

Independent Medical Consultation

Get reassured on cancer diagnosis and treatment options

Being diagnosed with cancer is a difficult ordeal, while facing many unfamiliar medical terminologies and treatments can be very overwhelming. To help you getting reassurance on the diagnosis, we have partnered with **CUHK Medical Centre (CUHKMC)** offering you **a free one-time Independent Medical Consultation**. This leads access to doctors with academic background to provide a patient-centered, holistic & evidence-based medical service in a teaching hospital.



Priority Access To An Oncologist Consultation

This Independent Medical Consultation is a key building block of Manulife's Holistic 'Medical Professional Support Service'. You will have **priority access to arranging a free independent medical consultation with an oncologist with academic background at CUHK Medical Centre (CUHKMC) through our Medical Case Manager**. You will receive valuable advice from the oncologist on your diagnosis and treatment options — a pivotal perspective to be weighted as you plan out your treatment journey.



Personalized Service From Medical Case Manager

Under Holistic 'Medical Professional Support Service', a personalized Medical Case Manager will be assigned to support you through the cancer treatment journey:

- **Dedicated Care and Support** to help you understand your medical needs and answer your queries about medical conditions and claims-related matters
- **Medical Service Provider Recommendation** will be provided to help you explore treatment options and second medical opinion
- **Pre-approval Cashless Services²** for treatments and hospitalization offer extra convenience on settling your medical expenses
- **Follow-up on Claims-related Matters** to facilitate a smooth claims process

About CUHK Medical Centre (CUHKMC)

Commencing services in January 2021, CUHK Medical Centre (CUHKMC) is a non-profit, private teaching hospital wholly owned by The Chinese University of Hong Kong. CUHK Medical Centre (CUHKMC) is dedicated to offering quality healthcare services, optimal clinical outcomes and patient care with advanced medical technologies and equipment.

Remarks:

1. For service details, please refer to the [Holistic 'Medical Professional Support Service'](#) leaflet.
2. 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.



Eligible Customers

The Holistic 'Medical Professional Support Service' is specially offered to the insured person* of Manulife Supreme VHIS Flexi Plan, ManuMaster Healthcare Series/Benefit or ManuShine Healthcare Series/Benefit without relevant exclusions.

Find out more about the Independent Medical Consultation by CUHK Medical Centre (CUHKMC)

Call the designated hotline at **2108 1350** or contact your Financial Advisor.

* The eligible medical policy must have been in-force for more than 2 years. This service is available to eligible customers with confirmed or suspected cancer, including but not limited to lumps, abnormal laboratory tests or imaging, and abnormal bleeding. The diagnosis must be confirmed by a registered medical practitioner.

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.

Terms and Conditions:

The Holistic 'Medical Professional Support Service' and the Independent Medical Consultation ("Services") are provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability) ("we" / "us" / "Manulife").

A. General Provisions

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 Services 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 Services from time to time and/or suspend or terminate the Services 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 Services 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 Services 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 Services are 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.
4. To be eligible for the Independent Medical Consultation, the insured person must successfully register for the Holistic 'Medical Professional Support Service'.

C. About the Services

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 Independent Medical Consultation provided by CUHK Medical Centre (CUHKMC) is a one-time free offer only.
3. The Services shall not be applicable to emergency conditions.
4. The Services are only available to insured persons located in Hong Kong.
5. 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.
6. 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 (including but not limited to CUHK Medical Centre (CUHKMC)) 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 (including but not limited to CUHK Medical Centre (CUHKMC)). Manulife shall not be liable for any acts or omission of any other service providers.
7. Each policy is entitled to one free of charge Independent Medical Consultation only, of which no treatment and medical procedures are involved.
8. The insured person may discontinue the Services 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.