

## Outpatient Benefit

門診附加保障



**Outpatient Benefit** is designed to supplement our existing medical plans, providing protection extending to outpatient medical expenses.



### Comprehensive protection

### Extensive network of doctors

## Outpatient Benefit

### A good addition to the inpatient cover

### Personalized Outpatient Benefit card

#### Comprehensive protection

- General consultation
- Specialist consultation
- Chinese herbalist general consultation and bonesetting treatment
- Special investigation, diagnostic imaging and laboratory tests are all covered.

#### A good addition to the inpatient cover

This outpatient benefit adds to the life insured's existing medical cover and offers protection up to age 70.

#### Extensive network of doctors

The life insured can access to an extensive network of panel doctors at around 400 designated network clinics (see note 1) located throughout Hong Kong, Kowloon and the New Territories.

#### Personalized Outpatient Benefit card

Every member has their own card. Simply show the card at one of the network clinics and pay a fixed amount or percentage of the cost at every visit (co-payment) to receive medical services. Please refer to the benefit schedule below to see examples on co-payment.

**Outpatient Benefit is an outpatient insurance 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. You should read the policy documents for the exact terms and conditions that apply to this product. You can ask us for a copy.**

### Plan at a glance

|                                       |  |
|---------------------------------------|--|
| <b>Product objective &amp; nature</b> | An outpatient insurance product designed to supplement our existing medical plans, providing protection extending to outpatient medical expenses   |
| <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:<br>i. age 70 of the life insured; or<br>ii. termination of the basic plan<br>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>                      | 14 days – age 65   |
| <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<br>(monthly mode is not available for C\$ policy)   |
| <b>Premium schedule</b>               | Available upon request   |

### Benefit schedule

|  |                            |
|--|----------------------------|
| <p><b>(1) General consultation (including up to three days standard medication per visit) (see note 2)</b></p> <ul style="list-style-type: none"> <li>— Maximum number of visits each year</li> <li>— Visits each day</li> <li>— Co-payment per visit</li> </ul> <p>For example, you will need to pay HK\$30 regardless of the medical expenses of that visit.</p>   | <p>30<br/>1<br/>HK\$30</p> |
| <p><b>(2) Specialist consultation (including up to five days standard medication per visit) (see notes 2 and 3)</b></p> <ul style="list-style-type: none"> <li>— Maximum number of visits each year</li> <li>— Visits each day</li> <li>— Co-payment per visit</li> </ul> <p>For example, you will need to pay HK\$50 regardless of the medical expenses of that visit.</p>                                    | <p>15<br/>1<br/>HK\$50</p> |
| <p><b>(3) Chinese herbalist general consultation (including two days herbal or powder medication per visit) and bonesetting treatment (see note 2)</b></p> <ul style="list-style-type: none"> <li>— Maximum number of visits each year</li> <li>— Visits each day</li> <li>— Co-payment per visit</li> </ul> <p>For example, you will need to pay HK\$30 regardless of the medical expenses of that visit.</p> | <p>10<br/>1<br/>HK\$30</p> |
| <p><b>(4) Special investigation, diagnostic imaging and laboratory tests (see note 3)</b></p> <ul style="list-style-type: none"> <li>— Maximum limit each year</li> <li>— Co-payment percentage per visit</li> </ul> <p>For example, if the medical expenses are HK\$1,000, you will need to pay HK\$1,000 x 20% = HK\$200.</p>  | <p>HK\$5,000<br/>20%</p>   |

Notes:

1. The panel doctors and designated network clinics are provided by the third party service provider. The third party provider may revise the list of panel doctors and designated network clinics from time to time by giving you 30 days' written notice. Please see the latest list of panel doctors and designated network clinics as revised and published from time to time by logging in our customer website (<http://www.manulife.com.hk>) or call our customer services hotline for details. The outpatient services are provided by a third party service provider which is an independent contractor and is not our agent. We make no representation, warranty or undertaking as to the availability of any services of the third party service provider. We shall not be liable to you or the life insured in any respect for any loss, damage, expense, suit, action or proceedings suffered or incurred by you or the life insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by such third party service provider and / or its agents, or the availability of such services.
2. Each of the services is subject to maximum one visit per day and the following conditions:
  - the life insured can receive one general consultation and one specialist consultation on the same day only if a valid referral letter from a network general practitioner or specialist is obtained;
  - the life insured may receive general consultation or specialist consultation only if the Chinese herbalist general consultation or bonesetting treatment is not made on the same day;
  - the life insured may receive Chinese herbalist general consultation and bonesetting treatment only if no general consultation visit or specialist consultation visit is made on the same day.
3. A referral letter provided by the general practitioner or specialist in the panel doctor list is required.

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 an outpatient insurance 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 an extended protection on outpatient medical expenses and can pay the premium as long as they want outpatient 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 the rate charged by the third party provider and other factors. We can change the premium rates on each policy anniversary.

### 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 without further notice 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 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 policy reaches the anniversary closest to the life insured's 70<sup>th</sup> birthday;
  - iii. the policy is ended or reaches its end date (matures); or
  - iv. early termination or maturity of 'ManuGuard Medical Benefit', 'Hospital Benefit', 'Premier Life Hospital Benefit' or 'Golden Lifestyle Hospital Benefit' under the basic plan to which this supplementary benefit is attached;
- whichever happens first.

### 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. We may at any time change any terms and conditions including the benefits under this supplementary benefit by giving you 30 days' written notice.

### 9. Claims procedure

For claims procedure, please visit [www.manulife.com.hk](http://www.manulife.com.hk) for details.

### 10. Waiting period

Eligibility for and coverage under the outpatient benefits will commence at 14 days after the later of:

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

### 11. Exclusions and limitations

We will not pay any benefit due to the following.

- i. Cosmetic or plastic surgery or any treatment for the purpose of beautification.
- ii. Any condition arising out of congenital defect or disease.
- iii. Any dental treatment or diagnosis, eye refraction, the supply of hearing aids, prosthesis, pacemakers, blood plasma or the provision of special nursing care.
- iv. Any medical services associated with pregnancy including abortion or sterilisation whether male or female.
- v. Any test, treatment or condition related to infertility including but not limited to impotence or contraceptive techniques.
- vi. Any psychiatric disorder or rest cure.

- vii. Any condition caused by chronic alcoholism or drug addiction.
- viii. Any suicide, attempted suicide, self mutilation, willful or self-inflicted injury and the sequelae thereof.
- ix. Routine physical examinations, health check-ups or tests or any treatment which is not medically necessary.
- x. Pap smears requested by the patient except those recommended by the panel doctors.
- xi. Venereal diseases or their sequelae.
- xii. Injuries arising directly or indirectly from war, declared or undeclared, strike, riot, revolution or any warlike operation.
- xiii. Radiotherapy or investigation or treatment involving radioactive isotopes such as PET Scan.
- xiv. Immunisations with the exception of tetanus.
- xv. Any medication or tonics, appetite stimulants, depressants if requested by patient and not by the panel doctors.
- xvi. Any investigation and treatment of AIDS and ARC.
- xvii. Treatment outside of Hong Kong Special Administrative Region.
- xviii. Tuberculosis associated treatment should be subject to referral to government hospital.
- xix. Any medication for any specific anti-viral, anti-cancer, hormonal therapy and other expensive medication and long-term medication which is required for at least a 7 day period.
- xx. Any pre-existing conditions.
- xxi. Any matters associated with tuberculosis and kidney dialysis.

For listed Chinese Medicine Practitioner and registered Chinese Medicine Practitioner (as defined in the Chinese Medicine Ordinance) visits, we will not pay any benefit due to the following.

- i. Any treatment not rendered by the appointed Chinese medicine practitioners.
- ii. Any expense for Chinese medical equipment or appliances.

- iii. Any proprietary Chinese medicine defined under the Chinese Medicine Ordinance.
- iv. Any tonic drugs, cosmetic drugs and drugs for replenishing the vital essence and for reinforcing the vital function.
- v. Aromatic stimulants, sedatives or tranquilizers, and any medical treatment relating to anxiety, depression, emotional disorders, psychological disorders or psychiatric disorders.
- vi. Any consultation for acupuncture / moxibustion, body and foot massage, Tui Na, Qi Gong, ear reflexology, cupping and scraping etc unless such benefit is provided.
- vii. Expenses for the following listed expensive herbal medication (or equivalent): Tokay Gecko 梧州大蛤蚧, Pillar Ginseng 石柱參, West Safflower 西紅花, Purple Ganoderma 黑靈芝, Human Placenta 正紫荷車, Chinese Eaglewood Wood 正沉香, Amber 琥珀, Cassia Bark 肉桂, American Ginseng 西洋參, Eucommia Bark 杜仲, Chinese Angelica 當歸, Tortoise Shell (processed with vinegar) 龜板, Turtle Shell (processed with vinegar) 鱉甲, Tangshen 黨參, Milkvetch Root 北耆, Sanchi 田七, Askistrodin 祈蛇, Antelope's bone 羚羊骨, Scorpion 淡全蟲, Tall Gastrodia Tuber 天麻, Youpu 油樸, Tendrilleat Fritillary Bulb 川貝, Long-noded Pit Viper 白花蛇, Folium Ginseng 人參葉, Puff-ball 馬勃, Blue Sky Sunflower 青天葵, Bile Arisaema 膽星, Leech 水蛭丸, Eupolyphaga seu Steleophaga 土鱉丸.

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 clause on 'effective date of outpatient benefits', and the definitions of 'panel doctors' 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 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).

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