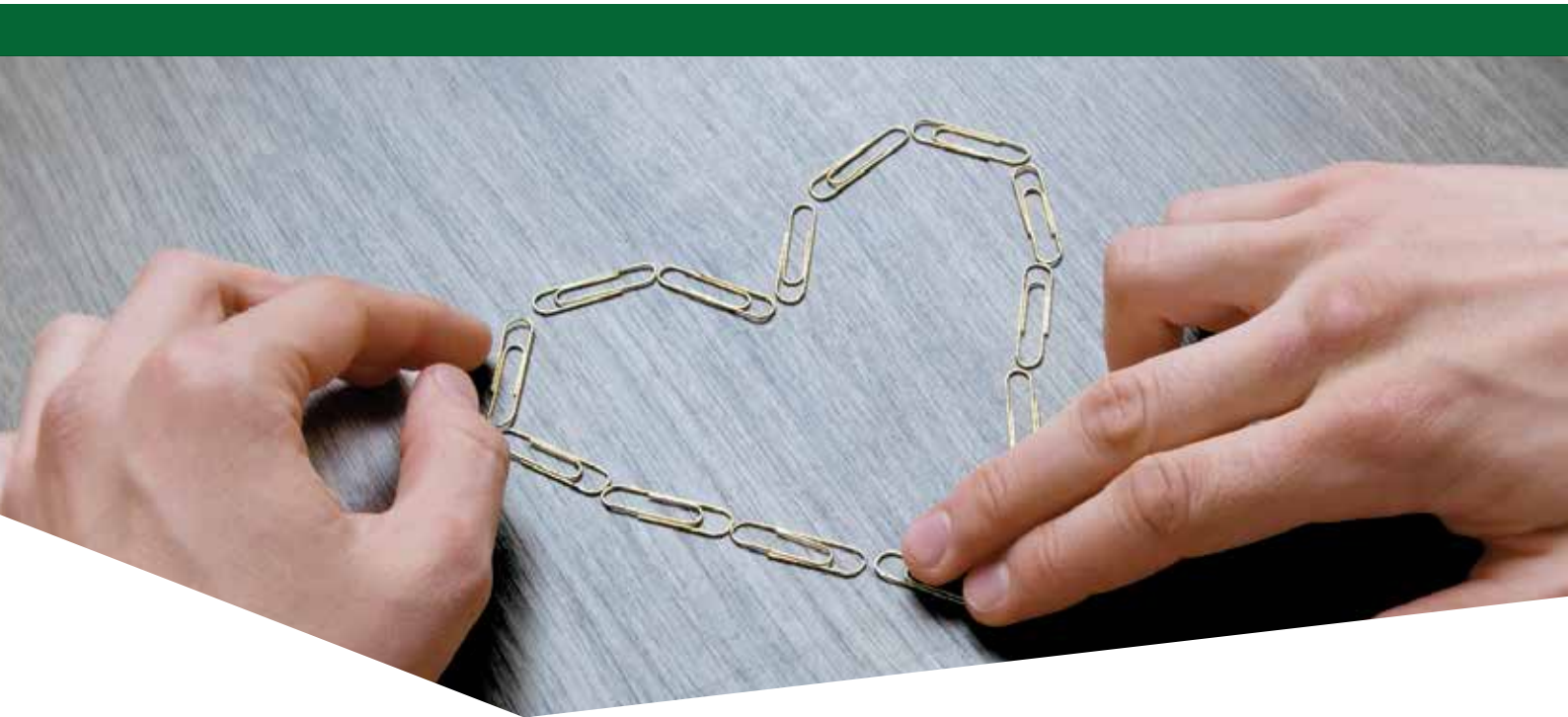




ManuCare

僱員醫療保障計劃



Employee Benefits Provider of Choice
僱員福利 盡在宏利



ManuCare

僱員醫療保障計劃

ManuCare is a packaged medical insurance plan designed for employers with as few as 3 employees. The classes of Hospital & Surgical Benefits and Clinical Benefits are designed depending on different ranges of medical expenses. Employers can simply mix and match the Hospital & Surgical Benefits with the Clinical Benefits in different classes¹ to have a medical plan that best suits their employees at an affordable premium.

僱員醫療保障計劃是一個配套式的醫療保險計劃，專為有三位或以上僱員的僱主而設。計劃內所提供的住院及手術保障和門診保障級別，均按醫療開支的高低而制定。僱主只須因應僱員的醫療需要，將不同級別的「住院及手術保障」與「門診保障」自由配搭¹，即可以相宜的價錢，制訂出最切合所需的醫療計劃。

1 Special Features

計劃優點



Comprehensive Coverage 全面保障

1. Basic Coverage – Hospital & Surgical Benefits
 - 100% reimbursement of hospital expenses are provided up to the benefit limits² in all Hospital & Surgical Benefits classes
2. Optional Coverage – Clinical Benefits
 - General Practitioner's Visits
 - Specialist's Visits³
 - Chinese Medicine Practitioner's Visits including treatment by Chinese Herbalist, Bonesetter, Acupuncturist and Tui Na Therapist
 - 100% reimbursement for Diagnostic X-ray & Laboratory Fee⁴ up to the benefit limits²

1. 基本保障 – 住院及手術保障

- 所有住院及手術保障級別均提供100%住院費用賠償至賠償上限²

2. 自選保障 – 門診保障

- 普通科醫生門診費
- 專科醫生門診費³
- 中醫門診費包括中醫診治、跌打、針灸及推拿
- X光及醫療化驗費⁴，此費用賠償可享有100%之賠償率至賠償上限²

Great Flexibility 靈活保障 彈性配套

1. Employers can
 - select to extend the insured employee and spouse coverage to the age of 69⁵
 - have different premium payment modes: Once Every 2 Years / Annually / Semi-annually / Quarterly / Monthly⁶
2. Student dependent child can be covered up to the age of 24⁷
3. Enjoy a 6-month validity period of referral letter for Specialist's Visits³

1. 僱主可以

- 選擇將僱員及其配偶的受保年齡延至69歲⁵
- 選擇不同的保費繳付期：兩年繳/年繳/半年繳/季繳/月繳⁶

2. 在學子女可受保至24歲⁷

3. 享有長達6個月的專科醫生³轉介信有效期

Value for Money 物超所值

1. Special Discount on Premium

- For annual premium at HK\$30,000 or above, a 10% discount is offered

2. Free Coverage

- 24-hour worldwide coverage
- Day Confinement Benefit: Free benefit of up to HK\$4,000 per disability for less than six (6) hours of hospitalization⁸
- Overseas Hospitalization for accidents occurred outside the country of residence⁹: Free upgrade¹⁰ by 50% increase in benefit limit for employees' overseas hospitalization for accidental injury occurred while travelling outside the country of residence⁹
- Compassionate Benefit are provided exclusively for employees
- Overseas Emergency Assistance Benefits¹¹ include hotline service, medical evacuation, compassionate visit and repatriation arrangement etc.

1. 保費折扣優惠

- 每年保費達30,000港元或以上，可享有10%折扣優惠

2. 免費保障

- 二十四小時全球保障
- 單日住院保障：如留院少於6小時，每項傷病可獲高達4,000港元之最高賠償額⁸
- 於原居地⁹以外地區發生意外之海外住院賠償：僱員如於原居地⁹以外地區發生意外而須入住海外醫院，賠償上限將免費提升¹⁰達百分之五十
- 附設有僱員專享之附加壽險
- 提供國際緊急援助保障¹¹包括查詢熱線、醫療轉介、家屬探訪及遣送成員返回居住地等等

Ease and Convenience 盡享簡捷便利

1. Simple application and underwriting process

2. Easy and reliable claims payment via direct credit to employees' bank account or by cheque

1. 參加手續及核保程序簡易

2. 索償賠款以自動轉帳或支票方式支付予僱員，快捷可靠，盡享簡捷便利



2 Value Added Services 增值服務



e-GLH Online Services – www.manulife.com.hk

■ For Employers

With our e-GLH online services, employers are able to manage their policies with ease and access/perform the following administrative functions by clicking a few buttons:

- Perform account overview and check any debit note and change summary
- Manage employee and dependent records for new member enrolment or record updates
- Access general information such as Surgical Schedule

■ For Insured Members

Our e-GLH member online services allow insured members to review their policy details, such as claims status, Benefits Schedule and Surgical Schedule at their convenience.

e-Alert for Members

Insured members who have registered their email address with us will receive email message from Manulife notifying the completion of their medical claims.

Hotline Service

Our professional and experienced customer service officers are dedicated to address queries relating to group insurance policy from employers and insured members. So any help you may need is just a phone call away.

Employer Hotline – 2108 1234

Member Hotline – 2108 1388

(Service hours: Mon-Fri 9:00 am to 6:00 pm, except Saturdays, Sundays and Public Holidays)

e-GLH 網上服務 – www.manulife.com.hk

■ 僱主

透過 e-GLH 網上服務，僱主可以更快地瀏覽保單資料及處理有關的行政事宜，包括：

- 查閱帳戶概覽、付款通知書及更改事項摘要資料
- 登記及更新僱員及其家屬資料
- 瀏覽一般資訊，如外科手術表

■ 受保成員

受保成員可透過我們的 e-GLH 成員網上服務，更方便快捷地瀏覽保單資料，包括索償處理狀況、福利賠償表及外科手術表等。

成員電子提示服務

受保成員只要向宏利登記其電郵地址，即可享有此項電子提示服務。每當醫療索償處理完成時，成員便會收到宏利的電子郵件通知。

熱線服務

我們的專業及經驗豐富的客戶服務主任樂意為僱主及受保成員解答團體保險保單事宜之查詢。

僱主熱線 – 2108 1234

成員熱線 – 2108 1388

(服務時間：星期一至五上午九時至下午六時，星期六、日及公眾假期除外)

Customer Service Centre

Employers and insured members can visit our Customer Service Centres located at Causeway Bay and Kwun Tong for any assistance. Our professional and experienced customer service officers will be pleased to help.

Causeway Bay – 23/F, The Lee Gardens, 33 Hysan Avenue, Causeway Bay, Hong Kong

Kwun Tong – 21/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong

(Service hours: Mon-Fri 9:00 am to 6:00 pm, except Saturdays, Sundays and Public Holidays)

Regular Newsletters

We keep you and your insured members posted with our regular newsletters reporting the latest administrative, service and employee benefits updates.

Professional Services

Our servicing agents are always ready to provide professional advice and assistance to you and your insured members in matters relating to your group insurance policy.

客戶服務中心

如僱主及受保成員需要直接的協助，可親臨宏利設於銅鑼灣及觀塘的客戶服務中心，我們的專業及經驗豐富的客戶服務主任定當樂意效勞。

銅鑼灣 – 香港銅鑼灣希慎道33號利園23樓

觀塘 – 香港九龍觀塘偉業街223-231號宏利金融中心A座21樓

(服務時間：星期一至五上午九時至下午六時，星期六、日及公眾假期除外)

定期通訊

我們透過定期通訊，為僱主及受保成員提供有關行政程序、服務及僱員福利的最新資訊。

專業的保險代理人

我們的保險代理人定當樂意為您及您的受保成員就團體保險保單事宜提供專業的建議及協助。



3 Benefits Schedule

福利賠償表

This Benefits Schedule must be read in conjunction with the Surgical Schedule and Policy Provisions of ManuCare. 此福利賠償表必須連同「僱員醫療保障計劃」外科手術表及保單條款一併閱讀。

Basic Coverage - Hospital & Surgical Benefits (100% Reimbursement, unless otherwise specified) 基本保障 - 住院及手術保障 (賠償率為100%，另有指明除外)	Medical Benefits Classes 醫療保障級別		
	Class 1 級別一	Class 2 級別二	Class 3 級別三
	Maximum Benefits Limits (HK\$) 最高賠償額 (港元)		
1. Hospital Room & Board 住院及膳食費			
Limit per day 每日限額 Max. 45 days per disability 每傷病最高賠償四十五日	500	800	1,600
2. Hospital Services 住院雜費			
Limit per disability 每傷病限額	6,000	12,000	20,000
3. Hospital Physician's Services 住院醫生費			
Limit per day 每日限額 Max. 45 days per disability 每傷病最高賠償四十五日	500	800	1,600
4. Surgeon's Fee¹² 外科手術費 ¹² (Limit per disability 每傷病限額)			
Complex 複雜	30,000	48,000	96,000
Major 大型	15,000	24,000	48,000
Intermediate 中型	7,500	12,000	24,000
Minor 小型	3,000	4,800	9,600
5. Anaesthetist's Fee¹² 麻醉師費 ¹² (Limit per disability 每傷病限額)			
Complex 複雜	9,000	14,400	28,800
Major 大型	4,500	7,200	14,400
Intermediate 中型	2,250	3,600	7,200
Minor 小型	900	1,440	2,880
6. Operation Theatre Fee¹² 手術室費 ¹² (Limit per disability 每傷病限額)			
Complex 複雜	9,000	14,400	28,800
Major 大型	4,500	7,200	14,400
Intermediate 中型	2,250	3,600	7,200
Minor 小型	900	1,440	2,880

Benefits Schedule (HK\$) 福利賠償表 (港元)

Basic Coverage - Hospital & Surgical Benefits (100% Reimbursement, unless otherwise specified) 基本保障 - 住院及手術保障 (賠償率為100%，另有指明除外)	Medical Benefits Classes 醫療保障級別		
	Class 1 級別一	Class 2 級別二	Class 3 級別三
	Maximum Benefits Limits (HK\$) 最高賠償額 (港元)		
7. Hospital Cash¹³ 住院現金 ¹³			
Limit per day 每日限額 Max. 45 days per disability 每傷病最高賠償四十五日	250	400	800
8. Day Confinement Benefit⁸ 單日住院保障 ⁸			
Limit per disability 每傷病限額 Reimbursement 賠償率	4,000 90%	4,000 90%	4,000 90%
9. Emergency Assistance Benefits¹¹ 緊急援助保障 ¹¹	Unlimited 不設上限	Unlimited 不設上限	Unlimited 不設上限
10. Compassionate Benefit 附加壽險 (Applicable to insured employee only 只適用於受保僱員)	1,000	1,000	1,000

Optional Coverage - Clinical Benefits (80% Reimbursement, unless otherwise specified) 自選保障 - 門診保障 (賠償率為80%，另有指明除外)	Medical Benefits Classes 醫療保障級別		
	Class 1 級別一	Class 2 級別二	Class 3 級別三
	Maximum Benefits Limits (HK\$) 最高賠償額 (港元)		
1. General Practitioner's Visits 普通科醫生門診費			
Limit per visit 每次限額 Max. 20 visits per year 每年限額為二十次	150	180	240
2. Specialist's Visits³ 專科醫生門診費 ³			
Limit per visit 每次限額 Max. 10 visits per year 每年限額為十次	300	360	500
3. Chinese Medicine Practitioner's Visits 中醫門診費 (including treatment by Chinese Herbalist, Bonesetter, Acupuncturist and Tui Na Therapist) (包括中醫診治、跌打、針灸及推拿)			
Limit per visit 每次限額 Max. 5 visits per year 每年限額為五次	100	120	150
4. Diagnostic X-ray & Laboratory Fee⁴ X光及醫療化驗費 ⁴			
Limit per year 每年限額 Reimbursement 賠償率	500 100%	800 100%	1,200 100%

Major Exclusions for Group Medical Insurance

Unless otherwise specified in your Policy Provisions or Benefits Schedule, medical expenses resulted from routine checkup; suicide or self-inflicted injuries; injury and sickness arising from war, riots, insurrection or civil commotion; pregnancy and childbirth; dental care; vaccination or immunization injections; congenital anomalies; infertility or sterilization; drug addiction or alcoholism; cosmetic surgery; vision and hearing aids; mental disorder; AIDS or AIDS related illness; commission of a criminal offence and all pre-existing conditions are not covered. For details of exclusions and terms and conditions, please refer to the Policy Provisions and Benefits Schedule.

團體醫療保險之主要不受保項目

除非於保單條款或福利賠償表另有註明外，若因定期檢查，自殺或自我毀傷，戰爭、暴動、革命或騷亂等導致的受傷和疾病，懷孕或分娩，牙科護理，接種或防疫注射，先天性疾病，不孕症或絕育，濫用藥物或酗酒，整容手術，視力糾正及助聽器，精神病，愛滋病感染或愛滋病而產生之疾病，觸犯刑事罪行，及投保前已存在之病症等，所導致之醫療費用，將不受保障。有關不受保項目之細則及條款及條件，請參閱保單條款及福利賠償表。

4 Rate Table

保費表

Rate Table – Annual Premium (HK\$) per Insured Person
保費表 – 每位受保人之年繳保費 (港元)

**Average attained age = the sum of all insured employees' and spouses' attained age in a benefit class ÷ no. of all insured employees and spouses in the respective benefit class

平均已達年齡 = 同一保障級別內之所有受保僱員及配偶已達年齡之總和 ÷ 該保障級別內之所有受保僱員及配偶人數

Basic Coverage – Hospital & Surgical Benefits 基本保障 – 住院及手術保障			
Average Attained Age** 平均已達年齡**	Class 1 級別一	Class 2 級別二	Class 3 級別三
16 - 24	699	1,139	2,122
25 - 29	811	1,327	2,481
30 - 34	915	1,501	2,811
35 - 39	1,040	1,709	3,207
40 - 44	1,299	2,143	4,026
45 - 49	1,606	2,651	4,987
50 - 54	1,944	3,218	6,068
55 - 59	2,258	3,749	7,080
60 - 64	3,183	5,292	10,008
Child 子女	1,041	1,718	3,231

Optional Coverage – Clinical Benefits 自選保障 – 門診保障			
Attained Age 已達年齡	Class 1 級別一	Class 2 級別二	Class 3 級別三
16 - 64	1,758	2,153	2,882
Child 子女	2,181	2,669	3,574

The Benefits Schedule and premium rates may be subject to change on each policy anniversary with reference to factors such as but not limited to the employee statistics and claim history of each policy and the medical trend and inflation. Non-payment of premium will result in termination of the policy. ManuCare is a yearly renewable policy and there is no guarantee of renewal.

福利賠償表及保費或會於參考各項因素包括但不限於每保單的僱員資料及過往索償、醫療趨勢及通脹後，於每保單周年作出更改。欠繳保費會導致保單終止。僱員醫療保障計劃屬每年續保的保單，惟並不保證可續保。

Please note:

Premium Calculation for Non-Annual Premium Mode

If you select to pay the premium at a non-annual Payment Mode, the actual premium for each Payment Mode should be calculated according to the formula as shown in the table below:

請注意：

每期應繳保費之計算(非年繳)

如閣下選擇以非年繳方式支付保費，請按下表之公式計算每期實際應繳之保費：

Payment Mode 保費繳付期選擇	Premium Per Payment Mode 每期應繳保費
Once Every 2-year 兩年繳	Annual Premium [®] x 2 年繳保費 [®] x 2
Semi-Annual 半年繳	Annual Premium [®] x 0.52 年繳保費 [®] x 0.52
Quarterly 季繳	Annual Premium [®] x 0.265 年繳保費 [®] x 0.265
Monthly 月繳	Annual Premium [®] x 0.09 年繳保費 [®] x 0.09

[®] Discounted annual premium (if applicable).
折扣後之年繳保費(如適用)。

Remarks:

- 1 Employer can set up a maximum of 3 plans only if 10 or more insured employees are covered in the policy; otherwise, a maximum of 2 plans can be selected.
- 2 The information is for reference only. All coverage and benefit limits are subject to the detailed terms and conditions of the relevant insurance policy.
- 3 Subject to the written referral from the attending registered physician (except Gynaecology, Paediatrics, Otorhinolaryngology, Ophthalmology, Orthopaedics & Traumatology and Dermatology under the arrangement of free choice of doctors). The validity of referral letter for a specialist visit is extended to a maximum of six (6) months from the date of issuance.
- 4 Subject to the written referral from a registered Doctor or registered Chinese Medicine Practitioner.
- 5 The issue age for both Employee and Spouse is from 16 to 64 years old. Employer may select to extend the insured employee coverage to the age of 69 provided that the maximum issue age is 64 for all existing and newly joined employees. Once effective, the extended coverage age designated by the employer will remain unchanged throughout the policy years onwards. The word "age" means the attained age at the policy anniversary.
- 6 Monthly payment can be selected only if the annual premium of the plan is equal to HK\$30,000 or above.
- 7 The issue age for Dependent child is from 15 days to 18 years old, or to 24 years old if the child is in full-time attendance at a school or university. The Dependent child must be dependent on the insured employee for support and maintenance, unmarried and his/her name must have been reported to the Policyholder in writing before claims are incurred. The word "age" means the attained age at the policy anniversary.
- 8 Applicable to an insured member confined in a hospital as a bed patient for less than six (6) hours as a result of sickness or injury; all the other Hospital & Surgical Benefits in the Plan will not be payable.
- 9 For definition of "country of residence", please refer to the Policy Provisions.
- 10 This upgrade is provided under the Hospital and Surgical Benefit Provisions for insured employees. This upgrade does not apply (a) any separate limit(s) specified for overseas item(s) in the Benefit Schedule; (b) hospitalization within the People's Republic of China including Hong Kong SAR and Macau SAR. Any limit for any benefit item without specifying any overseas coverage in the Benefit Schedule with similar or equivalent benefit item specified in the Benefit Schedule for certain overseas coverage will not be affected. It merely applies to limit of benefit for individual benefit items namely: Hospital Daily Room and Board; Hospital Services, Hospital Physician's Services; Surgeon's Fee; Anaesthetist's Fee and Operation Theatre Fee and if applicable. It does not apply to any aggregate or total limit for multiple benefits items. For the definition of Country of Residence, please refer to the Policy Provisions.
- 11 Country of residence shall mean the Hong Kong Special Administrative Region unless otherwise specified. The information is for reference only. For details of the Emergency Assistance Benefits, please refer to the Emergency Assistance Benefits Provisions of IPA.
- 12 Please refer to the Benefits Schedule and Surgical Schedule of the relevant insurance policy for benefit limits and classification of operations respectively.
- 13 Subject to confinement in ward of a government hospital in Hong Kong; all the other Hospital & Surgical Benefits in the Plan will not be payable.

備註：

- 1 如保單之受保僱員人數達10人或以上，僱主可設立3種計劃；否則最多只可設立2種計劃。
- 2 資料僅供參考，所有保障福利及賠償限額取決於有關保單的條款及條件。
- 3 須經由主診註冊西醫以書面轉介（於自選醫生服務情況下，婦科、兒科、耳鼻喉科、眼科、骨科及皮膚科可豁免醫生轉介信）。專科醫生門診轉介信由發信期起計六個月內有效。
- 4 須經由註冊西醫或註冊中醫以書面轉介。
- 5 僱員及配偶的投保年齡由16至64歲。僱主可選擇將僱員受保年齡延至69歲，惟所有現有及新入職僱員的最高投保年齡均為64歲。選擇一經生效，僱主指定的已延長之僱員受保年齡將於該保單年期及往後的保單年期維持不變。「年齡」指於保單周年日之已達年齡。
- 6 若選擇月繳方法，該計劃之每年繳保費須相等於30,000港元或以上。
- 7 受保子女之投保年齡由15日起至18歲，如該子女仍於全日制學校或大學就讀，則可延至24歲。子女指需依靠受保僱員供養之未婚子女，且該未婚子女之姓名必須於索償發生前以書面向保單持有人呈報。「年齡」指於保單周年日之已達年齡。
- 8 此保障適用於所有因傷病入院並佔用病床少於六小時之受保成員，而此計劃內的所有其他住院及手術保障將不作賠償。
- 9 請參閱保單條款有關「原居地」的定義。
- 10 此項保障提升只於住院及手術保障條款下提供及只適用於受保僱員。如屬i) 原福利賠償表已訂明具體海外保障限額之保障項目；ii) 入住中華人民共和國（包括香港特別行政區及澳門特別行政區）醫院，則不可享有此項優惠。如福利賠償表中有任何沒有指定任何海外保障的保障項目，而於該福利賠償表中有相近或相同的海外保障範圍，則該保障項目之限額將不受是次保障提升影響。此項保障提升只適用於以下個別保障項目的賠償上限（如適用）：住院及膳食費、住院雜費、住院醫生費、外科手術費、麻醉師費、手術室費。此項保障提升不適用於任何多項保障項目之總額或總上限。有關居住地的定義，請參閱保單條款。
- 11 除非另有說明，「原居地」指香港特別行政區。資料僅供參考，有關緊急援助保障之詳情，請參閱IPA的緊急援助保障條款。
- 12 有關手術賠償限額及分類，請參閱有關保單的福利賠償表及外科手術表。
- 13 只適用於入住香港政府醫院大房，而此計劃內的所有其他住院及手術保障將不作賠償。

Cherish Your Employees – Make Manulife Your Employee Benefits Provider of Choice Now!

As your employee benefits provider of choice, Manulife offers a range of comprehensive employee benefits to your employees and their dependents, enabling them to enjoy peace of mind with sound financial planning, life and medical protection at every stage of their careers and into retirement.

Call your Manulife servicing agent or our Employer Hotline at 2108 1234 to find out everything you need to know about our employee benefits services in Hong Kong.

與僱員共建業務 僱員福利 盡在宏利

宏利可為貴公司的僱員及其家屬提供全面的僱員福利服務，讓他們於每個在職階段直至退休之時，都可享有財務策劃、人壽及醫療保障，安寢無憂。

如欲查詢宏利在香港提供的僱員福利服務詳情，請聯絡貴公司的宏利服務代理人或致電我們的僱主熱線 2108 1234。

About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife group of companies.

Manulife Financial Corporation is a leading international financial services group that helps people achieve their dreams and aspirations by putting customers' needs first and providing the right advice and solutions. We operate as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2016, we had approximately 35,000 employees, 70,000 agents, and thousands of distribution partners, serving more than 22 million customers. As of March 31, 2017, we had \$1 trillion (HK\$5,860 billion) in assets under management and administration, and in the previous 12 months we made almost \$26.3 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

The Employee Benefits Operations

Through its Employee Benefits Operations, Manulife helps corporations/employers encourage the financial and physical health of their employees. Our excellent and highly innovative services in protection have been widely recognized by customers. Our group insurance services obtained the ISO 9001 accreditation in 2005 – a strong testament to our achievements in delivering quality customer services. In 2011, Manulife Hong Kong won the Silver Award in the HKMA Quality Award in recognition of our outstanding achievements and lasting commitment to the process of quality management.

宏利人壽保險(國際)有限公司概覽

宏利人壽保險(國際)有限公司乃宏利集團屬下的成員公司。

宏利金融有限公司作為全球主要的金融服務集團，事事以客戶的需要為先，並提供切合其需要的建議和方案，以助他們實現夢想和抱負。本公司在美國以「恒康」的名稱營運，而在其他地區則以「宏利」的名稱經營。本公司為個人客戶、團體客戶及機構客戶提供理財建議、保險及財富與資產管理方案。截至2016年底，本公司旗下約有35,000位員工和70,000位代理人，以及數以萬計的經銷合作夥伴，共同為逾2,200萬位客戶提供服務。截至2017年3月31日，宏利所管理和提供行政管理的資產總值為一萬億加元(約58,600億港元)，而在過去十二個月支付予客戶的款項接近263億加元。本公司的主要業務遍及亞洲、加拿大和美國，服務客戶逾百載。本公司的環球總部位於加拿大多倫多，並在多倫多、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。

僱員福利業務部

宏利之僱員福利業務部，旨在協助公司企業及僱主照顧其僱員的理財及健康需要。宏利向以卓越及創新的健康保障服務贏得客戶的高度讚賞，其團體保險服務於2005年成功取得ISO 9001認證，引證宏利於提供優質客戶服務方面取得的成就。宏利香港亦於2011年榮獲香港管理專業協會頒發優質管理獎銀獎，進一步肯定宏利優越的管理質素及持續履行優質管理的承諾。

For correspondence on group life and medical, please send to: P.O. Box No. 70302, Kowloon Central Post Office Fax: (852) 2234 5371

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郵遞團體人壽及醫療保險計劃文件，請寄：九龍中央郵箱70302號 傳真：(852) 2234 5371

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如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為www.manulife.com.hk。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途，如有此需要，請致函宏利的個人資料主任，地址為香港九龍觀塘偉業街223-231號宏利金融中心A座22樓，或致電客戶服務熱線2108 1188。

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