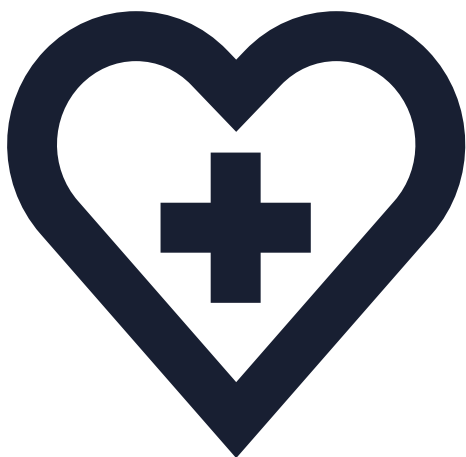


Cashless Outpatient
Cancer Treatment
Service Customer Guide

Outpatient Cancer Treatments



Your guide to using the Manulife Cashless Outpatient Cancer Treatment Service

Fighting cancer is always a challenging ordeal. Manulife helps you get the care you need with our Cashless Outpatient Cancer Treatment Service – exclusively for ManuMaster/ManuShine Healthcare Series/ Benefit and Manulife Supreme VHIS Flexi Plan¹ customers. After being diagnosed with cancer and successfully claiming confinement and/ or surgical benefits, the Insured can use this convenient service to get chemotherapy and/ or radiotherapy^{1,2} at our preferred medical service provider.

Benefits of our Cashless Outpatient Cancer Treatment Service:

- ✓ **Cashless*** – No need to pay upfront
- ✓ **Quality Care** – Holistic one-stop service for cancer treatment

* Subject to pre-approval and confirmation by Manulife.

5 simple steps to using our Cashless Outpatient Cancer Treatment Service



Step 1: Appointment Booking

- Email hkcare@manulife.com with subject "Request for letter of identification – policy number XXX" and provide insured's name for the insured's identification and eligibility check.
- We will email you a letter of identification for service on the same day³ at our preferred medical service provider.
- Call **(852) 3700 6888** to book an initial consultation with our preferred medical service provider and present the letter of identification at the initial consultation of oncology service.



Step 2: Pre-approval Submission by Preferred Medical Service Provider

- After the initial consultation, the preferred medical service provider will submit the completed pre-approval request to us directly within 2 working days from the date of consultation.
- You are only required to complete Part I, including personal information, Part III – Credit Card Authorization for Shortfall Collection and sign the Pre-Approval Form.



Step 3: Pre-approval Notification

- We will notify the preferred medical service provider of the pre-approval result within 3-5 working days after the preferred medical service provider's submission by email.
- You will receive a Confirmation for Credit Service Arrangement⁴ on the pre-approval result.
 - **Approved case⁵:** A letter of confirmation showing the approved credit amount and out-of-pocket amount (if any)
 - **Declined case:** A reply letter with reason(s) for decline



Step 4: Proceed to Cancer Treatment

- Carry out the approved cancer treatment as scheduled.
- After treatment, acknowledge the procedure and confirm the visit by signing on the invoice.
- Settle any out-of-pocket amount and expenses exceeding the approved credit amount directly with the preferred medical service provider.



Step 5: Claim Submission and Assessment

- The preferred medical service provider will submit the invoice(s) to us for settlement.
- After claim assessment, if there is any shortfall amount, we will send written letter notification to you.

For policy enquiry, please contact your Manulife insurance advisor.

Special Notes:

1. Cashless Outpatient Cancer Treatment Service is limited to day oncology service including doctor consultation, chemotherapy/radiotherapy, related diagnostic tests and services as stated on the Confirmation for Credit Service Arrangement. The Cashless Outpatient Cancer Treatment Service does not form part of ManuMaster/ManuShine Healthcare Series/Benefit and Manulife Supreme VHIS Flexi Plan. This service is a special administrative arrangement and not a product feature. Manulife reserves the right to terminate this service at any time without prior notice. If hospitalization is required, please follow the credit service for hospitalization Pre-Authorization application procedure.
2. Customers must have successfully claimed hospitalization or surgical benefits from ManuMaster/ManuShine Healthcare Series/Benefit or Manulife Supreme VHIS Flexi Plan for the diagnosed cancer condition before they can apply for the cashless cancer service.
3. Letter of identification for the service at our preferred medical service provider will be sent via email to the customer on the same day if the customer submits the required information of the insured before the cut-off time of 4:00pm (Hong Kong time) on a business day to hkcare@manulife.com.
4. The Confirmation for Credit Service Arrangement shall not be regarded as admission of liability on the part of Manulife. Actual eligible claim amount will be subject to the final claim decision. All benefits payable are subject to the terms and conditions under the policy provisions and the full list of policy exclusions.
5. The actual claimable amount will be based on the final claim decision that is subject to the insured's eligibility and case based exclusion(s), claim documents/information to be received, benefit limits, general exclusions and other terms and conditions as stated in the policy provisions.

Preferred medical service provider

Hong Kong Integrated Oncology Centre
4/F., Champion Tower, 3 Garden Road, Central, Hong Kong

Appointment booking

Tel: (852) 3700 6888