

Holistic 'Medical
Professional
Support Service'
全方位「醫護專員
支援服務」



Service Highlights

We know that dealing with critical illness like cancer can be physically, psychologically and financially demanding. As your partner for health, we are here for you every step of the way with our Holistic 'Medical Professional Support Service'*. Our Medical Case Manager will guide you through the entire process of getting cancer treatments — so you can focus on a swift, worry-free recovery.



Personalized Service

A personalized Medical Case Manager will be assigned to take care of your medical and emotional needs, as well as handle your claims-related enquiries.



Professional Team

Our Medical Case Managers are professionals with medical backgrounds or qualified nurses with a thorough understanding of the treatment procedures. They will be able to ease off your worries throughout the treatment journey.

The content of this leaflet does not contain all the terms and conditions of policies, and the full terms and conditions are set out in the policy documents. ManuMaster Healthcare Series/Benefit and ManuShine Healthcare Series/Benefit are available as basic plans or supplementary benefits.



Eligible Customers

You can enjoy the Holistic 'Medical Professional Support Service' if you are the insured person of the following medical plans* without relevant exclusions:

- **Manulife Supreme VHIS Flexi Plan**
- **ManuMaster Healthcare Series/Benefit**
- **ManuShine Healthcare Series/Benefit**

This service is available to customers with confirmed or suspected cancer including, but not limited to, lumps, abnormal laboratory tests or imaging, and abnormal bleeding. The diagnosis of which must be confirmed by a registered medical practitioner.

* To be eligible, the eligible medical policy must have been in-force for more than 2 years.

Service Details

A personalized Medical Case Manager will be assigned to support you through cancer treatment journey:



Dedicated Care and Support

- Once our Medical Case Manager receives your clinical information such as preliminary diagnosis and tentative treatments, we will understand your medical needs and explain to you the treatment journey.
- You'll receive dedicated support to answer your queries and help ease the worries you may have about your medical conditions and claims-related matters.



Medical Service Provider Recommendation

- We offer a choice of medical service providers¹. Whenever you need a second medical opinion or would like to explore treatment options, we can recommend a doctor that suits your needs.
- An eligibility letter will be issued through email so you can enjoy discounted rates at our recommended medical service providers.



Pre-approval Service

The Medical Case Manager will lead you in gaining access to appropriate pre-approval services² upon needs:

- You can enjoy [Cashless Outpatient Cancer Treatment Service](#) and [Credit Service for Hospitalization](#), subject to pre-approval by Manulife.³
- Once approved, we will pay directly to the hospitals the pre-authorized credit amount for your eligible hospital and surgical expenses, so you don't need to pay upfront⁴.



Follow-up on Claims-related Matters

- The Medical Case Manager will guide you through the pre-approval and claims procedures.
- When you need assistance after submitting a claim, the Medical Case Manager will assist you and communicate with the claims department to facilitate a smooth claims process.

Remarks:

1. The recommended medical service provider will be from Manulife Network.
2. Pre-approval Services shall be provided by Medical Case Managers.
3. Pre-approval Services include, but are not limited to, the Cashless Outpatient Cancer Treatment Service and the Credit Service for Hospitalization. These services do not form any part of Manulife's medical insurance policies. They are special administrative arrangements and not product features. Manulife reserves the right to terminate these services at any time without prior notice.
4. If the medical expenses exceed the claimable amount pre-approved by Manulife or incurred for items not covered, you will have to pay for the shortfall.

How the Service Works



The insured person (or policy holder, if insured person is under 18 or where applicable) can register through the designated hotline at **2108 1350** or your Financial Advisor.



If eligible, the insured person will be appointed a personalized Medical Case Manager.



The Medical Case Manager regularly follows up with the insured person or policy holder on the progress until active treatment ceases or when further enquiries are received.



The Medical Case Manager calls the insured person (or policy holder, where applicable) for follow-up and offers Holistic 'Medical Professional Support Service'⁺.

⁺ Service will be provided from Monday to Friday between 9:00am to 6:00pm (except public holidays).

Terms and Conditions:

The Holistic 'Medical Professional Support Service' ("Service") is provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability) ("we"/ "us"/ "Manulife").

A. General Provision

Except as otherwise specified in these Provisions, all terms and conditions applied to Eligible Product as defined below shall have full force and effect. The Service shall only be construed as a value-added service provided by Manulife and not form part of the contractual benefit. Manulife shall have the right to revise and/or update the terms and conditions of the Service from time to time and/or suspend or terminate the Service at any time without prior notice. In case of disputes, we reserve the right of final decisions in all matters. In the event of any conflict between these Provisions for the Service and the individual policy provisions of the Eligible Product, unless otherwise stated herein, the individual policy provisions of the Eligible Product shall prevail.

The terms and conditions of the Service shall be governed by the applicable laws of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"). In case of any discrepancy between the English version and Chinese version of these terms and conditions, the English version shall prevail.

B. Eligibility

1. The Service is only applicable to an insured person holding an in-force Manulife Supreme VHIS Flexi Plan, ManuMaster Healthcare Series/ Benefit or ManuShine Healthcare Series/ Benefits ("Eligible Product").
2. The eligible medical policy(ies) must be without any relevant exclusion(s) and must have been effective for 2 years from the date of issue or date of reinstatement whichever is later.
3. To be eligible, the insured person must be confirmed with or suspected of having cancer (as defined in policy provisions of your relevant Eligible Product) and the diagnosis(es) of which is/are supported by registered medical practitioner, and Manulife shall have the final right to determine eligibility.

C. About the Service

1. The Holistic 'Medical Professional Support Service' availability will be provided from Monday to Friday between 9:00 am-6:00 pm (except public holidays).
2. The Service shall not be applicable to emergency conditions.
3. The Service is only available to insured persons located in Hong Kong.
4. Personalized Medical Case Manager(s) has/ have medical background and is/ are qualified nurse(s). The Holistic 'Medical Professional Support Service' is supportive in nature, and not intended to provide or substitute professional medical advice, diagnosis, or treatment nor be regarded as admission of or assume any responsibility or liability on the part of Manulife. Insured person should always seek the advice of physicians or other qualified health provider in relation to any health problems, conditions, treatment, or any other matters.
5. Personalized Medical Case Manager(s) recommend(s) medical service provider(s) from Manulife network according to insured person's condition and this is supportive in nature. Manulife and the Personalized Medical Case Manager are not responsible for the insured person's choice of the recommended medical service providers. Medical service providers are independent contractor and are not employees, agent, or servants of Manulife. Manulife shall not be responsible and/or liable for any diagnosis, advice or treatment or other acts or omissions of medical service providers. Manulife shall not be liable for any acts or omission of any other service providers.
6. The insured person may discontinue the Service at any time by notifying the Personalized Medical Case Manager

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).

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.