



Manulife's Pre-Assessment Service helps you make smarter choices on medical treatments

With advances in medical technology, many treatments and simple surgeries can now be performed at a day procedure centre (DPC). Even without hospitalization, patients can receive tailored and professional treatments at DPCs, while saving their time and reducing the risk of cross-infection. Moreover, the government has introduced legislation in recent years to regulate private healthcare facilities including DPCs, allowing the ongoing enhancement of their service and safety standards and the better protection of patients' safety.

As your trusted health partner, we have always moved with the trends and are committed to providing you with more choices. In view of the growing popularity and better regulation of DPCs, expenses related to day case procedures are covered by our medical products, including our individual and group medical insurance policies, starting from April 7, 2021. This benefit is available to both existing and new customers. Meanwhile, we will also be expanding our network of preferred medical service providers to give you an even wider range of choices.

We understand that before receiving your medical treatment, you may wish to gain a better understanding of your policy coverage and the amount of medical expenses to be incurred. That's why we have launched various services to make your experience transparent and hassle-free.



Claimable Amount Estimate/Preliminary Assessment Service

- Prior to the treatment, we can provide an estimated claimable amount for the treatment recommended by your doctor.
- If you are insured by the Manulife First VHIS Flexi Plan with Major Medical/Major Medical Plus, the co-insurance for your supplementary medical benefit can be waived after obtaining a preliminary assessment¹.

Applicable plans²: All Voluntary Health Insurance Scheme (VHIS) plans offered by Manulife (Manulife Shelter VHIS Standard Plan, Manulife First VHIS Flexi Plan, and Manulife Supreme VHIS Flexi Plan)



Credit Service for Hospitalization

- Prior to admission, you can apply for our Credit Service for Hospitalization³.
- Upon approval, we will pay the estimated credit amount of your eligible hospital and surgical expenses directly on your behalf. This means you just have to focus on getting well without worrying about unexpected medical expenses and billing.

Applicable plans⁴: Manulife Supreme VHIS Flexi Plan, ManuMaster Healthcare Series/Benefit, and ManuShine Healthcare Series/Benefit



Cashless Day Surgery eService

- You can enjoy pre-assessment and Cashless Day Surgery eService if you undergo eligible day surgeries (including Gastroenterology, General Surgery, Orthopedics & Traumatology, Otorhinolaryngology (ENT), Ophthalmology, Dermatology, Gynecology, Urology) through our preferred medical service providers⁵. Please refer to [Cashless Day Surgery eService – Eligible Surgery List](#).
- With the assistance of clinic staff, you can apply for this service by entering simple personal information through our online portal. We will notify you of the pre-approval result and the approved credit amount within 3 working days.

Applicable plans: Manulife First VHIS Flexi Plan with Major Medical or Major Medical Plus, Manulife Supreme VHIS Flexi Plan (\$0 deductible), ManuMaster Healthcare Series/Benefit (\$0 deductible) and ManuShine Healthcare Series/Benefit (\$0 deductible)

Remarks:

1. The insured must obtain preliminary assessment issued by Manulife and receive the medical service in Hong Kong. For details, please refer to the policy provisions.
2. The Claimable Amount Estimate Service is applicable to all Manulife Voluntary Health Insurance Scheme (VHIS) plans, and the Preliminary Assessment Service is only applicable to Manulife First VHIS Flexi Plan with Major Medical/Major Medical Plus.
3. Credit Service for Hospitalization does not constitute any part of the plan, it is an administrative arrangement only and is not a product feature.
4. To be eligible, the insured's policy must have been in force for more than 180 consecutive days. Eligibility for Credit Service for Hospitalization and issuance of certificate are subject to final decision by Manulife.
5. The insured can choose to undergo treatment at one of Manulife's preferred medical services providers (which include hospitals, day procedure centres and specialists). The list of preferred medical services providers will be updated from time to time. For the latest information, please contact your insurance advisor.



OGD/Colonoscopy Pre-Admission Enquiry Service

- Before undergoing OGD or colonoscopy, we will provide a simple consultation service based on the insured's declared health conditions to determine whether the OGD/colonoscopy admission arrangements are medically necessary. That can help you better understand the coverage in advance.

Applicable plans: Designated individual medical plans⁶ and group medical plans⁷ offered by Manulife

Remarks:

6. Applicable plans include: Manulife Shelter VHIS Standard Plan, Manulife First VHIS Flexi Plan, Manulife Supreme VHIS Flexi Plan, ManuGuard Medical Plan/Benefit, ManuMaster Healthcare Series/Benefit, ManuShine Healthcare Series/Benefit, ManuEnrich Medical Top-up Plan, Follow Me TOMORROW, Follow Me ALWAYS, I'mWell, Golden Lifestyle Hospital Benefit, Premier Life Hospital Benefit, Hospital Protector/Benefit.
7. Effective April 19 2021, Manulife has also enhanced the Group Hospital & Surgical Benefits Enquiry Form to support pre-admission preliminary assessment for OGD/Colonoscopy.

Frequently Asked Question:

1

Does my policy cover treatments at any DPC in Hong Kong?

If you are insured by our medical insurance policies, you can receive treatment at any licenced and regulated medical institution in Hong Kong, including hospitals, day procedure centres and clinics. To provide you with a better service and experience, we have partnered with a wide and ever-expanding network of preferred medical service providers. If you are required to undergo eligible day surgeries (including Gastroenterology, General Surgery, Orthopedics & Traumatology, Otorhinolaryngology (ENT), Ophthalmology, Dermatology, Gynecology, Urology), and you are insured by the Manulife First VHIS Flexi Plan with Major Medical or Major Medical Plus, Manulife Supreme VHIS Flexi Plan (\$0 deductible), ManuMaster Healthcare Series/Benefit (\$0 deductible) or by the ManuShine Healthcare Series/Benefit (\$0 deductible), you can enjoy our pre-assessment and Cashless Day Surgery eService at one of our preferred medical service providers.

2

Why should I choose day surgery instead of hospitalization?

Treatment must be based on the safety and specific medical needs of each patient. Whether you choose day surgery treatment or hospitalization will depend on individual circumstances. With advances in medical technology, many treatments and simple surgeries can now be safely and conveniently performed in the form of day surgery. Some hospitals also offer day surgery option. Patients can receive tailored and professional treatment even without hospitalization, while saving their time and reducing the risk of cross-infection. Moreover, the government has introduced legislation in recent years to regulate private healthcare facilities including DPCs, allowing the ongoing enhancement of their service and safety standards and the better protection of patients' safety.

3

How does Manulife determine charges for inpatient and outpatient treatments?

We have followed the principles of "Medically Necessary" and "Reasonable and Customary" when processing inpatient and outpatient claims, taking into consideration a host of factors such as generally accepted medical standards or practices, the general range of charges, the safety and effectiveness of treatments, and the actual circumstances of individual cases. Our considerations for the processing of claims also move with the trends and general practices of the local insurance industry.

At Manulife, we understand that before you receive medical treatment, you may wish to gain a better understanding of your policy coverage and the amount of medical expenses to be incurred. That's why we have launched various services to make your experience transparent and hassle-free.

4

My doctor recommends surgery at a hospital. How do I decide whether I need hospitalization?

We always have your medical needs and safety in mind. That is why we provide assessment services to estimate the cost of any medical treatments recommended by your doctor to help you understand whether the treatments are medically necessary. The doctor will make an independent assessment for each case, taking the factors of risk of procedure, patient's condition and risk of anesthesia into consideration before making a recommendation. Generally speaking, simple procedures such as OGD, colonoscopy, and cataract surgery can be safely and conveniently performed at day procedure centres. Patients can receive tailored and professional treatment with no hospitalization required. In case such simple procedures are performed in an in-patient setting without the need for hospitalization, the reimbursement amount will be determined based on the charges level of day procedure centres.

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. The ManuGuard Medical Plan/Benefit, ManuMaster Healthcare Series/Benefit and ManuShine Healthcare Series/Benefit are available as basic plans or supplementary benefits.

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.

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