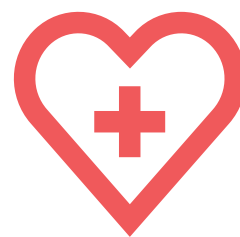




2022年  
個人保險賠償報告  
Individual Insurance  
Claims Report 2022



本冊子只可於香港及澳門傳閱，並不可於  
中國內地傳閱

This booklet is for distribution in Hong Kong  
and Macau only, but not in mainland China

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## 宏利人壽保險（國際）有限公司概覽

## About Manulife (International) Limited

宏利於香港開展業務126年，多年來一直深受信賴。自1897年開業至今，宏利香港已發展成為本地主要金融服務機構之一，為香港及澳門逾240萬位客戶提供多元化的保障及財富管理產品和服務。我們致力協助客戶輕鬆作出明智抉擇，實現精彩人生。宏利香港透過宏利國際控股有限公司持有宏利人壽保險（國際）有限公司、宏利投資管理（香港）有限公司以及宏利公積金信託有限公司。

宏利金融有限公司是全球領先的金融服務供應商，致力幫助大眾輕鬆作出明智抉擇，實現精彩人生。本公司提供理財建議及保險方案，環球總部設於加拿大多倫多，在加拿大、亞洲和歐洲以「宏利」的名稱營運，而在美國主要以「恒康」的名稱經營。本公司透過全球財富與資產管理部「宏利投資管理」，為全球個人客戶、機構及退休計劃成員提供服務。截至2022年底，本公司旗下有超過40,000位員工、逾116,000位代理人，以及數以萬計的經銷合作夥伴，為超過3,400萬位客戶提供服務。本公司在多倫多、紐約及菲律賓證券交易所股份代號MFC上市，在香港交易所則以股份代號945上市。

Manulife Hong Kong has been a trusted name for 126 years. Since our operations started in Hong Kong in 1897, we have grown to become one of the top-tier providers of financial services, offering a diverse range of protection and wealth products and services to over 2.4 million customers in Hong Kong and Macau. We are committed to helping make decisions easier and lives better for our customers. Manulife Hong Kong, through Manulife International Holdings Limited, owns Manulife (International) Limited, Manulife Investment Management (Hong Kong) Limited and Manulife Provident Funds Trust Company Limited.

Manulife Financial Corporation is a leading international financial services provider, helping people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we provide financial advice and insurance, operating as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States. Through Manulife Investment Management, the global brand for our Global Wealth and Asset Management segment, we serve individuals, institutions, and retirement plan members worldwide. At the end of 2022, we had more than 40,000 employees, over 116,000 agents, and thousands of distribution partners, serving over 34 million customers. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

本冊子所載資料是於出版時依據各來源的數據及資料彙集而成，並僅供參考。如從此等來源的該數據及資料有任何更改或更新，宏利人壽保險（國際）有限公司（「宏利」）概不負責就該更改或更新作出任何通知。本冊子並非及不應被視為建議、推銷，或游說認購任何產品或服務，亦不是任何產品或服務之合約或任何其他合約的依據。宏利並不保證本冊子所載資料的準確性，亦不會就該等資料之任何錯誤或遺漏而引致的任何損失或損害負上任何責任。宏利不會就任何人因依賴本冊子所載的任何資料作任何目的而導致的任何損失或損害承擔任何責任。

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由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）刊發。

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability).



2022 年，宏利共批出超過 **47 億港元** 的賠償額

In 2022, Manulife paid out more than **HKD 4.7 Billion** in claims in total

				
	身故賠償 Death Claims	危疾賠償 Critical Illness Claims	住院賠償 Hospital Claims	意外賠償 Accident Claims
成功索償 Successful Claims (個案 Case)	超過 more than <b>3,300</b>	超過 more than <b>2,300</b>	超過 more than <b>118,000</b>	超過 more than <b>28,000</b>
成功索償率 Successful Claims Rate	<b>99.5%</b>	<b>86.9%</b>	<b>94.3%</b>	<b>95.4%</b>
賠償總額 Total Claims Amount Paid (HK\$)	超過 more than <b>11.52 億</b> 1.152 billion	超過 more than <b>9.01 億</b> 901 million	超過 more than <b>26.30 億</b> 2.630 billion	超過 more than <b>1.05 億</b> 105 million

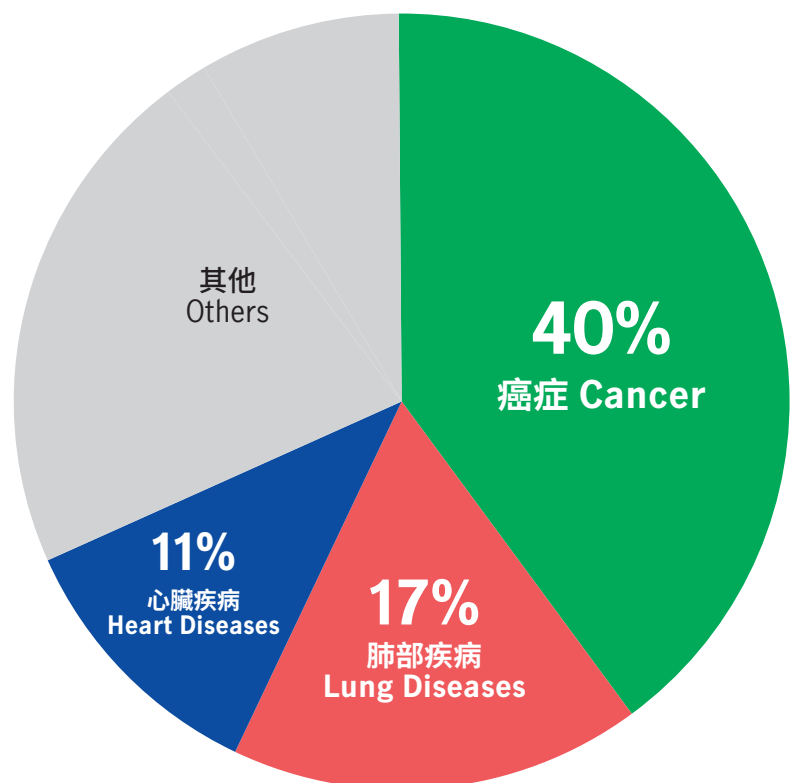
以上賠償包括香港及澳門保單  
The above claims include both Hong Kong and Macau policies

身故賠償 Death Claims

## 癌症、肺部疾病及 心臟疾病

位列宏利身故賠償的首 **3** 位

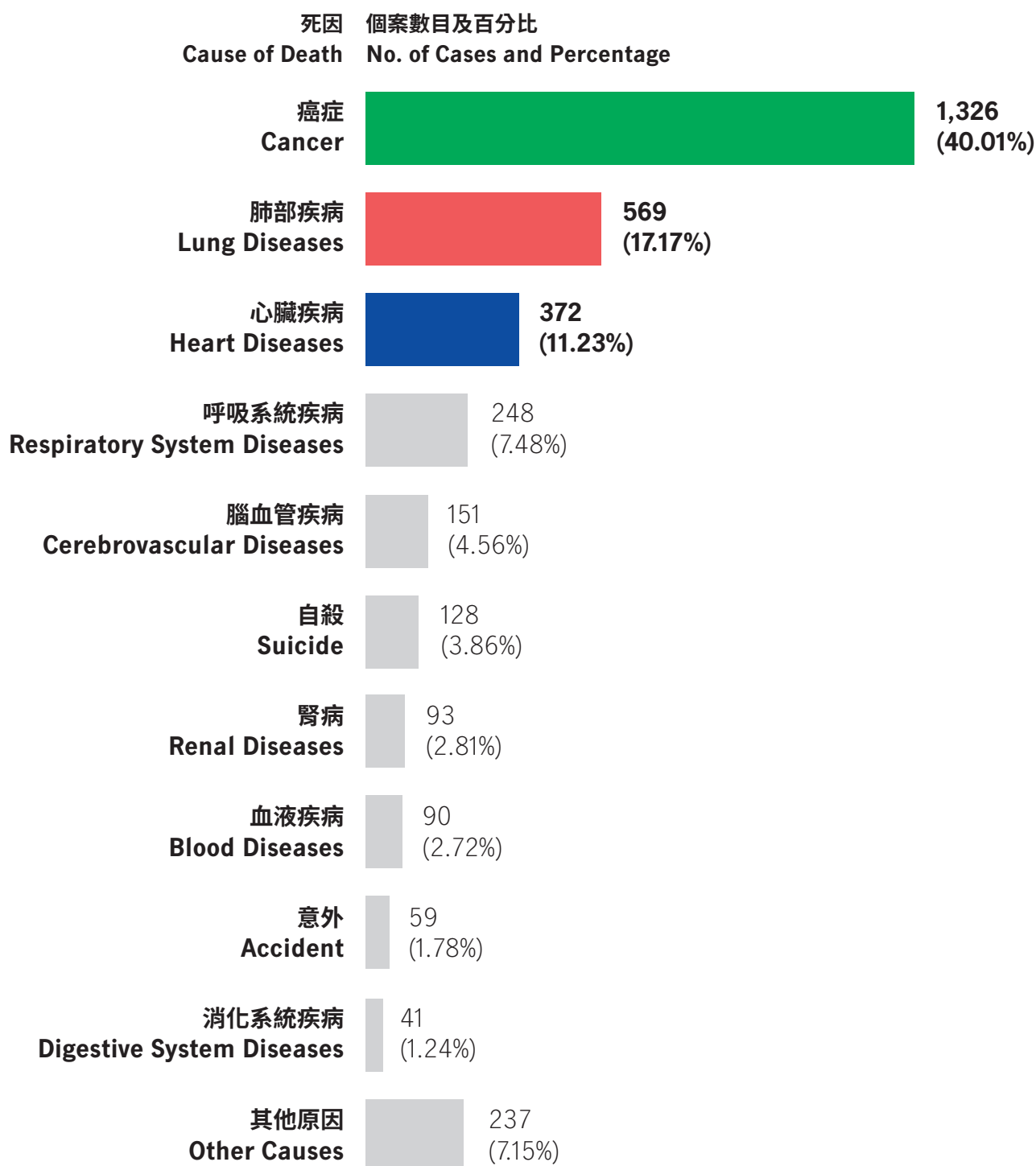
**Cancer, Lung Diseases and  
Heart Diseases** were Manulife's  
**top 3 death claims**



以上賠償包括香港及澳門保單  
The above claims include both Hong Kong and Macau policies



## 2022 年主要死因 (根據宏利理賠統計數據) 2022 Leading Causes of Death (based on Manulife's claims statistics)



以上賠償包括香港及澳門保單  
The above claims include both Hong Kong and Macau policies



## 2022 年宏利理賠統計數據 2022 Manulife Claims Statistics

## 身故賠償 Death Claims

### 性別及年齡組別

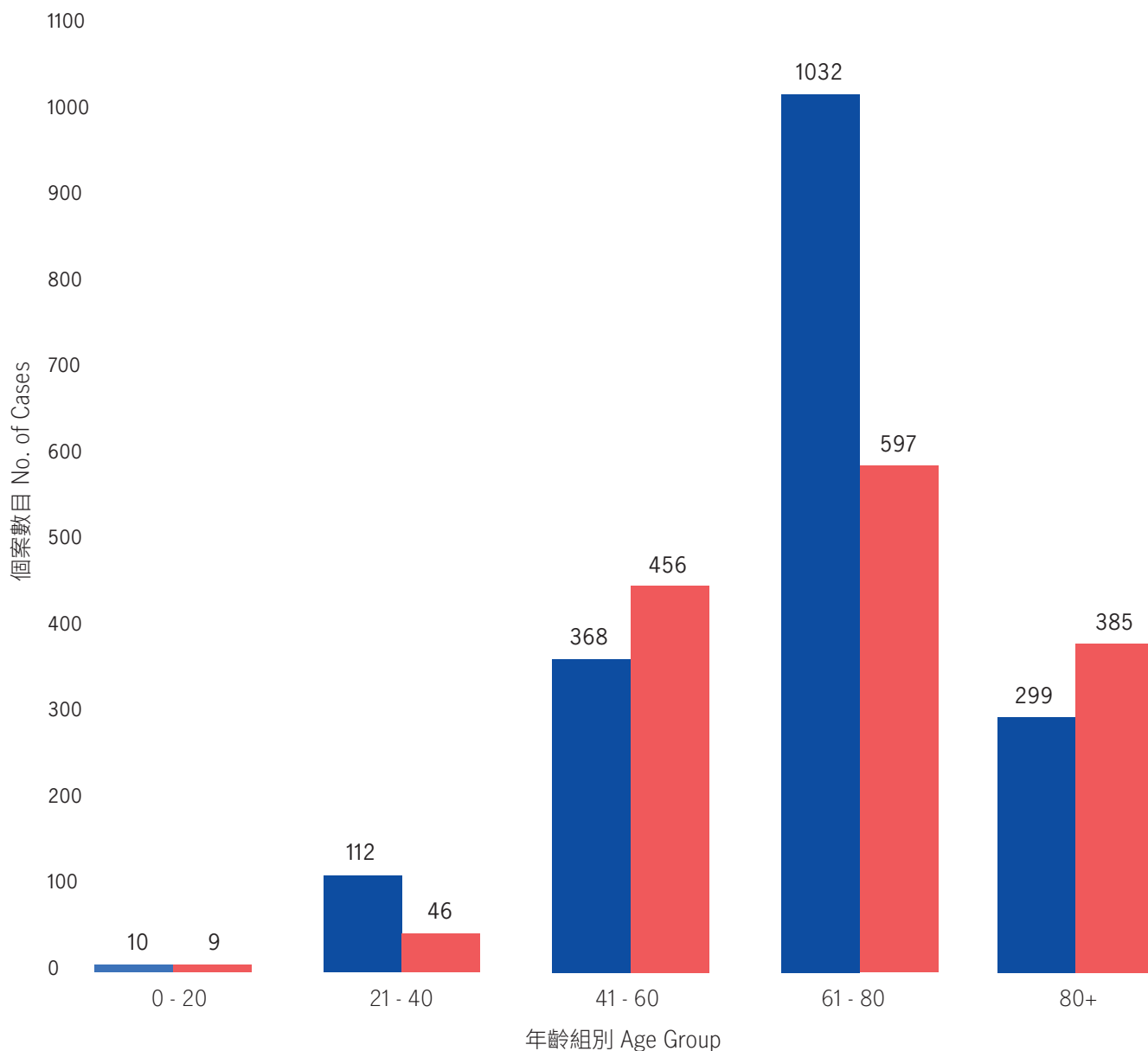
### Gender and Age Group



男  
Male



女  
Female



年齡組別 Age Group	0 - 20	21 - 40	41 - 60	61 - 80	80+	總數 Total
個案總數 Total No. of Cases	19	158	824	1,629	684	3,314
百分比 Percentage	0.57%	4.77%	24.86%	49.16%	20.64%	100%

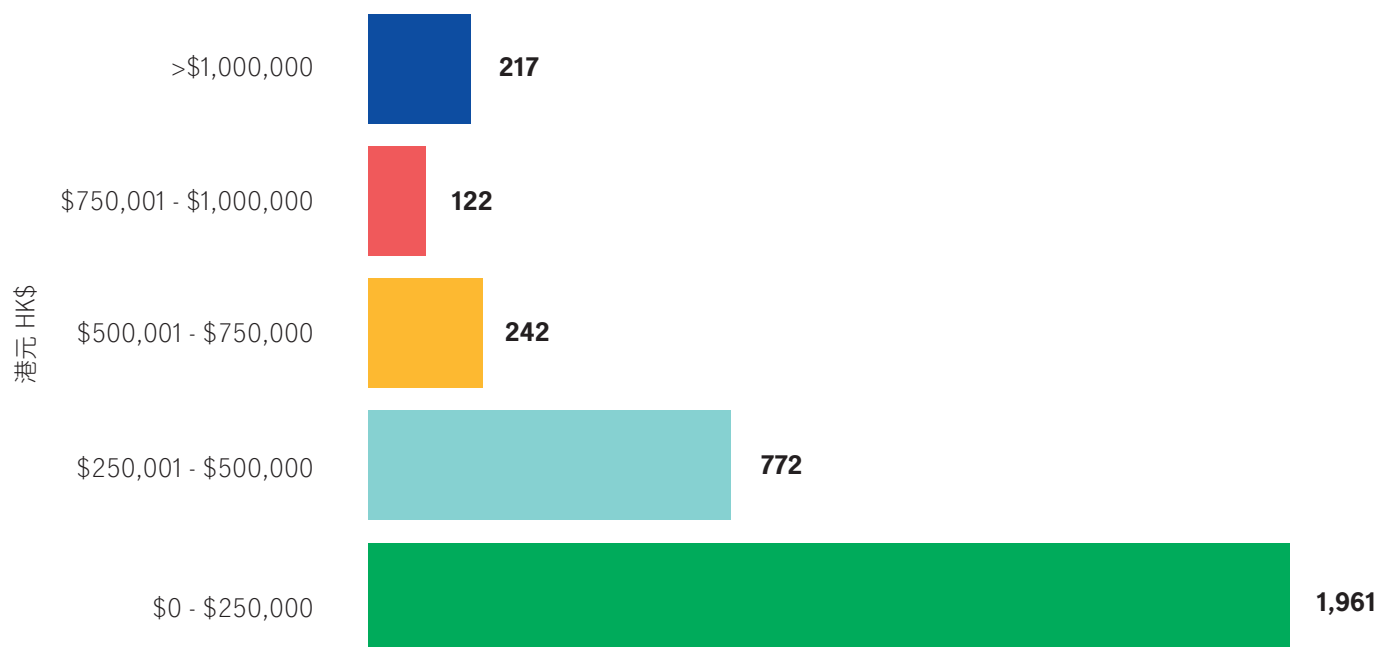
以上賠償包括香港及澳門保單

The above claims include both Hong Kong and Macau policies

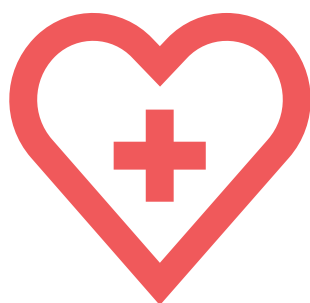


賠償額

Claims Amount Paid



成功索償個案數目 No. of Successful Claims Cases



以上賠償包括香港及澳門保單

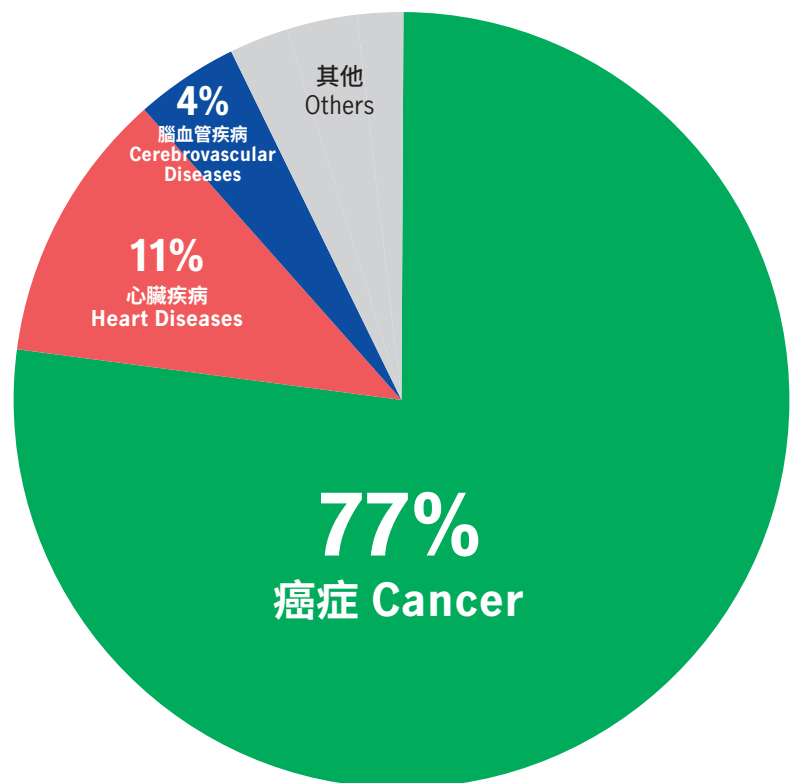
The above claims include both Hong Kong and Macau policies



## 癌症、心臟疾病及 腦血管疾病

位列宏利危疾賠償的首 3 位

**Cancer, Heart Diseases and Cerebrovascular Diseases** were Manulife's **top 3 critical illness claims**



以上賠償包括香港及澳門保單  
The above claims include both Hong Kong and Macau policies



## 2022 年主要危疾 (根據宏利理賠統計數據) 2022 Leading Critical Illnesses (based on Manulife's claims statistics)

疾病 Disease	個案數目及百分比 No. of Cases and Percentage
癌症 Cancer	1,842 (77.01%)
心臟疾病 Heart Diseases	274 (11.45%)
腦血管疾病 Cerebrovascular Diseases	103 (4.31%)
神經系統疾病 Neurological Diseases	59 (2.47%)
腎病 Renal Diseases	33 (1.38%)
腦部疾病 Brain Diseases	20 (0.84%)
血管疾病 Blood Vessel Diseases	11 (0.46%)
血液疾病 Blood Diseases	4 (0.17%)
消化系統疾病 Digestive System Diseases	3 (0.13%)
意外 Accident	3 (0.13%)
肌肉骨骼疾病 Musculoskeletal Diseases	3 (0.13%)
其他原因 Other Causes	37 (1.55%)

以上賠償包括香港及澳門保單

The above claims include both Hong Kong and Macau policies



性別及年齡組別

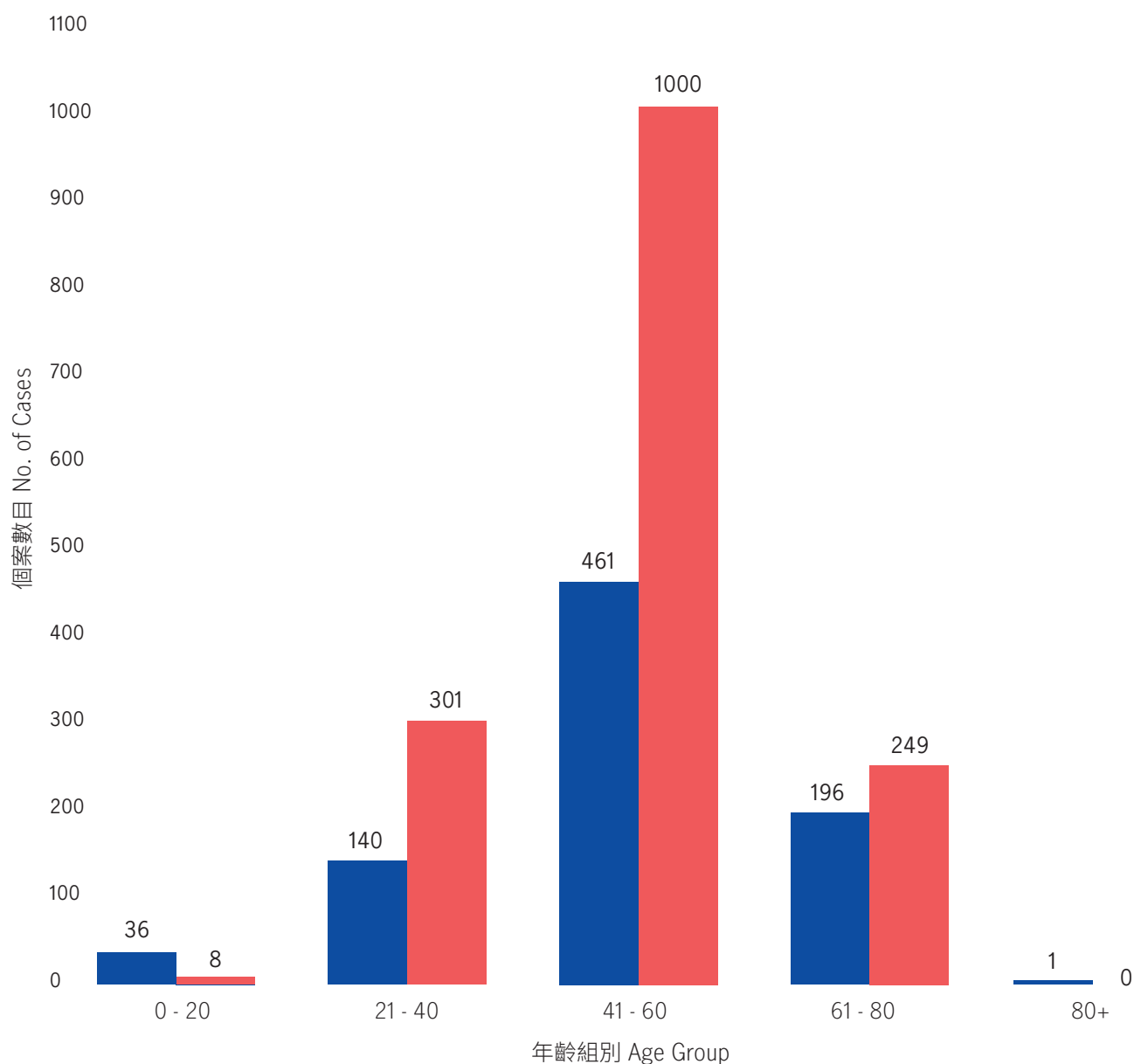
Gender and Age Group



男  
Male



女  
Female



年齡組別 Age Group	0 - 20	21 - 40	41 - 60	61 - 80	80+	總數 Total
個案總數 Total No. of Cases	44	441	1,461	445	1	2,392
百分比 Percentage	1.84%	18.44%	61.08%	18.60%	0.04%	100%

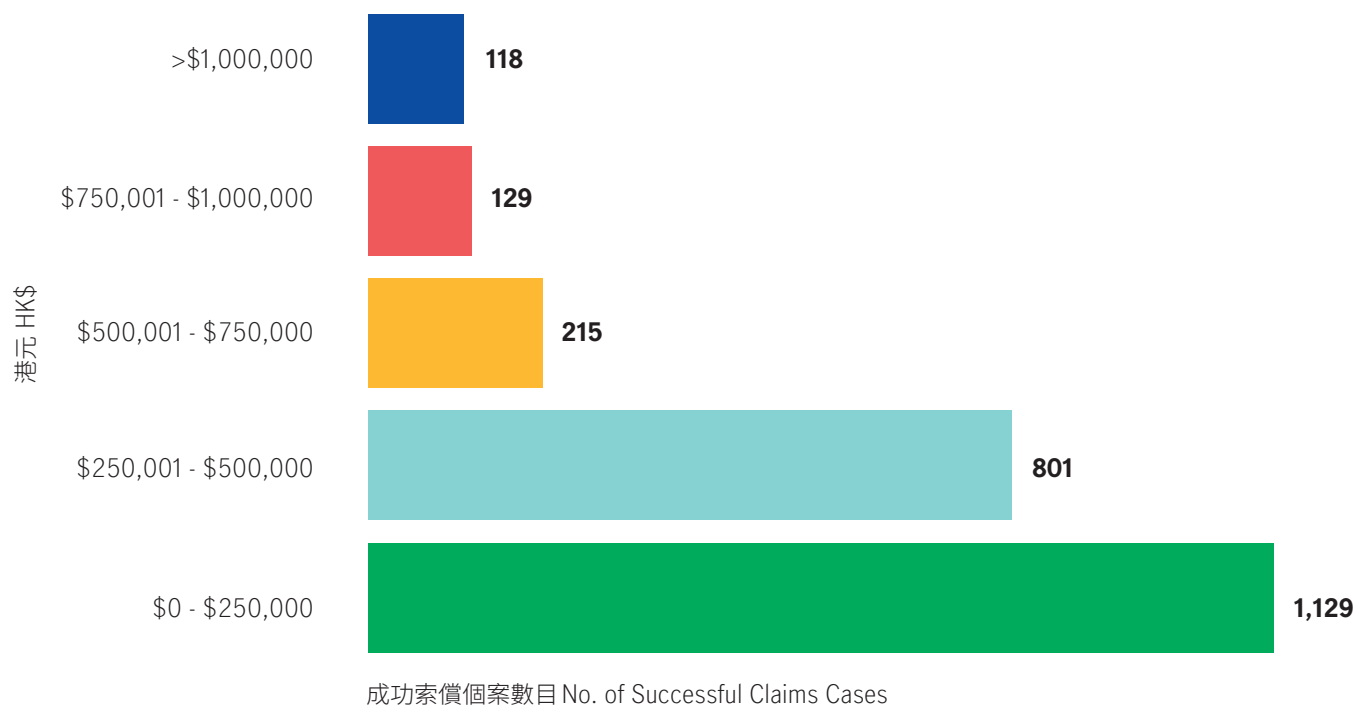
以上賠償包括香港及澳門保單

The above claims include both Hong Kong and Macau policies



賠償額











Claims Amount Paid



以上賠償包括香港及澳門保單

The above claims include both Hong Kong and Macau policies



		身故賠償 Death Claims 	危疾賠償 Critical Illness Claims 
最長生效期 (保單) Longest In-force Period (Policy)		54 年 7 月 years months	31 年 8 月 years months
最短生效期 (保單) Shortest In-force Period (Policy)		<1 月 month	3 月 months
最年長 Oldest Age		99 歲 years old	81 歲 years old
最年輕 Youngest Age		<1 歲 year old	1 歲 year old
索償最多年齡 Most Age		73 歲 years old	58 歲 years old
最高賠償額 (個案) Largest Claims Amount (Case)		HK\$ 10,506,978	HK\$ 4,484,506
平均賠償額 (個案) Average Claims Amount Paid (Case)		HK\$ 347,856	HK\$ 376,705
最多理賠保障數目 * Highest Number of Coverage*		13 份保障 coverage	4 份保障 coverage

\* 以同一受保人的理賠個案計算  
Based on the claims of the same insured

以上賠償包括香港及澳門保單  
The above claims include both Hong Kong and Macau policies



## 話您知 Did You Know

### 癌症存活率\* Cancer Survival Rates\*

癌症不一定是絕症，及早治療最為關鍵。  
Cancer may not be an incurable disease;  
early treatment is critical.

前列腺癌  
Prostate Cancer **>99%**

甲狀腺癌  
Thyroid Cancer **>99%**

乳癌（女性）  
Breast Cancer (Female) **99%**

結腸癌  
Colon Cancer **91%**

直腸癌  
Rectum Cancer **90%**

胃癌  
Stomach Cancer **70%**

\* 癌症於原位階段之五年相對存活率 (2011-2017)  
Five-year relative survival rates for cancers at  
localized stage (2011-2017)

資料來源 Source :  
Cancer Facts & Figures 2022, 美國癌症協會  
Cancer Facts & Figures 2022, American Cancer Society



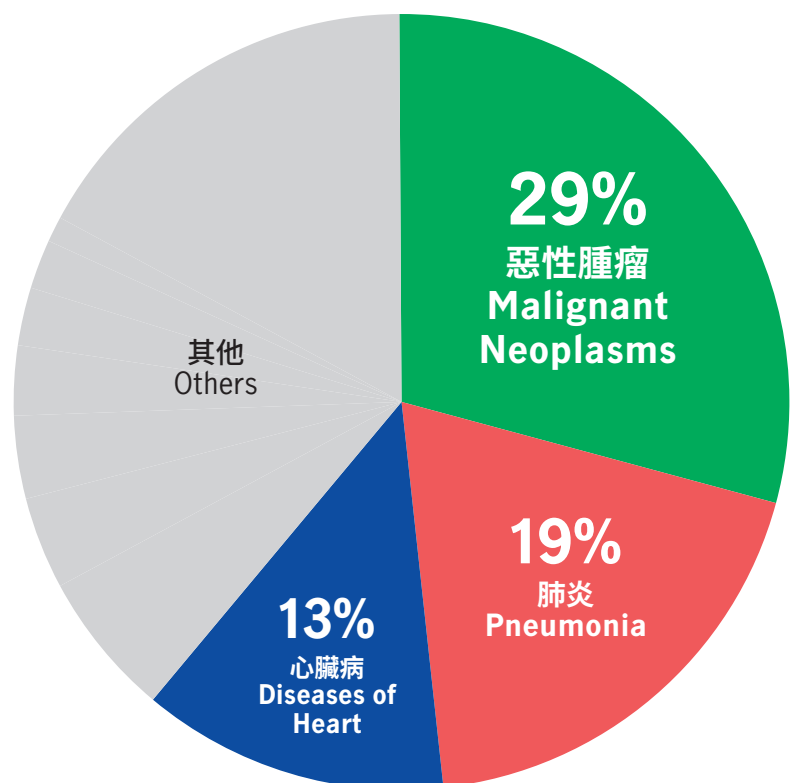
## 惡性腫瘤、肺炎及心臟病

繼續成為 2021 年香港人口的 **3** 大主要死因

**Malignant Neoplasms, Pneumonia and Diseases of Heart** continued to be the

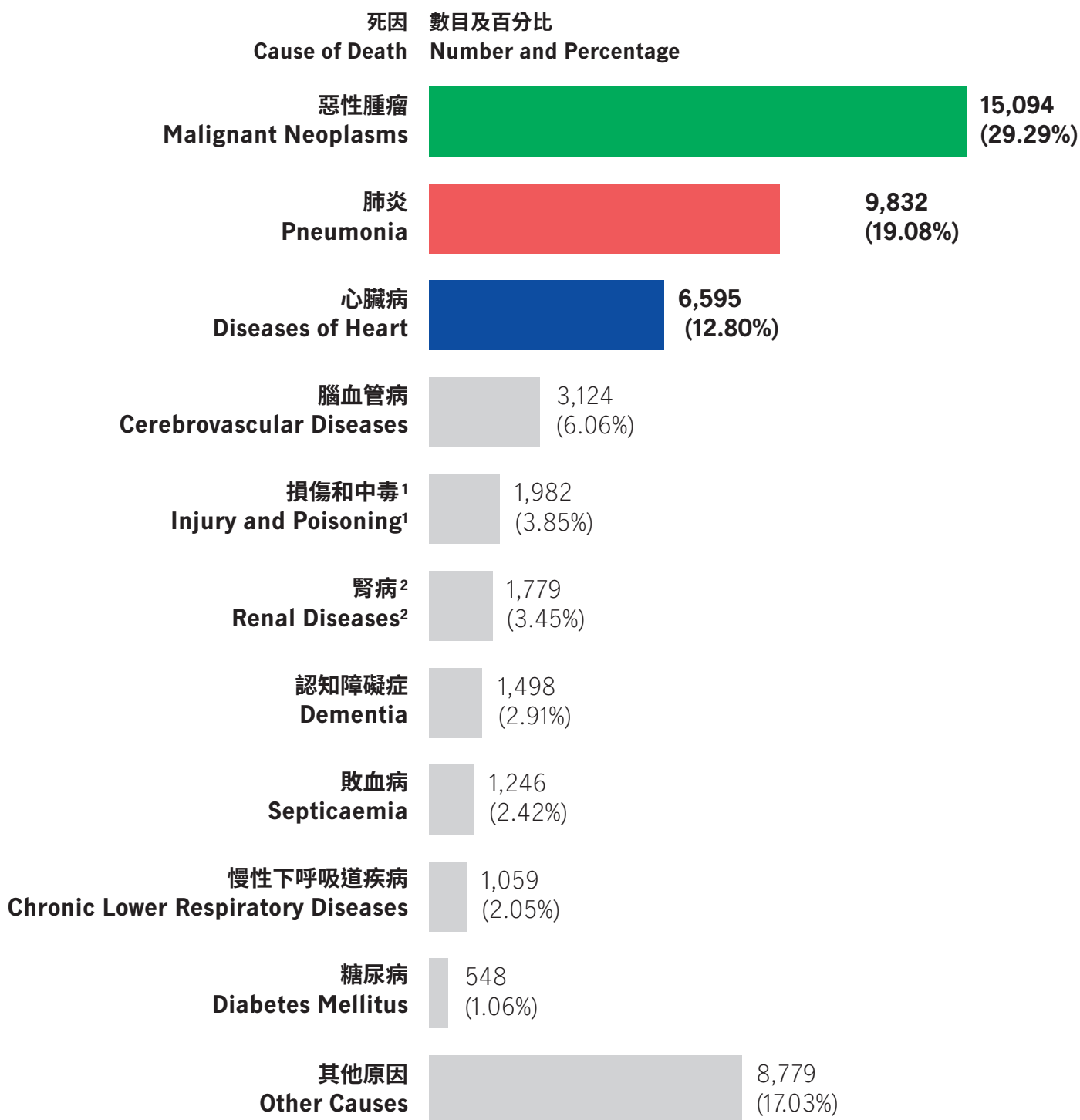
**top 3 leading causes of death**

in Hong Kong in 2021





## 2021年主要死因 2021 Leading Causes of Death



<sup>1</sup> 疾病和死亡的外因 External causes of morbidity and mortality

<sup>2</sup> 腎炎、腎變病綜合症和腎變病 Nephritis, nephrotic syndrome and nephrosis





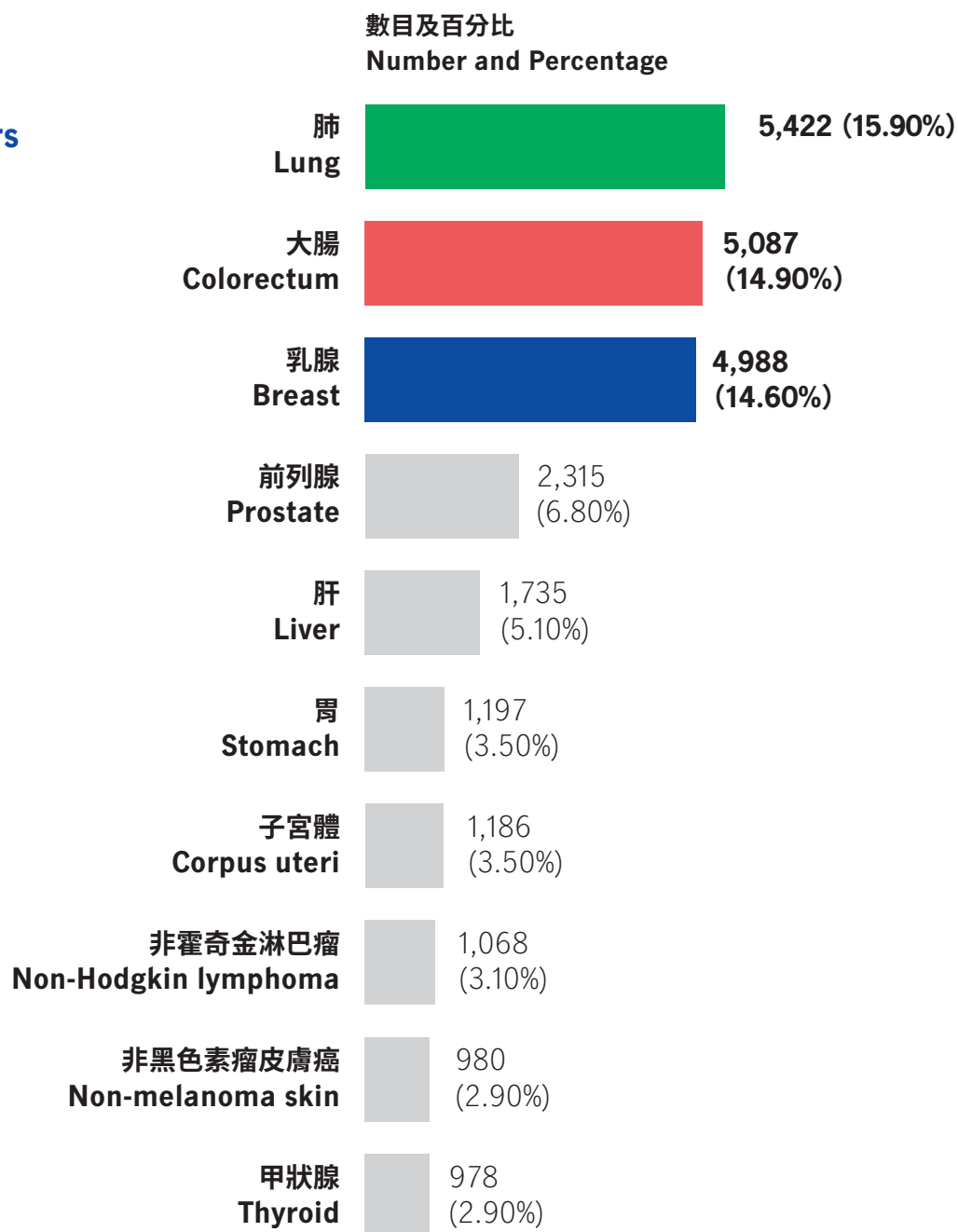
## 肺癌、大腸癌 及 乳腺癌

位列**首3位**癌症

**Lung,**  
**Colorectum** and  
**Breast Cancer**  
are the **top 3 cancers**

2020年香港**10大癌症** (發病數字)

2020 Hong Kong **Top 10 Cancers** (no. of incidence)



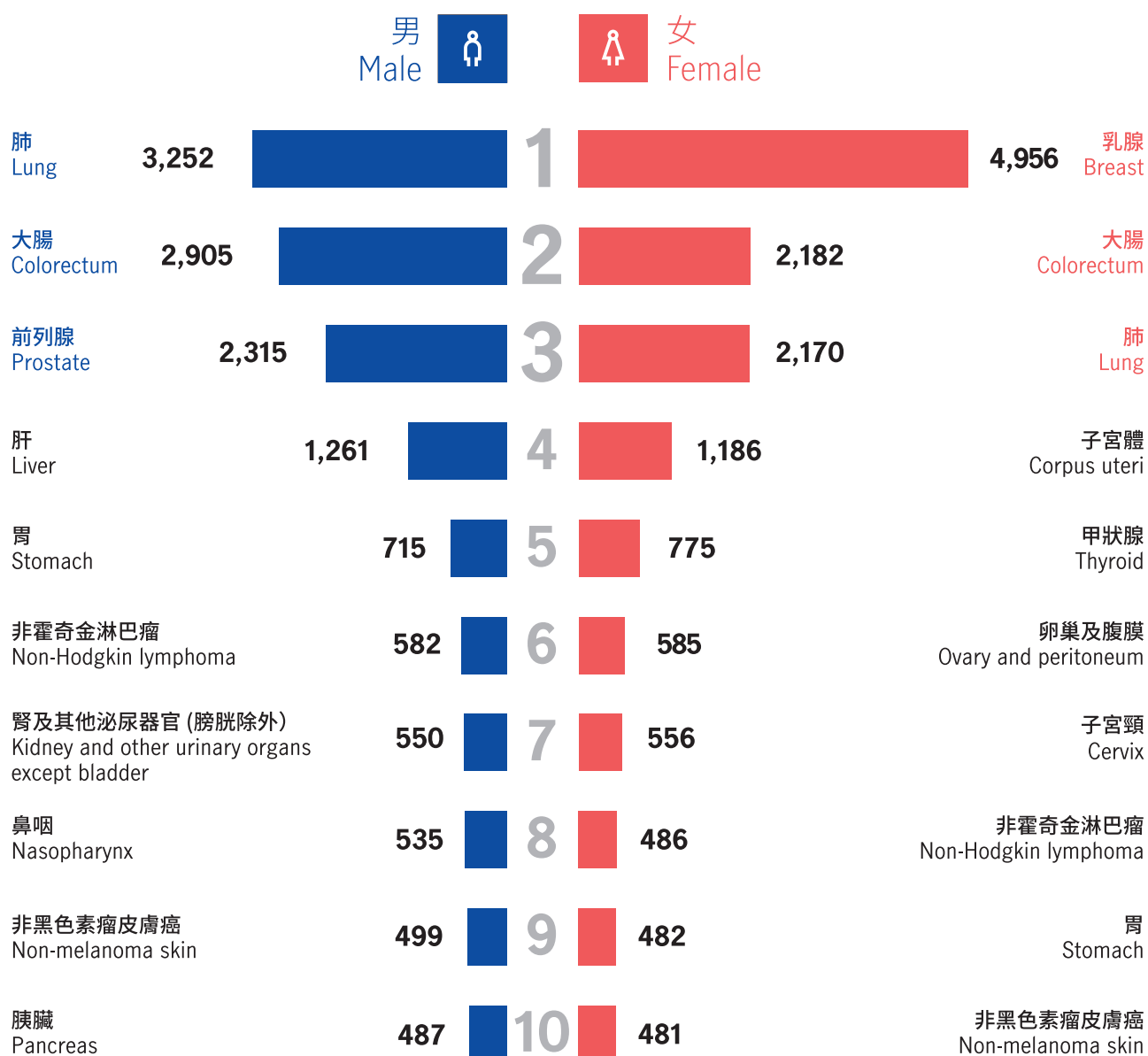
資料來源：醫院管理局，香港癌症資料統計中心網站 (最後更新：2022年10月)

Source: Website of Hong Kong Cancer Registry, Hospital Authority (last updated: Oct 2022)



2020年香港10大癌症 – 按性別 (發病數字)

2020 Hong Kong Top 10 Cancers – by Gender (no. of incidence)








資料來源：醫院管理局，香港癌症資料統計中心網站 (最後更新：2022年10月)






Source: Website of Hong Kong Cancer Registry, Hospital Authority (last updated: Oct 2022)



## 2020年香港3大癌症 – 按性別及年齡

### 2020 Hong Kong Top 3 Cancers – by Gender and Age Group

男 Male	 0-19 歲 *	 20-44 歲	 45-64 歲	 65-74 歲	 75 歲 +
1	白血病 Leukaemia	鼻咽癌 Nasopharynx	大腸癌 Colorectum	肺癌 Lung	肺癌 Lung
2	淋巴瘤 Lymphoma	大腸癌 Colorectum	肺癌 Lung	前列腺癌 Prostate	大腸癌 Colorectum
3	胚胎細胞及生殖腺腫瘤 Germ-cell & gonadal tumours	睪丸癌 Testis	肝癌 Liver	大腸癌 Colorectum	前列腺癌 Prostate

女 Female	 0-19 歲 *	 20-44 歲	 45-64 歲	 65-74 歲	 75 歲 +
1	白血病 Leukaemia	乳腺癌 Breast	乳腺癌 Breast	乳腺癌 Breast	大腸癌 Colorectum
2	胚胎細胞及生殖腺腫瘤 Germ-cell and gonadal tumours	甲狀腺癌 Thyroid	子宮體癌 Corpus uteri	肺癌 Lung	肺癌 Lung
3	淋巴瘤 Lymphoma	子宮頸癌 Cervix	肺癌 Lung	大腸癌 Colorectum	乳腺癌 Breast

\* 兒童及青少年 (0-19 歲) 的癌症分類是根據國際兒童癌症分類手冊 "International Classification for Childhood Cancer 1996, IARC Technical Report No. 29: Lyon, 1996." 內所述的病理形態學組別，而非腫瘤的生長部位。

The classification of cancers in children and adolescents (0-19 years) is based on the morphology according to the "International Classification for Childhood Cancer 1996, IARC Technical Report No. 29: Lyon, 1996.", rather than the site of tumour.

資料來源：醫院管理局，香港癌症資料統計中心網站 (最後更新：2022年10月)

Source: Website of Hong Kong Cancer Registry, Hospital Authority (last updated: Oct 2022)



話您知  
Did You Know

年齡中位數  
Median Age

確診癌症的年齡中位數

The median age of patients at diagnosis of cancer



男  
Male

Age  
**68** 歲



女  
Female

Age  
**63** 歲



話您知  
Did You Know

機會率  
Probability

在 75 歲前

Before the age of 75 :


大約每 4 名男性便有一位  
可能患上癌症

About **1 in 4 men**  
will develop cancer

 **1/4**

大約每 10 名男性便有一位  
可能死於癌症

About **1 in 10 men**  
will die from cancer

 **1/10**

大約每 5 名女性便有一位  
可能患上癌症

About **1 in 5 women**  
will develop cancer

 **1/5**

大約每 16 名女性便有一位  
可能死於癌症

About **1 in 16 women**  
will die from cancer

 **1/16**

按 2020 年的癌症統計數據

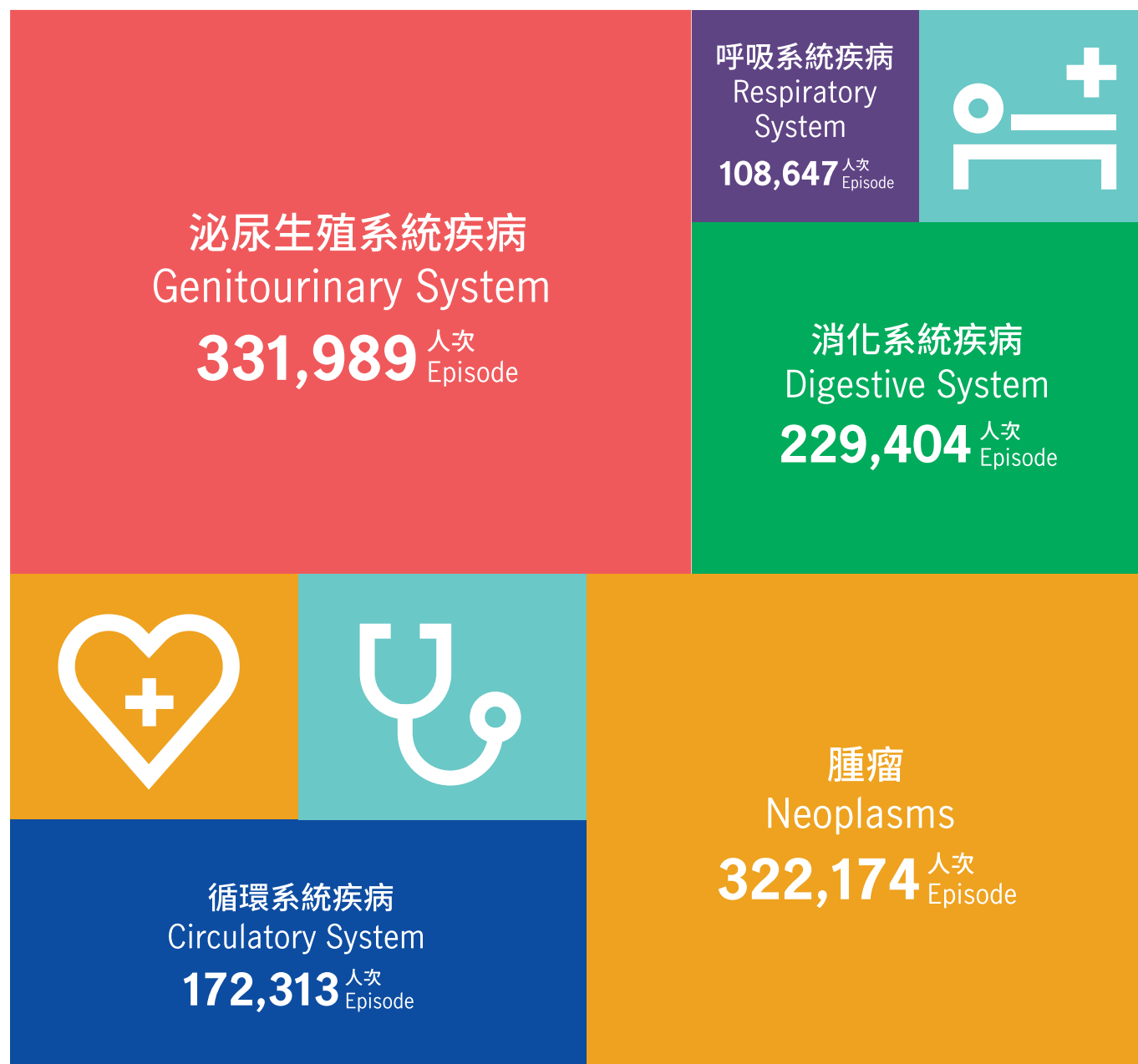
Based on the cancer statistics collected in 2020

資料來源：醫院管理局，香港癌症資料統計中心網站（最後更新：2022 年 10 月）

Source: Website of Hong Kong Cancer Registry, Hospital Authority (last updated: Oct 2022)



## 2021年常見住院原因 2021 Common Hospitalization Reasons



\* 以上數目包括日間住院病人在內的出院人次及死亡人數。  
The above numbers refer to discharges and deaths including day inpatients.

資料來源：香港統計年刊 (2022 年版)  
Source: Hong Kong Annual Digest of Statistics (2022 Edition)



全港人口 (2022年)  
Total population (2022)

超過 more than  
**730萬**  
**7.3 million**



全年出生人口 (2021年)  
Number of births (2021)

**37,000**



男／女出生時平均預期壽命 (2021年)  
Life expectancy at birth, male/female (2021)

男  
Male  
**83**

女  
Female  
**88歲** years old

資料來源：政府統計處  
Source: Census and Statistics Department



話您知  
Did You Know

深切治療部  
Intensive Care Unit (ICU)

- 2019年，超過 15,000 人入住**深切治療部 (ICU)**，3 年間**攀升約 8%**。
- In 2019, more than 15,000 people were admitted to the **Intensive Care Unit (ICU)**, an **increase of about 8%** over the previous 3 years.

資料來源 Source: The Hong Kong medical diary. 2021; 26(5) <<https://fmshk.org/database/hkmd/hkmdmay2021>>



全國人口 (2021年)<sup>1</sup>  
Total population (2021)<sup>1</sup>

超過 more than  
**14 億**  
**1.4 Billion**



全年出生人口 (2021年)<sup>3</sup>  
Number of births (2021)<sup>3</sup>

超過 more than  
**1 千萬**  
**10 million**



男／女出生期望壽命 (2019年)<sup>2</sup>  
Life expectancy at birth, male/female (2019)<sup>2</sup>

男  
Male  
**74**

女  
Female  
**80 歲** years old

資料來源 Source:

<sup>1</sup> 《中國統計年覽 2022》中國國家統計局  
《China Statistical Yearbook 2022》National Bureau of Statistics of China

<sup>2</sup> 世界衛生組織網站 (2023 年 5 月)  
World Health Organization website (May 2023)

<sup>3</sup> 《2021 年國民經濟和社會發展統計公報》中國國家統計局  
National Bureau of Statistics of China

中國 **新發癌症** 人數 (2020 年)  
Number of **new cancer cases** (2020)

**457 萬宗**  
佔全球 23.7%

**4.57 million**  
23.7% of the world total

中國 **癌症死亡** 人數 (2020 年)  
Number of **cancer deaths** (2020)

超過 **300 萬**  
佔全球癌症死亡總人數 30%

more than **3 million**  
representing 30% of the total world  
cancer deaths

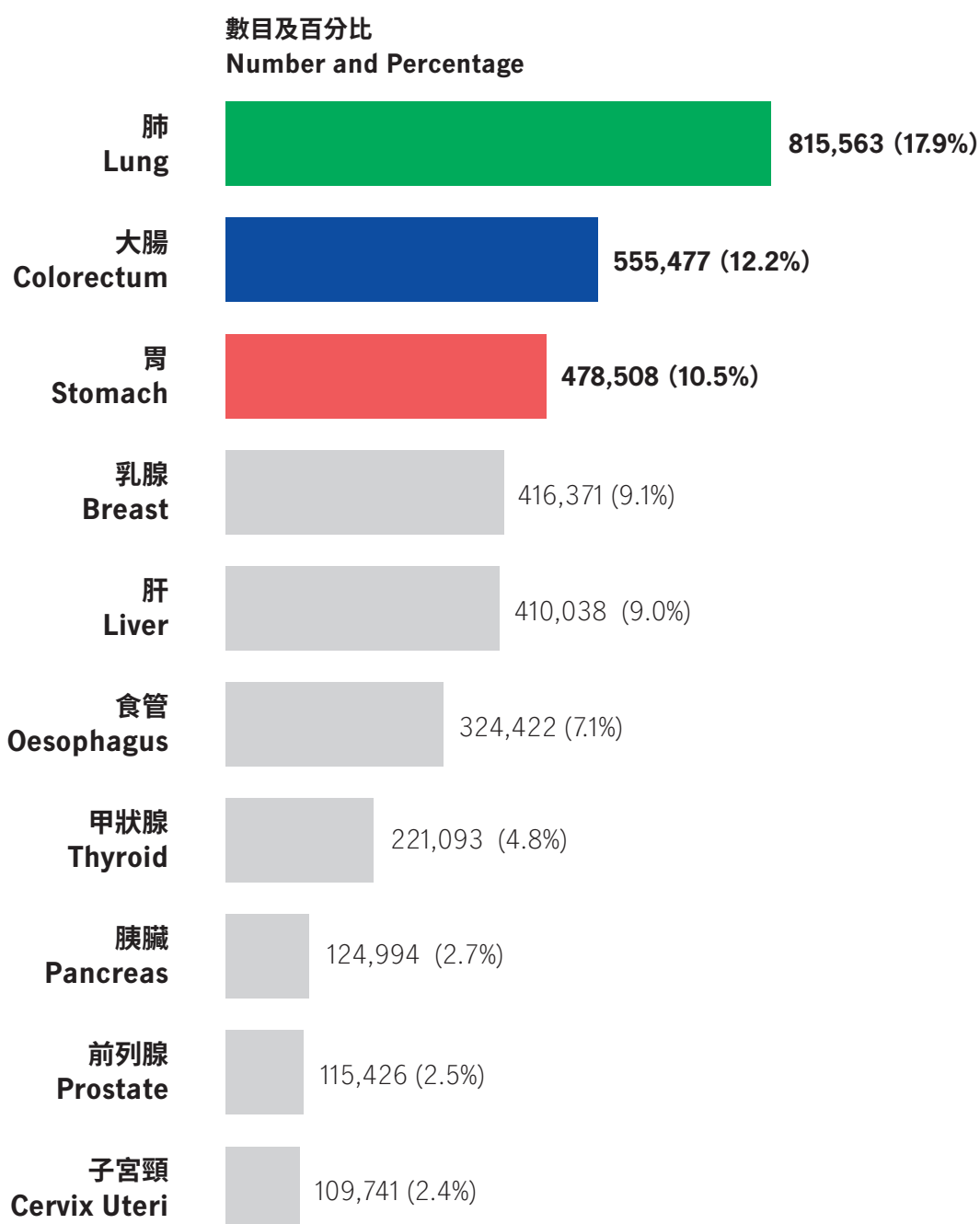
資料來源 Source:

• International Agency for Research on Cancer, World Health Organization  
• 搜狐網：〈2020 年全球癌症數據出爐：中國新發腫瘤患者 457 萬例！〉



## 2020年中國10大癌症 (發病數字)

## 2020 China Top 10 Cancers (no. of incidence)



資料來源 Source:

- International Agency for Research on Cancer, World Health Organization
- 搜狐網：〈2020年全球癌症數據出爐：中國新發腫瘤患者457萬例！〉





資料最後更新日期：2023年5月  
Information last update: May 2023

中國內地訪港旅客主要查詢的產品 Major Products Frequently Enquired About by Mainland Chinese Visitors		產品重點 Product Highlights
危疾產品 Critical Illness Products	守護無間危疾保 ManuPrimo Care (MPC)  守護無間危疾保 (保寶未來) ManuPrimo Care (BestStart) (MPC (BestStart))	<ul style="list-style-type: none"> <li>總保障高達1,000%名義金額</li> <li>持續守護保障</li> <li>3種靈活癌症賠償方案</li> <li>固定保費，保證不變</li> </ul> <ul style="list-style-type: none"> <li>Total protection up to 1,000% of notional amount</li> <li>Continuous Care Benefits</li> <li>3 flexible payout options for cancer</li> <li>Guaranteed fixed premium</li> </ul>
	活耀人生危疾保2 ManuBright Care 2 (MBC2)  活耀人生危疾保2 (加強版) ManuBright Care 2 Plus (MBC2+)	<ul style="list-style-type: none"> <li>持續守護保障</li> <li>癌症治療加強保障 [只適用於活耀人生危疾保2 (加強版)]</li> <li>長期儲蓄</li> <li>固定保費，保證不變</li> </ul> <ul style="list-style-type: none"> <li>Continuous Care Benefits</li> <li>Cancer Treatment Booster (only applicable to MBC2+)</li> <li>Long term savings</li> <li>Guaranteed level premiums</li> </ul>
	心愛一家保 ManuLove Care (MLC)	<ul style="list-style-type: none"> <li>持續守護保障</li> <li>復原保障</li> <li>家庭保障，將愛延伸至家人身上 (父母可享癌症保障；子女可享嚴重危疾及兒童疾病保障)</li> </ul> <ul style="list-style-type: none"> <li>Continuous Care Benefits</li> <li>Protection Restore Benefit</li> <li>Family benefits for extended care (cancer protection for parents, major critical illnesses and juvenile diseases protection for children)</li> </ul>
醫療產品 Medical Products	活亮人生醫療保障系列 / 附加保障 ManuShine Healthcare Series / Benefit	<ul style="list-style-type: none"> <li>亞洲至環球保障</li> <li>主要項目的醫療開支可享全數賠償</li> <li>醫療支援服務</li> <li>醫綠色通道服務，特享的醫療轉介服務</li> </ul> <ul style="list-style-type: none"> <li>Asia to worldwide coverage</li> <li>Enjoy full reimbursement for major items of medical expenses</li> <li>Extended medical support</li> <li>Medical green passage service for a privileged medical referral service</li> </ul>
儲蓄產品 Savings Products	宏利環球貨幣保障計劃 ManuGlobal Saver (MGL)	<ul style="list-style-type: none"> <li>七種貨幣選項</li> <li>更改受保人選項</li> <li>保單分拆</li> <li>長達兩年之保費假期</li> </ul> <ul style="list-style-type: none"> <li>7 currencies for selection</li> <li>Option to change the life insured to another person</li> <li>Policy split</li> <li>Premium holiday for up to 2 years</li> </ul>
	赤霞珠終身壽險計劃2 La Vie 2 (LV2)	<ul style="list-style-type: none"> <li>派至100歲的保證現金儲備</li> <li>循環終期紅利鎖定</li> <li>加強人壽保障版本 (只適用於保費繳付期為15年的計劃)</li> </ul> <ul style="list-style-type: none"> <li>Annual guaranteed cash payment until age 100</li> <li>Recurring terminal bonus realization</li> <li>Enhanced life protection option (only applicable to premium payment period of 15 years)</li> </ul>

以上內容並未載有保單的所有條款，而完整條款載於相關之保單文件中。

The content above does not contain the full terms of the policy(ies), and the full terms can be found in the corresponding policy document(s).



### 宏利的中國內地指定醫院名單 \*

- 已擴展至超過 **3,000** 間

指定醫院：

- 覆蓋所有三級公立醫院
- 擴展非三級公立醫院至 58 間

卓越醫院：

- 由 6 間擴展至超過 20 間私家醫院

\* 適用於指定醫療及危疾產品客戶，可於名單內的中國內地醫院接受醫療服務

### Manulife's List of Designated Hospitals in Mainland China \*

- The number of designated hospitals expanded to more than **3,000**

Designated hospitals:

- Cover all Grade 3 public hospitals
- Expand to 58 selected non Grade 3 public hospitals

Elite hospitals:

- Expand from 6 to 20+ private hospitals

\* Applicable to clients with designated medical and critical illness products, they can receive medical services under the List of Designated Hospitals in Mainland China



資料最後更新日期：2023年5月  
Information last update: May 2023

詳情請瀏覽宏利網頁  
Please visit Manulife website for details  
<https://www.manulife.com.hk/zh-hk/individual/services/useful-information/designated-hospitals-in-mainland-china.html>



認知障礙症 — 前稱老人癡呆症 / 腦退化症。確診後，平均可生存8至10年；有些更可長達20年之久<sup>1</sup>。  
Dementia – is formerly known as Alzheimer's disease. Patients can live for 8 to 10 years on average upon diagnosis, others may manage to live for as long as 20 years<sup>1</sup>.

## 照顧患者的參考開支 Reference Expenses for taking care of a patient

外籍家庭傭工 Foreign Domestic Helper	每月 \$4,730 起 (規定最低工資)	\$4,730 up per month (Minimum Allowable Wage)
物理治療師服務 <sup>2</sup> Physiotherapist Services <sup>2</sup>	每小時由 \$500 至 \$2,500 不等	Hourly rate of \$500 to \$2,500
私家看護服務 <sup>3</sup> Private Nursing Services <sup>3</sup>	(以服務12小時計算) 註冊護士 \$2,860 - \$3,280 登記護士 \$2,520 - \$2,910 起居照顧員 \$1,080 - \$1,236	(service for every 12 hours) Registered Nurse \$2,860 - \$3,280 Enrolled Nurse \$2,520 - \$2,910 Personal Care Worker \$1,080 - \$1,236
政府護理安老院 <sup>4</sup> Government Care and Attention Homes for the Elderly <sup>4</sup>	每月收費 \$2,060	Monthly fee \$2,060
私營安老院 <sup>5</sup> Private Residential Care Homes <sup>5</sup>	每月收費由數千元至 數萬元不等	Monthly fee from thousands of dollars to tens of thousands of dollars



### 話您知 Did You Know

#### 認知障礙症有多常見？ How Common is Dementia?

70歲以上長者最受影響 - 估計 **70歲長者患病率<sup>1</sup>**：  
Elders aged above 70 are the most affected - estimated  
**prevalence rate among elders aged above 70<sup>1</sup>**:

- 每 **6** 位女士便有 **1** 位 **One** in every **six** women
- 每 **10** 位男士便有 **1** 位 **One** in every **ten** men



### 話您知 Did You Know



香港60歲以上的認知障礙症患者人數預計由2009年的103,433人，將會增至2039年的332,688人，增幅達 **222%**<sup>6</sup>。

In Hong Kong, the estimated number of people aged 60 and above with dementia will increase from 103,433 in 2009 to 332,688 in 2039, an increase of **222%**<sup>6</sup>.

資料來源 Source:

<sup>1</sup> 醫院管理局網站 > 智友站 > 認知障礙症 (更新日期: 30/4/2023) Hospital Authority website > Smart Patient > Dementia (Last update: 30/4/2023)

<sup>2</sup> 消費者委員會《選擇》月刊 Consumer Council <Choice>: <上門護理收費條款差異大，慎選合資格人員確保服務質素>

<sup>3</sup> 收費參考以下服務供應商：卓健醫療服務有限公司，盈科醫護集團有限公司及悉護專業護理服務有限公司 (資料截至2023年5月4日) Expenses take reference from the following service providers: Quality HealthCare Medical Services Limited, AGA Professional Care Limited and Care U Professional Nursing Service Limited (Information as of: May 4, 2023)

<sup>4</sup> 社會福利署網頁 Social Welfare Department Website

<sup>5</sup> 社會福利署長者資訊網 Social Welfare Department Elderly Information Website

<sup>6</sup> "Trends in Prevalence and Mortality of Dementia in Elderly Hong Kong Population: Projections, Disease Burden, and Implications for Long-Term Care", International Journal of Alzheimer's Disease



由於癌症存活者的數字上升、化療及/或放射治療的長期副作用、癌症診斷敏感性的提高、基因及行為風險因素的持續影響，**多重原發性癌症**的風險正**不斷增加**。

The risk of **multiple primary cancers** is **increasing** due to increasing numbers of cancers survivors, long-term side effects of chemotherapy and/or radiation therapy, increased diagnostic sensitivity, and persisting effects of genetic and behavioral risk factors.

資料來源 Source:

《Multiple Primary Tumors Over a Lifetime》, CancerNetwork®, home of the journal ONCOLOGY

如帶有乳癌基因BRCA，一生人到80歲有七成風險患乳癌，患卵巢癌機會亦有20%至50%；患上第一次乳癌後，**20年內更有30%至40%患第二次乳癌**，因此這些病人很大可能**患上多於一個癌症**。

With the breast cancer gene BRCA, there is 70% risk for breast cancer by the age of 80, and a 20% to 50% risk of ovarian cancer; and after the first breast cancer, **30% to 40% chance of developing breast cancer again within 20 years**. There is a high chance that these patients may **suffer from more than one cancer**.

資料來源 Source:

AM730 21/9/2020 《一個人罹患兩種或以上癌症》作者：臨床腫瘤科專科醫生張明智



### 話您知 Did You Know

#### 常見的多重原發性癌症 Common Multiple Primary Cancers

常見的多重原發性癌症	Common Multiple Primary Cancers
乳癌	Breast Cancer
肝癌	Liver Cancer
頭頸癌	Head and Neck Cancer
大腸癌	Colorectal Cancer
男性生殖器癌 - 前列腺癌	Male Genital Cancer-Prostate Cancer
皮膚癌	Skin Cancer
女性生殖器癌 - 子宮癌	Female Genital Cancer-Uterine Cancer
甲狀腺癌	Thyroid Cancer
肺癌	Lung Cancer
女性生殖器癌 - 非子宮癌	Female Genital Cancer-Non-Uterine Cancer

資料來源 Source:

《Risks and cancer associations of metachronous and synchronous multiple primary cancers: a 25-year retrospective study》- National Library of Medicine, National Center for Biotechnology Information



## 私家醫院每日住院病房收費 Daily Room and Board Charges of Private Hospitals

私家醫院名稱 Private Hospital	優質私家病房 / 私家病房 Premium Private Room / Private Room	半私家病房 Semi-Private room	普通病房 Ward
	港元 / HK\$	港元 / HK\$	港元 / HK\$
<b>港島區</b> <b>Hong Kong Island</b>			
嘉諾撒醫院 Canossa Hospital	3,800	2,600 - 2,800	800 - 1,200
港怡醫院 Gleneagles Hong Kong Hospital	4,200	1,800 - 2,700	980 - 1,080
香港港安醫院 Hong Kong Adventist Hospital	3,700	2,200 - 2,400	900
養和醫院 Hong Kong Sanatorium & Hospital	4,300 - 6,700	2,600 - 3,600	1,200 - 1,800
明德國際醫院 Matilda International Hospital	3,300	1,990	900
聖保祿醫院 St. Paul's Hospital	3,800 - 11,000	1,380 - 1,480	760 - 900
<b>九龍區</b> <b>Kowloon</b>			
播道醫院 Evangel Hospital	2,200	1,200 - 1,800	790 - 950
香港浸信會醫院 Hong Kong Baptist Hospital	3,380 - 4,180	1,200 - 2,160	800 - 1,350
寶血醫院 Precious Blood Hospital	2,100	1,180 - 1,580	850
聖德肋撒醫院 St. Teresa's Hospital	1,900 - 14,800	850 - 1,600	560 - 750
<b>新界區</b> <b>New Territories</b>			
荃灣港安醫院 Tsuen Wan Adventist Hospital	3,500 - 4,000	2,500	950 - 1,200
仁安醫院 Union Hospital	2,500 - 8,000	900 - 1,800	500 - 800
香港中文大學醫院 CUHK Medical Centre	3,600 - 4,800	1,500 - 2,400	900

資料最後更新日期：2023年2月 Information last update: February 2023

資料來源：上述醫院網站。以上資料只供參考，各醫院收費如有更新，恕不另行通知。有關最新收費，請瀏覽各私家醫院網站。

Source: Website of the above hospitals. The above information is for reference only and is subject to change by respective hospitals without notice. Please visit the respective website of the private hospitals for the latest charges.



香港手術費中位數 (港元)  
Median of fees for surgical procedures in Hong Kong (HK\$)

手術名稱 Surgical Procedures	私家房 Private room 港元/HK\$			半私家房 Semi-Private room 港元/HK\$			標準房 Ward 港元/HK\$		
	2015	2019	升幅 Increase	2015	2019	升幅 Increase	2015	2019	升幅 Increase
割除白內障 Removal Cataract	36,000	38,000	6%	25,000	34,500	38%	19,500	23,000	18%
乳房 – 切除 Breast – Excision	30,170	60,000	99%	24,000	28,000	17%	17,000	25,000	47%
皮膚、皮下組織及皮膚副體： 切除 - 良性病變 Skin, Subcutaneous and Accessory Structures: Excision - Benign Lesions	15,000	20,000	33%	9,000	12,000	33%	7,000	9,000	29%

資料來源：香港保險業聯會 2015 年及 2019 年《醫療索償數據調查》  
Source: Medical Claims Statistics 2015 and 2019, Hong Kong Federation of Insurers



話您知  
Did You Know

白內障手術 — 公立醫院  
Cataract Surgery —  
Public Hospitals

- 截至 2022 年 12 月 31 日，在眼科輪候白內障手術的個案共有 **69,415 宗**  
As at December 31, 2022, there were **69,415** cataract surgery bookings in Eye Specialty
- 2022 年 1 月至 12 月期間，已完成手術的病人輪候時間：  
The waiting time for patients with cataract surgeries performed from January 1 to December 31, 2022:

公立醫院輪候時間長達 **55 個月\***  
Waiting time at **public hospitals** is up to **55 months\***

\* 於 2022 年，90% 已完成手術之病人可以短於所顯示的輪候時間內接受手術。  
In 2022, 90% of the patients with surgeries performed could receive surgeries earlier than the indicated waiting time.

資料來源：醫院管理局 Source: Hospital Authority

隨著醫療技術的進步，在日間醫療中心進行白內障手術愈見普及，不單費用一般較便宜，同時亦大大減低住院交叉感染的風險，以及讓病人有更靈活的安排。

市場上有保險公司提供白內障日間手術免找數電子化服務。就宏利而言，合資格計劃#的客戶可經指定醫療服務機構申請此服務，以便在治療前更好地規劃醫療支出。詳情請向您的保險顧問查詢。

With the advancement of medical technology, undergo cataract surgeries at day procedure centres become more common. The expenses are not only generally lower, but the risk of cross-infection within the hospital is also greatly reduced. It also allows greater flexibility for patients.

There are insurance companies in the market providing cashless day surgery e-service for cataract. For Manulife, clients of eligible policy(ies)# can apply for this service at preferred medical service providers to better plan for the medical expenses before treatment. Please consult with your insurance advisor for details.

# 適用於指定計劃，有關服務或會不時更新，詳情請瀏覽宏利網頁：

Applicable to designated plans, the service may change from time to time, please visit Manulife website for details:

<https://www.manulife.com.hk/zh-hk/individual/services/pre-assessment-and-cashless-service/cashless-day-surgery-eservice.html>



## 2019 年各類手術費 2019 Results by Operation

人體系統／詳細部位／手術名稱 Region of Body / Detailed Anatomy / Type of Procedure	個案數目 Number of Cases	平均住院日數 Average No. of Days in Hospital	中位數 (港元) Median (HK\$)		
			私家房 Private	半私家房 Semi-Private	標準房 Ward
消化系統 DIGESTIVE SYSTEM					
腹、腹膜及網膜 Abdomen, Peritoneum and Omentum					
導藥法、二度置換及／或割除 Introduction, Revision, and/or Removal	383	2.0	42,900	20,000	20,000
肛門 Anus					
切除 Excision	1,426	2.3	32,500	16,500	16,000
盲腸 Appendix					
切除 Excision	343	4.0	55,000	32,000	30,000
膽道疾病 Biliary Tract					
內窺鏡檢法 Endoscopy	748	3.2	60,000	38,960	30,000
食道 Esophagus					
內窺鏡檢法 Endoscopy	14,135	1.8	26,000	13,000	12,000
咽部、腺樣增殖 (體) 及扁桃腺 Pharynx, Adenoids and Tonsils					
切除、破除 Excision, Destruction	454	2.0	45,000	24,500	20,000
直腸 Rectum					
內窺鏡檢法 Endoscopy	9,888	1.7	20,000	10,500	9,000
修復 Repair					
疝整復術、疝縫合術、疝切開術 Hernioplasty, Herniorrhaphy, Herniotomy	375	2.2	49,232	25,000	22,000
唾液腺及唾液導管 Salivary Gland and Ducts					
切除 Excision	172	3.9	122,000	53,000	45,000
分泌系統 ENDOCRINE SYSTEM					
甲狀腺 Thyroid Gland					
Excision 切除	765	3.2	59,385	40,000	40,000
聽覺系統 AUDITORY SYSTEM					
Inner Ear 內耳					
顳骨、顳中窩入路手術 Temporal Bone, Middle Fossa Approach	3,424	2.4	70,000	41,000	43,000
眼球及眼副體 EYE AND OCULAR ADNEXA					
晶體 Lens					
割除白內障 Removal Cataract	542	1.4	38,000	34,500	23,000
後部 Posterior Segment					
玻璃體手術 Vitreous	392	1.7	90,000	70,000	71,600





人體系統／詳細部位／手術名稱 Region of Body / Detailed Anatomy / Type of Procedure	個案數目 Number of Cases	平均住院日數 Average No. of Days in Hospital	中位數 (港元) Median (HK\$)		
			私家房 Private	半私家房 Semi-Private	標準房 Ward
女性生殖系統 FEMALE GENITAL SYSTEM					
子宮頸 Cervix Uteri					
切除 Excision	171	1.6	20,045	15,840	12,000
子宮體 Corpus Uteri					
切除 Excision	1,071	4.3	85,000	45,000	42,000
修復 Repair	2,846	1.6	30,580	15,000	13,800
卵巢 Ovary					
切除 Excision	245	4.3	100,000	52,000	42,000
輸卵管 Oviduct					
切割 Incision	325	3.2	60,000	38,000	35,000
陰道 Vagina					
內窺鏡檢法 Endoscopy	990	1.3	18,600	10,248	9,800
外陰、會陰及陰道口 Vulva, Perineu and Introitus					
切割 Incision	183	1.4	22,280	10,000	10,000
腹腔鏡檢查／子宮鏡檢查 Laparoscopy / Hysteroscopy	1,375	2.2	36,000	23,828	18,000
皮膚系統 INTEGUMENTARY SYSTEM					
乳房 Breast					
切除 Excision	2,287	2.9	60,000	28,000	25,000
修復 (縫合) Repair (Closure)					
修復 - 簡單 Repair - Simple	490	1.7	28,000	15,000	10,000
皮膚、皮下組織及皮膚副體 Skin, Subcutaneous and Accessory Structures					
切除 - 良性病變 Excision - Benign Lesions	1,913	1.6	20,000	12,000	9,000
切割及排水 Incision and Drainage	444	3.5	22,750	10,000	8,632
男性生殖系統 MALE GENITAL SYSTEM					
陰莖 Penis					
切除 Excision	901	1.6	30,000	12,000	10,600
前列腺 Prostate					
切割 Incision	230	1.6	28,800	9,700	9,000
縱膈及橫膈 MEDIASTINUM AND DIAPHRAGM					
橫膈 Diaphragm					
修復 Repair	266	2.1	28,000	18,000	13,000





人體系統／詳細部位／手術名稱 Region of Body / Detailed Anatomy / Type of Procedure	個案數目 Number of Cases	平均住院日數 Average No. of Days in Hospital	中位數 (港元) Median (HK\$)		
			私家房 Private	半私家房 Semi-Private	標準房 Ward
肌肉骨骼系統 MUSCULOSKELETAL SYSTEM					
股骨 (股) 及膝關節 Femur (Thigh Region) and Knee Joint					
修復、二度置換及／或重建 Repair, Revision, and/or Reconstruction	515	5.0	85,000	48,250	50,000
前臂及手腕 Forearm and Wrist					
切除 Excision	275	1.8	44,500	15,000	12,000
骨折及／或脫位 Fracture and/or Dislocation	331	2.4	60,000	32,000	30,000
全身 General					
導藥法或割除 Introduction or Removal	428	2.0	30,000	13,000	12,000
下肢 Lower Extremity					
內窺鏡／關節鏡檢查 Endoscopy / Arthroscopy	1,118	2.5	60,000	40,000	33,000
小腿 (脛骨及腓骨) 及踝關節 Leg (Tibia and Fibula) and Ankle Joint					
修復、二度置換及／或重建 Repair, Revision, and/or Reconstruction	179	2.5	59,000	27,000	25,957
神經系統 NERVOUS SYSTEM					
脊椎及脊髓 Spine and Spinal Cord					
後硬膜外椎板切開或椎板切除術探索／神經系元素 壓迫症或椎間盤凸出切除 Posterior Extradural Laminotomy or Laminectomy for Exploration/ Decompression of Neural Elements or Excision of Herniated Intervertebral Disks	395	4.3	108,539	58,000	60,000
注射、排液或吸引術 Injection, Drainage, or Aspiration	235	4.2	16,000	9,600	8,671
頭顱、腦脊髓膜及腦部 Skull, Meninges and Brain					
顱骨切除術或顱骨切開術 Craniectomy or Craniotomy	220	8.7	130,000	137,500	120,000
RESPIRATORY SYSTEM 呼吸系統					
喉 Larynx					
內窺鏡檢法 Endoscopy	755	2.1	18,390	8,799	9,555
鼻 Nose					
內窺鏡檢法 Endoscopy	921	2.1	15,000	9,000	9,700
切除 Excision	192	2.4	54,381	30,000	25,206
修復 Repair	325	2.4	65,000	45,000	30,000
氣管及支氣管 Trachea and Bronchi					
內窺鏡檢法 Endoscopy	1,125	3.4	18,000	9,000	10,000
肺部及胸膜 Lungs and Pleura					
切除 Excision	277	4.6	63,180	14,085	20,000



人體系統／詳細部位／手術名稱 Region of Body / Detailed Anatomy / Type of Procedure	個案數目 Number of Cases	平均住院日數 Average No. of Days in Hospital	中位數 (港元) Median (HK\$)		
			私家房 Private	半私家房 Semi-Private	標準房 Ward
泌尿系統 URINARY SYSTEM					
腎臟 Kidney					
內窺鏡檢法 Endoscopy	1,286	2.0	46,500	20,000	19,600
尿管 Ureter					
內窺鏡檢法 - 膀胱鏡檢法、尿道鏡檢法、膀胱尿道鏡檢法 Endoscopy – Cystoscopy, Urethroscopy, Cystourethroscopy	731	2.0	20,000	10,400	8,000
修復 Repair	791	1.6	22,336	9,000	7,857
尿道及膀胱 Urethra and Bladder					
經由尿道進行之手術 Transurethral Surgery	441	1.9	28,000	10,408	12,000
膀胱頸及前列腺 Vesical Neck and Prostate					
尿流動力學檢查 Urodynamics	240	4.6	60,000	30,000	28,182
尿管及股盆 Ureter and Pelvis					
導藥法 Introduction	198	2.5	45,750	25,000	23,950
心血管系統 CARDIOVASCULAR SYSTEM					
脾 Spleen					
導藥法 Introduction	171	3.9	7,733	8,000	10,000

備註 Note :

1. 本調查以私家醫院之手術費為主，並不包括在政府醫院進行的治療。  
The scope of this survey was private medical fees, all treatments performed in Government Ward were excluded from the survey.
2. 由於調查數據量少，私家房手術費的統計數字或會出現較大的不確定性。  
Figures for Private are subjected to larger uncertainty due to small volume of data.

資料來源：香港保險業聯會〈2019 年醫療索償數據調查〉  
Source: Medical Claims Statistics 2019, Hong Kong Federation of Insurers



患病會令患者的身心及經濟造成沉重負擔。宏利為客戶推出全方位「醫護專員支援服務」<sup>1</sup>，由我們的專業康健團隊提供康健資訊及支援。

## 服務亮點

### 專業團隊

由我們的康健護理專線團隊及專屬醫療專案經理提供服務，他們均具**專業醫護背景或為合資格護士**，且了解不同病徵及療程，助客戶舒解對健康問題及治療過程的憂慮。



#### 康健護理專線<sup>2</sup>解答有關健康的問題：

- 為客戶的醫療疑問提供實用資訊
- 解答對健康資訊及治療方案的疑惑
- 慢性疾病的健康生活指導
- 舒緩因治療狀況引起的焦慮

### 專屬醫療專案經理

當確診患上癌症或計劃進行指定手術如「通波仔」及全膝關節置換，我們將委派專屬醫療專案經理<sup>3</sup>於整個治療過程提供支援。

專屬醫療專案經理<sup>3</sup>會透過以下協助客戶：

#### 貼心關顧及支援

了解客戶的醫療需要並講解治療過程；助客戶緩解對醫療狀況及索償相關事宜的擔憂。

#### 醫療服務機構建議<sup>4</sup>

當需要第二醫療意見或治療方案時，於醫療服務機構名單中建議合適的醫生。我們與香港中文大學醫院（中大醫院）合作，專誠為**癌症病人**提供一次免費的**個人醫療諮詢**。

#### 預先批核服務

指引客戶使用適用的預先批核服務<sup>5</sup>：門診癌症治療免找數服務及代繳住院費用服務。

#### 跟進索償相關事宜

講解預先批核及索償流程，並於提交索償後有需要時提供協助。

**以上內容並未載有保單的所有條款，而完整條款載於保單文件中。晉領及活亮人生提供基本計劃（晉領醫療保障系列及活亮人生醫療保障系列）或附加保障（晉領醫療附加保障及活亮人生醫療附加保障）。**

備註：

- 合資格醫療保障計劃包括宏利晉悅自願醫保靈活計劃、晉領醫療保障系列／附加保障及活亮人生醫療保障系列／附加保障。此服務屬支援性質，並不提供醫療意見。服務時間為星期一至五上午9時至下午6時（公眾假期除外）。此服務乃一項由宏利所提供的增值服務，並不構成保障內容的一部分。宏利保留權利隨時終止此服務而不作另行通知。
- 服務並不提供醫療診斷。所提供的資訊不構成醫療建議或推薦，使用者不應依據有關資訊作出與其醫療狀況相關的決定。如您需要任何醫療護理或緊急醫療服務，請立即就醫諮詢醫生。
- 為符合使用專屬醫療專案經理的資格，該合資格產品保單必須沒有任何相關之不保事項並生效多於兩年（由保單簽發日期或復效日期起計，以較後者為準），並達到以下條件：
  - 受保人必須已確診癌症或懷疑患上癌症（根據閣下相關「合資格產品」的保單條款之定義），並由註冊醫生確定其診斷；或
  - 受保人計劃進行指定手術（指定手術名單可能會不時更新，而不另行通知），並由註冊醫生建議其需要接受指定手術的相關診斷。
- 建議的醫療服務機構均來自宏利之聯網服務機構。
- 預先批核服務包括但不限於門診癌症治療免找數服務及代繳住院費用服務。此等服務並不構成宏利醫療保障計劃的一部分。此等服務為特別行政安排，並非計劃的產品特點。宏利保留權利隨時終止此等服務而不作另行通知。



Dealing with illness can be physically, psychologically and financially demanding. We are here for clients with our Holistic 'Medical Professional Support Service', to provide them with health information and support from qualified health professionals.

## Service Highlights

### Professional Team



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 clients' worries on health issues and treatment journey.

#### Healthcare Hotline<sup>2</sup> will answer questions on health:



- Provide useful reference to clients' medical questions
- Clarify confusions on health information and treatment plan
- Healthy lifestyle coaching for chronic diseases
- Ease off anxiety arose from medical conditions

### Personalized Medical Case Manager



When diagnosed of cancer or planning to undergo a designated surgery such as "PTCA" and total knee replacement, a Personalized Medical Case Manager<sup>3</sup> will be assigned to support clients through their treatment journey.

#### Personalized Medical Case Manager<sup>3</sup> will support clients by:

#### Dedicated Care and Support



Understand clients' medical needs and explain the treatment journey; ease the worries they may have about their medical conditions and claims-related matters.

#### Medical Service Provider Recommendation<sup>4</sup>



Recommend a doctor from our network of medical service providers for second medical opinion or treatment option. To help clients getting reassurance on the **cancer diagnosis**, we have partnered with CUHK Medical Centre (CUHKMC) to offer them a one-time free **Independent Medical Consultation**.

#### Pre-approval Service



Lead clients in gaining access to appropriate pre-approval services<sup>5</sup>: Cashless Outpatient Cancer Treatment Service and Credit Service for Hospitalization.

#### Follow-up on Claims-related Matters



Guide clients through the pre-approval and claims procedures and provide assistance upon needs after submitting a claim.

**The content of this website does not contain the full terms of the policy(ies), and the full terms can be found in the policy documents. The ManuShine Healthcare Series, and ManuMaster Healthcare Series are available as basic plans or supplementary benefits.**

Remarks :

1. Eligible Medical Plans include Manulife Supreme VHIS Flexi Plan, ManuMaster Healthcare Series/Benefit and ManuShine Healthcare Series/Benefit. The service is supportive in nature, we do not offer medical advice. This service is available from Monday to Friday between 9:00am to 6:00pm (except public holidays). The service shall only be constituted as a value-added service provided by Manulife and not form part of the contractual benefit. Manulife reserves the right to terminate this service at any time without prior notice.
2. 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.
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 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. The recommended medical service provider will be from Manulife Network.
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.



透過宏利預先評估服務，客戶可享有更優質、更具透明度的體驗。我們會就醫生建議的醫療項目，以「醫療所需服務」和「合理及慣常收費」的一貫宗旨，為客戶預先評估可賠償範圍，確保客戶可享有公平及可持續的保障。經指定醫療服務機構治療，合資格計劃更可申請免找數服務，對醫療支出更有預算。



### 日間手術免找數電子服務\*

適用於指定醫療服務機構提供以下8大專科之合資格手術包括：

- 腸胃肝臟科：胃鏡、腸鏡檢查及息肉切除
- 外科：胃鏡、腸鏡檢查及息肉切除、乳房、甲狀腺、及皮膚組織檢查
- 骨科：板機指鬆解術、關節注射或穿刺
- 耳鼻喉科：舌下唾液囊腫切除
- 眼科：白內障、青光眼、視網膜手術
- 皮膚科：脫疣（由皮膚科及普通科醫生主理）
- 婦產科：陰道鏡、宮腔鏡檢查
- 泌尿外科：膀胱鏡檢查、前列腺活體組織檢查、體外衝擊波碎石術

\* 此服務專為宏利全護航自願醫保靈活計劃並已附加高額醫療保障／特級高額醫療保障、宏利晉悅自願醫保靈活計劃（0港元自付費）、晉領醫療保障系列／附加保障（0港元自付費）及活亮人生醫療保障系列／附加保障（0港元自付費）的客戶而設。此服務是一項行政安排，並非計劃的產品特點。我們有權隨時終止此服務而不作另行通知。



### 門診癌症治療免找數服務

受保人一旦被確診癌症，並成功索償住院或外科手術保障，即可申請門診癌症治療免找數服務<sup>#</sup>，由指定醫生及於指定醫療機構接受化療或電療。免找數服務直接向醫療機構繳付治療所需的批核金額，讓客戶心中有數，安心接受治療。

<sup>#</sup> 此服務專為晉領醫療保障系列、活亮人生醫療保障系列及宏利晉悅自願醫保靈活計劃的客戶而設。



### 代繳住院費用服務

客戶可於入院前申請代繳住院費用服務<sup>^</sup>，一經批核，我們會通知客戶及有關醫院初步授權金額，並為客戶向醫院直接繳付初步授權金額，令客戶更有預算，安心應對住院醫療費用，可以專注住院治療。

<sup>^</sup> 此服務為晉領醫療保障系列、活亮人生醫療保障系列及宏利晉悅自願醫保靈活計劃的客戶而設。



### 自願醫保 - 可賠償金額估算／初步評估

受保人接受醫療服務前，我們會為客戶估算從自願醫保保單可得到的賠償金額。若客戶同時享有「附加醫療保障」，我們會為客戶提供初步評估。若在香港接受醫療服務並獲我們簽發的初步評估，附加醫療共同保險則可獲豁免（只適用於增添了附加醫療保障的計劃）。



### 腸胃鏡入院前諮詢服務

為協助客戶能夠預早作出合適的醫療安排，我們提供入院前評估服務，就受保人申報的健康情況，評估住院安排是否符合實際醫療所需。

**以上內容並未載有保單的所有條款，而完整條款載於相關之保單文件中。晉領醫療保障系列及活亮人生醫療保障系列提供基本計劃或附加保障。**



Manulife's pre-assessment service makes clients' experience transparent and informative. We will assess in advance what might be covered for medical treatments recommended by their doctor in accordance with the principles of 'Medically Necessary' and 'Reasonable and Customary', to ensure that they enjoy fair and sustainable protection. Eligible policy(ies) can apply for cashless service for treatments at our preferred medical service providers to better prepare for the medical expenses before treatment:



### Cashless Day Surgery eService\*

It covers eligible medical treatments under 8 specialties at our preferred medical service providers include:

- Gastroenterology & Hepatology: Oesophago-gastro-duodenoscopy (OGD); colonoscopy with/without biopsy.
- General Surgery: Oesophago-gastro-duodenoscopy (OGD); colonoscopy with/without biopsy; breast, thyroid or skin biopsy
- Orthopedics & Traumatology: Release of Trigger Finger; joint injection or aspiration
- Otorhinolaryngology (ENT): Excision of sublingual salivary cyst
- Ophthalmology: Cataract; glaucoma; retinal surgery
- Dermatology: Wart removal (Managed by Specialist in Dermatology & General Practitioner)
- Obstetrics & Gynaecology: Colposcopy; hysteroscopy
- Urology: Cystoscopy; prostate biopsy; extracorporeal shock wave lithotripsy for urinary stone (ESWL)

\* This service is exclusively available to 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 Series/Benefit (\$0 deductible). This service is a special administrative arrangement and not a regular product feature. Manulife reserves the right to terminate this service at any time without prior notice.



### Cashless Outpatient Cancer Treatment Service

Once insured has been diagnosed with cancer and successfully claimed hospitalization or surgical benefits, clients can also apply for Cashless Outpatient Cancer Treatment Service<sup>#</sup> for the chemotherapy or radiotherapy under the care of a designated doctor at a designated medical service provider. Through this service, we will pay the service provider the pre-authorized amount on client's behalf, so clients can undergo treatment with total peace of mind.

<sup>#</sup> This service is exclusively available to ManuMaster Healthcare Series and ManuShine Healthcare Series, and Manulife Supreme VHIS Flexi Plan customers.



### Credit Service for Hospitalization

Before hospital admission, clients can apply for Credit Service for Hospitalization<sup>^</sup>. Once the application is approved, we will notify clients and the hospital of the pre-approved amount and pay to the hospital directly on clients' behalf, so clients can cope with the expenses with confidence.

<sup>^</sup> This service is exclusively available to ManuMaster Healthcare Series and ManuShine Healthcare Series, and Manulife Supreme VHIS Flexi Plan customers.



### VHIS Claimable Amount Estimate / Preliminary Assessment

Before the insured person receives medical services, we can provide an estimate of the amount that may be claimed under the VHIS policy. If the VHIS coverage includes 'supplementary medical benefit', a preliminary assessment will also be conducted. No supplementary medical coinsurance shall be applied if the medical services are received in Hong Kong and the preliminary assessment is issued by Manulife (applicable to plans with supplementary medical benefit only).



### Oesophago-gastro-duodenoscopy (OGD) / Colonoscopy Pre-Admission Consultation Service

We offer a pre-admission consultation to help clients make the necessary medical arrangements in advance. Based on the insured's declared health conditions, we will assess whether the admission arrangements are medically necessary.

**The above content does not contain the full terms of the policy(ies), and the full terms can be found in the policy documents. The ManuMaster Healthcare Series and ManuShine Healthcare Series are available as basic plans or supplementary benefits.**





### 合資格客戶可使用預先評估服務，專享其帶來的好處：

- 有助作出合適的決定及對醫療支出更有預算。
- 減低在處理賠償時出現爭拗。
- 合資格計劃可享有預先評估服務或免找數服務，直接向醫療機構繳付治療所需的批核金額，讓客戶更有預算，可以專注接受治療。

### Eligible clients can make use of pre-assessment service and enjoy its advantages:

- Helps make appropriate decisions and better prepare for the medical expenses.
- Minimizes disputes during claims handling.
- Eligible plans can enjoy pre-assessment service or cashless service which will pay the medical service providers the pre-authorized amount on clients' behalf, so clients can undergo treatment with total peace of mind.

### 部份預先評估服務或免找數服務申請未能批核的常見原因：

- 住院或治療並非「醫療需要」。
- 超出「合理及慣常收費」。
- 病症及手術於保單生效後短期內發生 - 需要進行詳細調查，查證是否有保單生效前已存在的疾病。
- 病症 / 手術 / 治療為個別不保項目及 / 或一般不保事項。
- 手術 / 治療屬實驗性或未經證實醫療成效的醫療技術。
- 其他行政原因，例如資料不足、時間不足、選擇高於指定的病房級別等。

### Common reasons of unsuccessful applications for some pre-assessment service or cashless service:

- Hospitalization or treatment is not "Medically Necessary".
- Exceed the "Reasonable and Customary" charge.
- Illnesses and surgeries that occur shortly after the effective date of the policy – this requires detailed investigation to check if there are pre-existing conditions before the effective date of the policy.
- The illnesses/surgeries/treatments fall under case base exclusions and/or general exclusions.
- Surgeries/treatments are experimental or medical techniques with no proven medical efficacy.
- Other administrative reasons, such as insufficient information, insufficient time, selection of a higher ward class, etc



話您知  
Did You Know

成功率  
Successful Rate

宏利預先評估服務及免找數服務  
Manulife pre-assessment service and cashless service

日間手術免找數電子服務 **成功率 達 98%\***

The **successful rate** for  
Cashless Day Surgery eService is up to **98%\***

\* 2022年7月至12月的數據，客戶於指定醫療機構進行日間手術  
Data from July to December 2022, clients underwent day surgery from designated medical providers.

備註：預先評估服務適用於指定計劃，詳情請向您的保險顧問查詢。

Note: Pre-assessment service is applicable to designated policies. Please consult with your insurance advisor for details.



宏利憑藉**優質產品及卓越服務**，  
獲得多項業界獎項及殊榮

The awards and industry recognition we have won for our  
**product and service excellence**

## 2022 年業界大獎 2022 Industry Awards

### 《新城財經台》大灣區保險業大獎 2022 - 香港站

#### Metro Finance - GBA Insurance Awards 2022 - HK Region

傑出延期年金產品獎  
傑出投資相連人壽產品獎

Outstanding Deferred Annuity Product Award  
Outstanding Investment-Linked Life Product Award

### 《彭博商業周刊／中文版》金融機構大獎 2022

#### Bloomberg Businessweek - Financial Institution Awards 2022

卓越大獎 - 危疾保障  
卓越大獎 - 人壽保險  
卓越大獎 - 合資格延期年金  
傑出大獎 - 儲蓄計劃  
傑出大獎 - 醫療保險計劃  
傑出大獎 - 自願醫保計劃  
傑出大獎 - 人壽及財富管理 (產品 / 服務)

Excellence Award - Critical Illness Protection  
Excellence Award - Life Insurance  
Excellence Award - Qualifying Deferred Annuity  
Outstanding Award - Savings Plan  
Outstanding Award - Medical Care  
Outstanding Award - Voluntary Health Insurance Scheme  
Outstanding Award - Life & Wealth Management Insurance (Product/Service)

### 《香港保險業聯會》香港保險業大獎 2022

#### The Hong Kong Federation of Insurers - The Hong Kong Insurance Awards 2022

傑出創意產品／服務大獎 -  
人壽保險 (財富管理) 年度三強

Top 3 Finalist award of 'Most Innovative Product/Service Award -  
Life Insurance (Wealth)

### 《智富雜誌》優秀保險企業大獎 2022

#### iMoney - Insurance Excellence Awards 2022

最佳延期年金  
最佳財富傳承  
最佳危疾保障  
最創新產品  
最佳投資相連人壽保險產品  
最佳醫療保障

Best Deferred Annuity Product  
Best Legacy Planning  
Best Critical Illness Protection  
Best Innovative Product  
Best Investment-linked Life Insurance Product  
Best Medical Product

### 《10Life》10Life 5 星保險大獎 2022

#### 10Life - 10Life 5-Star Insurance Award 2022

5 星儲蓄保險獎  
5 星終身危疾保險獎  
5 星自願醫保獎

5-Star Savings Insurance Award  
5-Star Whole Life Critical Illness Insurance Award  
5-Star VHIS Award

### 《香港 01》- 01 企業金勳大獎 2022

#### HK01 - 01 Gold Medal Awards 2022

傑出危疾保障產品  
傑出儲蓄保險產品

Excellence Award of Critical Illness Insurance Products  
Excellence Award of Savings Products





個人理財產品業務部  
宏利人壽保險(國際)有限公司  
(於百慕達註冊成立之有限責任公司)  
香港九龍觀塘偉業街223-231號宏利金融中心22樓  
電話 : (852) 2510 3383  
網址 : [www.manulife.com.hk](http://www.manulife.com.hk)

Individual Financial Products  
Manulife (International) Limited  
(Incorporated in Bermuda with limited liability)  
22/F, Manulife Financial Centre  
223-231 Wai Yip Street  
Kwun Tong, Kowloon, Hong Kong  
Tel : (852) 2510 3383  
Website : [www.manulife.com.hk](http://www.manulife.com.hk)

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