

# Hospital Income Benefit

住院現金保障



At Manulife, we offer the **Hospital Income Benefit** to help the life insured with the other financial difficulties they may face during confinement in hospital.

Hospital Income Benefit is a supplementary benefit which you can add to basic life insurance policy or hospital plan. It provides daily cash benefit while the life insured stays in hospital.



#### **Flexible daily income**

You may choose the amount of daily cash benefit according to individual needs, ranging from HK\$200 to HK\$2,000, which we will pay for up to 1,000 days.

#### **Free life coverage**

We will pay as much as 10 times the daily cash benefit as compassionate benefit if the life insured passes away. We will double this benefit in case of accidental death.

#### **Immediate and direct cash**

If the life insured is confined in hospital, we will provide direct cash on a daily basis for you to pay for medical expenses or household bills, such as rent or utility bills. This daily cash benefit will not be affected by benefits from any other insurance plans the life insured may have.

#### **No-claim bonus**

If no claim is made in the previous year, both the daily cash benefit and the intensive care benefit will automatically be increased by 10% of the initial amount of daily cash benefit, up to a maximum of 50% of the initial daily cash benefit.

**Hospital Income Benefit is a hospital income product and is a supplementary benefit provided and underwritten by Manulife. This product leaflet provides only general information on this product. It does not form part of the policy and does not contain full terms of the policy. Before making a purchase, you should read the policy documents for the exact terms and conditions that apply to this product. You can ask us for a copy.**

### Double benefit for intensive care

We will double the daily cash benefit and pay it for up to 90 days if the life insured has to stay in an intensive care unit.

### 24-hour worldwide cover

Whether the life insured is travelling on business or for pleasure, they are covered at any time and anywhere in the world.

## Plan at a glance

<b>Product objective &amp; nature</b>	A hospital income product providing daily cash benefit during hospital confinement
<b>Product type</b>	Supplementary benefit
<b>Benefit term</b>	The coverage period is 1 year. It may be renewable annually up to the earlier of: i. age 65 of the life insured; or ii. termination of the basic plan Please also see the 'Renewal' under 'Important Information' section below
<b>Premium payment period</b>	Premiums are payable for each policy year and are not guaranteed
<b>Issue age</b>	Age 0 - 60
<b>Policy currency</b>	Follow basic plan — Hong Kong Dollar (HK\$) / United States Dollar (US\$) / Canadian Dollar (C\$)
<b>Premium payment mode</b>	Annually / Semi-annually / Quarterly / Monthly (monthly mode is not available for C\$ policy)
<b>Premium schedule</b>	Please contact our insurance advisor for a copy of prevailing premium schedule.

## Benefit schedule

### Benefit schedule per disability

Cover	Amount of Benefit	Lasts for
Daily cash benefit	HK\$200 to HK\$2,000	1,000 days
Intensive care benefit	2 times the daily cash benefit	90 days
Death benefit	10 times the daily cash benefit	—
Accidental death benefit	20 times the daily cash benefit	—
No-claim bonus	up to 50% of the initial daily cash benefit	—

## Learn more:

[www.manulife.com.hk](http://www.manulife.com.hk)

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## Important Information

### 1. Nature of the product

The product is a hospital income product and is a supplementary benefit without a savings element. There is no cash value for the product. The product is aimed at customers who want to receive cash benefit during their stay in hospital and can pay the premium as long as they want income protection. As a result, you are advised to save enough money to cover the premiums in the future. The premium pays for the insurance and related costs.

### 2. Premium adjustment

The premiums will vary depending on the age of the life insured and are not guaranteed. We will regularly review our products, including the premium rates, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider our claims experience and other factors. We can change the premium rates at the time of renewal on each policy anniversary and a written notice on the relevant change would be given in advance. You can continue to enjoy the coverage by paying the premium due within 31 days from premium due date.

### 3. Premium term and result of not paying the premium

You should continue to pay the premium (or premiums) on time throughout the benefit term. We will collect the premium for this supplementary benefit together with the premium for your basic plan. If you do not pay these premiums together on time, you have 31 days from the due date to pay it, during which the policy and the supplementary benefit will continue in force. If we do not receive the premium after the 31-day period ends, the policy and the supplementary benefit will end and the life insured will not be covered.

### 4. Credit risk

Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

### 5. Currency risk

This supplementary benefit is available in foreign currency. You should consider the potential currency risks when deciding which policy currency you should take. The foreign-currency exchange rate may fall as well as rise. Any change in the exchange rate will have a direct effect on the amount of premium you need to pay and the value of your benefits in your local currency. The risk of changes in the exchange rate may cause a financial loss to you. This potential loss from the currency conversion may wipe out the value of your benefits under the policy or even be more than the value of benefits under your policy.

### 6. Inflation risk

The cost of living and healthcare in the future is likely to be higher than it is today due to inflation. As a result, your current planned benefits may not be enough to meet your future needs.

### 7. Condition for ending the supplementary benefit

This supplementary benefit will end if:

- i. you fail to pay the premium within 31 days after the due date and there is no cash value in the basic plan of the policy to which this supplementary benefit is attached;
  - ii. the premium paying period for this supplementary benefit ends;
  - iii. the policy reaches the anniversary closest to the life insured's 65th birthday;
  - iv. the policy is ended or reaches its end date (matures); or
  - v. you cash in the policy or we apply the non-forfeiture benefit (if any) to your policy;
- whichever happens first.

This supplementary benefit shall be terminated upon receipt by us of such request within 31 days before the due date for payment of any premium, at the policyowner's written request and accompanied by the policy for appropriate endorsement. Under such circumstances, the supplementary benefit will terminate as of such premium due date.

The written request mentioned above should be signed by you and sent to our address in Hong Kong or Macau as stated at the end of this product leaflet, attention to 'Individual Financial Products' (for policies issued in Hong Kong) or 'Administration Office of Manulife' (for policies issued in Macau).

### 8. Renewal

You can renew this supplementary benefit by paying the premium on the renewal date at our premium rate in force at the time. We can refuse to renew this supplementary benefit on any anniversary date of the policy by giving you 30 days' written notice mailed or delivered to you at your last-known address.

### 9. Claims procedure

For claims procedure, please refer to the 'Notice and Proof of Claim' section in the benefit provisions and visit [www.manulife.com.hk/claims-procedure-en](http://www.manulife.com.hk/claims-procedure-en) for details.

### 10. Medically necessary

We shall not pay any daily cash benefit and / or intensive care benefit due to routine physical examinations health check-ups or tests not incidental to treatment or diagnosis of a life insured sickness or injury or any treatment which is not medically necessary.

'Medically necessary' shall mean a medical service which is:

- i. consistent with the diagnosis and customary medical treatment for the condition, and
- ii. in accordance with standards of good medical practice, and
- iii. not for the convenience of the life insured or the doctor.

### 11. Suicide

No death benefit will be payable if the life insured commits suicide, whether sane or insane, within 1 year after the effective date of the supplementary benefit.

## 12. Waiting period

Except for accidental Injury, eligibility for and coverage under the hospital benefits will commence at the later of

- i. the issue date or 30 days after the date when the application is signed, whichever is later;
- ii. 30 days after the effective date of reinstatement; or
- iii. 30 days after the date of endorsement or the effective date of change whichever is later, if it is added after the policy has been issued.

## 13. Exclusions and limitations

We will not pay any daily cash benefit and / or intensive care benefit due to the following.

- i. Routine physical examinations health check-ups or tests not incidental to treatment or diagnosis of a life insured sickness or injury or any treatment which is not medically necessary.
- ii. Congenital anomalies, infertility, sterilization.
- iii. Dental care and treatment, except as necessitated by accidental injuries to sound natural teeth wholly occurring during the period of insurance.
- iv. Cosmetic surgery, except as necessitated by accidental injuries wholly occurring during the period of insurance.
- v. Pregnancy, childbirth (including surgical delivery), miscarriage or abortion.
- vi. Injury or sickness arising directly or indirectly from war or any act of war, declared or undeclared, riots, insurrection, or civil commotion.
- vii. Rest cures, treatment in sanatorium, or functional disorders of the mind.

- viii. Vaccination and immunization injections.
- ix. Drug addiction or alcoholism treatment.
- x. Confinement as a result of suicide, attempted suicide or intentionally self-inflicted injury or intentionally inflicted by the policyowner, whether sane or insane.
- xi. Room, board, home nursing care or special hospital services not in accordance with the diagnosis and treatment of the disability for which hospital confinement is required.
- xii. Pre-existing conditions.
- xiii. Acquired immunization deficiency syndrome (AIDS) and AIDS related complex (ARC).
- xiv. Confinement as a result of disability not due to accidental injuries, if such disability occurred before the effective date of benefits.

The above is only a general description of the exclusions. Please see the benefit provision as well as the policy provision for the full list of the exact exclusions.

What we have said above is an outline of the circumstances under which we will not pay the benefits. You should see the benefit provision as well as the policy provision for the exact terms and conditions and pay particular attention to those terms including but not limited to the clauses on 'effective date of benefits' and 'suicide', and the definitions of 'hospital', 'confinement', 'disability', 'accidental injury', 'medically necessary' and 'pre-existing conditions'.

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

You should not buy this product unless you fully understand the product features and risks. For more information, please contact your Manulife insurance advisor 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). If you have any doubts, please get professional advice from independent advisors.

From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners for policies issued in Hong Kong. For details of the levy and its collection arrangement, please visit our website at [www.manulife.com.hk/link/levy-en](http://www.manulife.com.hk/link/levy-en).

To view our Privacy Policy, you can go to our website at [www.manulife.com.hk](http://www.manulife.com.hk). You may also ask us not to use your personal information for direct marketing purposes by writing to us at the address below. We will not charge you a fee for this.

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### **Manulife (International) Limited (incorporated in Bermuda with limited liability)**

(A subsidiary of Manulife Financial Corporation)

Hong Kong: 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong

Macau: Avenida De Almeida Ribeiro number 61, Circle Square, 14 andar A, Macau

