuBright Care 2 Plus is considered a Designated CI Plan, whilst ManuPrimo Care is the New CI Plan.

+ More favorable CI definitions under Manulife Bright Care PRO will be applied, if ManuBright Care 2, ManuBright Care 2 Plus or ManuPrimo Care is considered a Designated CI Plan, whilst Manulife Bright Care PRO is the New CI Plan.

Δ ManuPrimo Care and ManuPrimo Care (BestStart) will not be considered a Designated CI Plan, whilst ManuBright Care 2 or ManuBright Care 2 Plus is the New CI Plan.



Case

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

Definition	ManuTotal Care (a Designated CI Plan)	Manulife Bright Care PRO (a New CI Plan)
Angioplasty and Other Invasive Treatments for Coronary Artery Disease	The actual undergoing of balloon angioplasty, atherectomy or laser treatment to correct a narrowing (minimum of 60% stenosis) of 2 or more major coronary arteries...	The actual undergoing of angioplasty with stenting , balloon angioplasty, atherectomy or laser treatment to correct a narrowing (minimum of 50% stenosis) of 1 or more 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 Manulife Bright Care PRO[^]



He will be paid the benefits of both his ManuTotal Care and Manulife Bright Care PRO.

Under the definition in Manulife Bright Care PRO, 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 Manulife Bright Care PRO, giving Tom easier and better claims.

[^] 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, ManuBright Care 2 Plus, Manulife Bright Care PRO or ManuPrimo Care 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 July 24, 2023 to December 31, 2023 (both dates inclusive), and approved by Manulife on or before March 31, 2024 ('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. If the ManuBright Care 2 or ManuBright Care 2 Plus policy is issued on or before the ManuPrimo Care policy, the ManuBright Care 2 or ManuBright Care 2 Plus policy would be considered a Designated CI Plan. If the ManuBright Care 2, ManuBright Care 2 Plus or ManuPrimo Care policy is issued on or before the Manulife Bright Care PRO policy, the ManuBright Care 2, ManuBright Care 2 Plus or ManuPrimo Care policy would be considered a Designated CI Plan. ManuPrimo Care and ManuPrimo Care (BestStart) will not be considered a Designated CI Plan, whilst ManuBright Care 2 or ManuBright Care 2 Plus is the New 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, the claims on compassionate benefit (only applicable to ManuPrimo Care (BestStart)), 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), a subsidiary of Manulife Financial Corporation.

ManuBright Care 2, ManuBright Care 2 Plus, Manulife Bright Care PRO and ManuPrimo Care are critical illness insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflets.** 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 at designated brokers (in Hong Kong) or licensed Insurance Brokers (in Macau) 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).

To view our privacy policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can find our address on our website. We will not charge you a fee for this.

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