

# Cashless Day Surgery eService

## Customer Guide

When there is a need for minor surgery, you may worry that there are not enough funds to cover the unexpected medical expenses. With Manulife's Cashless Day Surgery eService, you can select a suitable doctor from Manulife's specialist network for a consultation and apply for pre-approval for designated day surgeries. We will pay the approved medical expenses on your behalf, so you can receive treatment with peace of mind. This service is exclusive for customers of the following Manulife medical 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)
- ManuShine Series/Benefit (\$0 deductible)

### Service Highlights



**Cashless – you don't need to pay upfront**



**Service covers day surgeries in 8 major specialties**



**Professional medical network provides you with a wide choice of qualified doctors, day procedure centres (including hospitals)**

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.





## Professional Medical Network

**Manulife's specialist network covers over 300 doctors, 80 day surgery centres (including hospitals) in Hong Kong, including:**

Adventist Medical Centre  
CUHK Medical Centre  
Chiron Healthcare Group Limited  
Dr. Anson Fung's Clinic  
Dr. Vio & Partners  
EC Healthcare  
Elite Clinic Limited  
HKBH Ambulatory Medical Centre  
Hong Kong (International) Eye Care Group Limited  
Hong Kong Medical Consultants Limited  
Humphrey & Partners Medical Services Management Limited  
Medaes Medical Centre  
Medicare Health Clinic Limited  
Pedder Healthcare Management Limited  
Remedium Orthopaedic Centre  
Trinity Medical Centre Limited  
Union Hospital  
Virtus Medical Group



Updated [list of Preferred Medical Service Providers](#).

## Service covered day surgeries in **8 major specialties**

You can choose to be treated in the day procedure centres or hospital day ward within Manulife specialist network, and get discharged after surgery within the same day, which costs minimal disruption to your daily life. Meanwhile it reduces the risk of cross-infection due to hospital stays.

### Covered specialties surgeries include:



#### Gastroenterology & Hepatology

Oesophago-gastro-duodenoscopy (OGD), Colonoscopy with/ without biopsy



#### General Surgery

Oesophago-gastro-duodenoscopy (OGD), Colonoscopy with/ without biopsy, Biopsy of Breast, Thyroid or Skin



#### Orthopedics & Traumatology

Release of Trigger Finger, Joint Aspiration or Injection



#### Otorhinolaryngology (ENT)

Excision of Sublingual Salivary Cyst



#### Ophthalmology

Cataract, Glaucoma, Retinal Surgery



#### Dermatology

Removal of warts (Managed by Plastic Surgery, Dermatology & General Practitioner)



#### Gynecology & Gynaecology

Colposcopy, Hysteroscopy



#### Urology

Cystoscopy, Prostate biopsy, Extracorporeal Shock Wave Lithotripsy for Urinary Stone (ESWL)



To find out if your planned surgery is available, please read the [complete list of eligible surgeries](#).

# 5 simple steps to using our Cashless Day Surgery eService



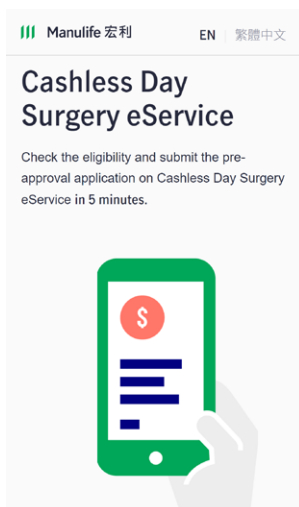
## Step 1: Pre-Consultation

- Ask your Financial Advisor about the list of preferred doctors. Select and make an appointment with a doctor for consultation.
- Indicate that you are a Manulife customer and want to use our Cashless Day Surgery eService when you make the appointment.

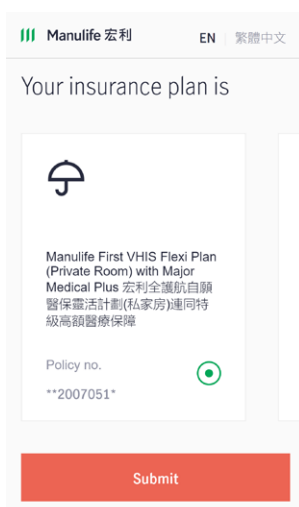


## Step 2: Pre-approval Submission at Clinic

- After confirming the eligible day case treatments are medically necessary, follow the clinic staff's instructions and scan the provided QR code at the clinic to access the **Cashless Day Surgery eService** webpage.



- Select your doctor, enter your HKID, date of birth and mobile phone number.
- Select an eligible insurance policy as shown on the webpage and click “submit” to request for pre-approval. Your doctor will receive your pre-approval request.



## 5 simple steps to using our Cashless Day Surgery eService (Cont'd)



### Step 3: Pre-approval Result Notification

- Your doctor will provide the pre-approval request information to us to complete the application process.
- We will notify you of the pre-approval result, approved credit amount and out-of-pocket amount (if any) by SMS within 3 working days.
- If your pre-approval is declined or the surgery is not carried out, you will be required to pay the doctor consultation fee.



### Step 4: Proceed to Day-case Surgery

- Carry out the day case surgery as scheduled.
- Please settle the out-of-pocket amount (if any), you are not required to pay any extra if the cost is within the approved credit amount.



### Step 5: Claim Submission

- The preferred medical service provider will submit invoice to Manulife for settlement.
- We will inform you of any outstanding amount, if applicable.

**For policy enquiry, please contact your Manulife Financial Advisor.**

**Terms & Conditions:**

1. Cashless Day Surgery eService is only applicable 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).
2. The pre-approval result is valid for 30 days from the date of receiving the SMS.
3. The pre-approval result shall not be regarded as admission of liability on the part of Manulife (International) Limited (incorporated in Bermuda with limited liability) ("Manulife"). The actual claimable amount will be based on the final claim decision that is subject to insured person's eligibility and case based exclusion(s), claims documents / information to be received, benefit limits, remaining annual balance, general exclusions and other terms and conditions as stated in the policy provisions.
4. Cashless Day Surgery eService may not be applicable to pre/post-surgery consultation offered by certain preferred medical service providers. You may be required to pay pre/post-consultation fees in advance. You can check with the medical service providers prior to the appointment.
5. You are required to pay all the medical expenses which exceed the benefit limits stated in the benefit schedule and policy provisions and any charges not covered in the policy.
6. The above cashless day surgery eService is only available after the policy has been effective for 180 consecutive days. For policy issued under the VHIS migration programs offered by Manulife, the Cashless Day Surgery eService is only available after the original coverage before migration has been effective for 180 consecutive days.
7. The latest information on the preferred doctors and preferred medical service providers will be revised from time to time without prior notice to you. To obtain the latest list of the preferred doctors and preferred medical service providers available, please contact your Manulife financial advisor.
8. The Cashless Day Surgery eService is provided by a third-party. Manulife makes no representation, warranty or undertaking as to the availability of and/or any service of the third-party. Manulife shall not be liable to the policyowner or the life insured in any respect of any loss, damage, expense, suit, action or proceedings suffered or incurred by the policyowner or the life insured, whether directly or indirectly, arising from or in connection with the services provided (including, but not limited to, the Cashless Day Surgery eService) or advice given by the third party and/or its agents, or the availability of such services. In case of any dispute, the policyowner or the life insured should settle it with the third party directly.
9. The Cashless Day Surgery eService does not form part of the Manulife's medical insurance policies. This service is an administrative arrangement and is not part of the product features. Manulife reserves the right to terminate this service at any time without prior notice.

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](http://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.

This leaflet is for distribution in Hong Kong only, but not in mainland China.

**Manulife (International) Limited (incorporated in Bermuda with limited liability)**

(A subsidiary of Manulife Financial Corporation)

Hong Kong: 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong