

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



Service Highlights

We know that dealing with illness 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'**^{*}. It is a complimentary healthcare service that provides you with health information and support from qualified health professionals.



Our professional team is at your service

The service is supported by our Healthcare Hotline team and Personalized Medical Case Managers, consisting of registered nurses or professionals with health backgrounds who understand diagnosis and treatment procedures. They will ease your worries on health issues and treatment journey.



Personalized Medical Case Manager

Major illnesses like cancer or surgeries such as "PTCA" and total knee replacement can be stressful to ones. We will assign a Personalized Medical Case Manager to take care of your medical and emotional needs, and handle claims-related enquiries.

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:

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

A Personalized Medical Case Manager will be assigned to the insured person who is covered by the above medical plans[^] and who meet one of the following conditions⁺ without any relevant exclusions related thereto:

- Have confirmed or suspected cancer, including but not limited to lumps, abnormal laboratory tests or imaging, and abnormal bleeding.
- Are planning to undergo a designated surgery[#], including coronary artery bypass graft (CABG), percutaneous transluminal coronary angioplasty (PTCA), total knee replacement, and more.

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

⁺ The diagnosis must be confirmed by a registered medical practitioner.

[#] Please refer to [the designated surgery list](#) for information on the designated surgeries available.

Healthcare Hotline



Call the free Manulife
Healthcare Hotline at
2108 1350

Service Hours:
Monday – Friday from
9:00 am to 6:00 pm
(excluding public holidays)

Whenever you have health-related questions, experienced any signs or symptoms of concern, our registered nurses or professionals with health background can provide you with relevant, useful health information with reference to your situation.¹

Get the support you need from our hotline:



Provide useful reference to your medical questions

Our health professionals will listen to your concerns and answer any medical questions you may have. Based on signs and symptoms you share, we can provide information on the relevant health risks, as well as suggestions on specialist categories² for further diagnosis.



Clarify confusions on health information and treatment plan

With a wealth of clinical experience, our health professionals can explain the medical terms in your language to help you better understand your condition (including acute and chronic diseases). Meanwhile, we can provide information on your treatment and rehabilitation journey.¹



Healthy lifestyle coaching for chronic diseases

We can offer healthy lifestyle coaching with suggestions on habit changes and practices, based on your healthcare needs (e.g. managing diabetes).



Ease off your anxiety arose from medical conditions

Our health professionals can understand your worries and provide emotional support to facilitate you stay positive on the treatment journey.

Remarks:

1. No medical diagnosis will be provided. The information provided is not medical advice or recommendation and should not be relied upon by the users in their decision making in relation to their medical conditions. If you need any medical care or emergency medical service, please visit doctor for consultation immediately.
2. Recommendations and/or referral of specific doctors and/or medical service providers will not be provided by the Healthcare Hotline staff.

Personalized Medical Case Manager



When diagnosed of cancer or planning to undergo designated surgeries, a Personalized Medical Case Manager will be assigned to support you through your treatment journey.



Dedicated Care and Support

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



Medical Service Provider Recommendation

- We offer a choice of medical service providers³. 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

Your Personalized Medical Case Manager will help you gain access to appropriate pre-approval services⁴:

- You can enjoy [Cashless Outpatient Cancer Treatment Service](#) and [Credit Service for Hospitalization](#), subject to pre-approval by Manulife.⁵
- Once approved, we will pay the preauthorized credit amount for your eligible hospital and surgical expenses directly to the hospital, so you don't need to pay upfront⁶.



Follow-up on Claims-related Matters

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

Remarks:

3. The recommended medical service provider will be from the Manulife Network.
4. Pre-approval Services shall be provided by Personalized Medical Case Managers.
5. 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.
6. 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.

Service Flow of Personalized Medical Case Manager



[@] Service available from Monday – Friday 9:00am to 6:00pm (excluding 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 terms and conditions, all policy provisions applied to Eligible Products as defined below shall have full force and effect. The Service shall only be constituted as a value-added service provided by Manulife and not form part of the contractual benefit. The Eligible Products shall be subject to the respective policy provisions at all times. 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, Manulife's decisions shall be final and conclusive. In the event of any conflict between the terms and conditions for the Service and the respective policy provisions of the Eligible Products, unless otherwise stated herein, the respective policy provisions of the Eligible Products 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 covered by an in-force Manulife Supreme VHIS Flexi Plan, Manulife Supreme Lite VHIS Supplementary Benefit, Manulife Supreme Medical Plan, Manulife Supreme Lite Medical Supplementary Benefit, ManuMaster Healthcare Series/Benefit, ManuShine Healthcare Series/Benefit ("Eligible Product").
2. Insured person under a policy of the abovementioned Eligible Products are eligible for using the Healthcare Hotline.
3. To be eligible for Personalized Medical Case Manager Service, the policy(ies) under the Eligible Products 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 and meet the following requirements:
 - the insured person must be confirmed with or suspected of having cancer (as defined in policy provisions of the relevant Eligible Product) and the respective diagnosis(es) must be supported by a registered medical practitioner; or
 - the insured person is planning to undergo a designated surgery (the designated surgery list may be updated from time to time without prior notice) and the respective diagnosis(es) of the need to undergo designated surgery as recommended by a registered medical practitioner.
4. 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 medical conditions.
3. The Service is only available to insured persons located in Hong Kong.
4. Our Healthcare Hotline staff and Personalized Medical Case Manager(s) has/ have medical background or 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 provided by the Personalized Medical Case Manager 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), a subsidiary of Manulife Financial Corporation.

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 at the address below. We will not charge you a fee for this.

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