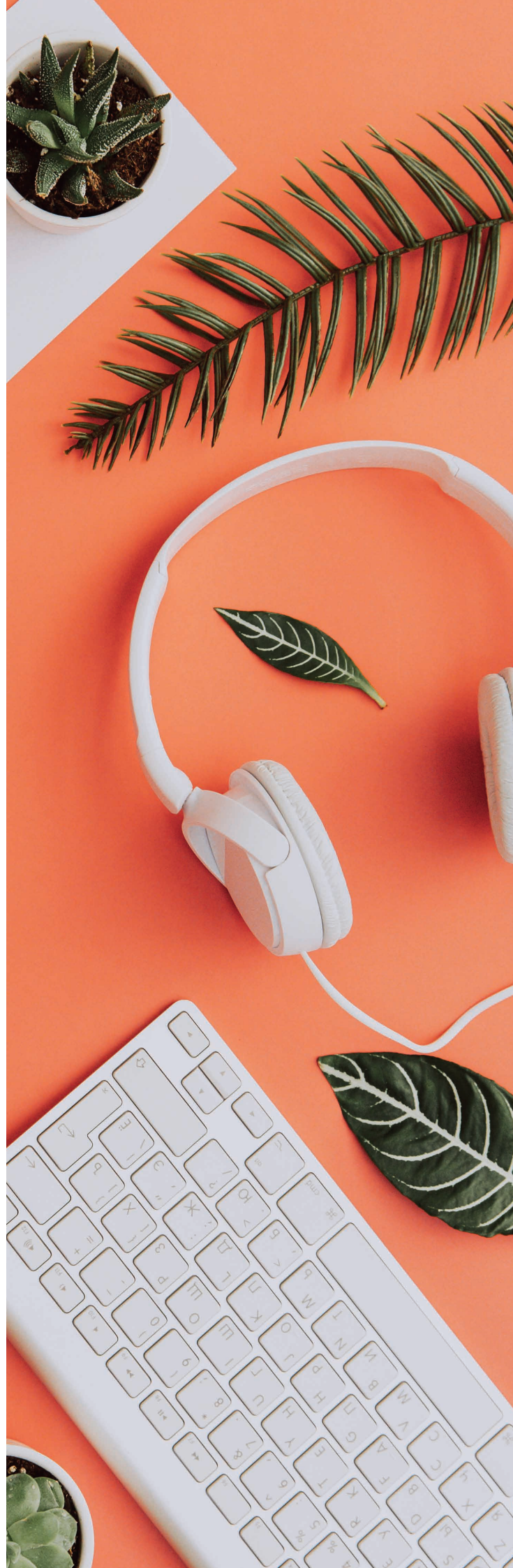


ManuPlan
(EasySurance Plan)
Network Clinical Benefits
專業僱員保障計劃
(易康保) 網絡門診福利



ManuPlan

(EasySurance Plan)

ManuPlan (EasySurance Plan) offers convenient network clinical benefits¹ for small to medium-sized companies at an attractive rate.

ManuPlan (EasySurance Plan) is a group insurance plan underwritten and issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability). This product brochure provides only general information on this product. It does not form part of the policy and does not contain full terms of the policy. You should read the policy provisions for the exact terms and conditions that apply to this product. You can ask us for a copy of the policy provisions before making a purchase.

Features highlights



Suitable for companies with at least 3 employees



Coverage can be extended to an employee's spouse and dependent children



No health declaration required



No claim procedure is required when using medical cards



Network of doctors in convenient locations



Emergency Assistance Benefits², including enquiry hotline, medical evacuation, compassionate visit, repatriation arrangements, and so on



Benefits at a glance

| | |
|-----------------------|--|
| Product nature | Provide network clinical benefits |
| Product type | Standalone group medical insurance plan |
| Eligibility | <p>Applicable to employers with 3 employees or more.</p> <p>The issue age for both employee and spouse is from 16 to 64.</p> <p>The issue age for a 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 unmarried and depend on the insured employee for support and maintenance.</p> <p>The word “age” means the attained age at the policy anniversary.</p> |
| Basic coverage | <p>General practitioner’s visits and specialist’s visits are provided for both basic and advanced plan.</p> <p>Additional benefits of Chinese medicine practitioner’s visits and diagnostic x-ray and laboratory fee are available under advanced plan.</p> |

Benefits schedule

| | Basic plan (MA77) | Advanced plan (MA78) |
|--|----------------------|-------------------------|
| General practitioner's visits ³ (up to 3 days' standard medication included ⁴) | | |
| Maximum number of visits per year | 25 | 25 |
| Co-payment per visit (For example, insured member needs to pay HK\$30 regardless of the medical expenses of that visit.) | HK\$30 | HK\$30 |
| Specialist's visits ³ (subject to referral by a network general practitioner ⁵) (up to 5 days' standard medication included ⁴) | | |
| Maximum number of visits per year | 5 | 5 |
| Co-payment per visit (For example, insured member needs to pay HK\$80 regardless of the medical expenses of that visit.) | HK\$80 | HK\$80 |
| Maximum number of visits per year for general practitioners and specialists | 25 | 25 |
| Chinese medicine practitioner's visits ³ (2 days' herbal/powder medication included ⁴) (including bone-setting treatment) | | |
| Maximum number of visits per year | NIL | 5 |
| Co-payment per visit (For example, insured member needs to pay HK\$30 regardless of the medical expenses of that visit.) (applicable to advanced plan only) | NIL | HK\$30 |
| Diagnostic x-ray and laboratory fee (subject to referral by a network general practitioner or specialist to an appointed laboratory center only) | | |
| Maximum limit per year | NIL | HK\$1,000 |
| Co-payment percentage (For example, if the medical expenses are HK\$1,000, insured member needs to pay HK\$1,000 x 20% = HK\$200.) (applicable to advanced plan only) | NIL | 20% |
| Compassionate death benefit (for employees only) | HK\$1,000 | HK\$1,000 |
| Emergency Assistance Benefits | Unlimited | Unlimited |

Rate table

Annual premium (HK\$) per insured member

| Insured member | Basic plan (MA77) | Advanced plan (MA78) |
|-------------------|----------------------|-------------------------|
| Employee / spouse | 939 | 1,261 |
| Dependent child | 1,056 | 1,423 |



Value-added services

Online services at www.manulife.com.hk

Your company can manage your employee benefits easily and carry out various common administrative tasks, such as viewing the policy status and recent changes, updating the records of employees and their dependents, viewing the surgical schedule, and so on.

Your employees can use their own personal log-in details to view their benefits, check their history of claims, and so on.

ClaimSimple.hk

Support 3 key services – Manulife eClaims, Find My Doctor and My Medical Card, to let you enjoy true one-stop convenience! So you can look forward to a faster, simpler user experience every time. Members can simply log on to www.claimsimple.hk to access the services.



 claimsimple.hk

Find a doctor, use your medical card, submit claims — one stop, in one go!

e-Alert for members

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

Customer service hotlines

Employer hotline — (852) 2108 1234

Member hotline — (852) 2108 1388

(Service hours: Mon–Fri 9am to 6pm, except public holidays)

Customer service centres

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

(Service hours: Mon–Fri 9am to 6pm, except public holidays)

The above value-added services are only available for selected group medical insurance plans. Contact our Manulife servicing agent or our customer service hotline to get professional advice and assistance.

Notes

1. The network doctors and designated network clinics are provided by the third party service provider. The third party provider may revise the list of network doctors and designated network clinics from time to time without giving you notice. Please see the latest list of network doctors and designated network clinics through www.claimsimple.hk or call our customer service hotline for details. The network doctor services are provided by a third party service provider which is an independent contractor and is not our agent. We make no representation, warranty or undertaking as to the availability of any services of the third party service provider. We shall not be liable to you or the life insured in any respect for any loss, damage, expense, suit, action or proceedings suffered or incurred by you or the life insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by such third party service provider and/or its agents, or the availability of such services. All coverage and indemnity limits of network doctor services are subject to the detailed terms and conditions of the policy provision.
2. Please refer to the Emergency Assistance Benefits Provisions of Inter Partner Assistance Hong Kong Limited (IPA) for the terms and conditions of the services.
3. Each of the above services is subject to a maximum of 1 visit per day, except under the following conditions:
 - (i) The insured member may have 1 general practitioner's visit and 1 specialist's visit on the same day if a valid referral letter from a network general practitioner is obtained.
 - (ii) The insured member may have 1 general practitioner's visit and/or 1 specialist's visit (subject to item (i) above) and 1 Chinese medicine practitioner's visit on the same day.
4. The network doctors reserve the right to charge extra for nonstandard medication (e.g. if the medication is special and excessively expensive).
5. Doctor's referral is required for specialist's visits (except gynaecology, paediatrics, otorhinolaryngology (ENT), ophthalmology (Eye), orthopaedics & traumatology, dermatology and urology). The referral letter is valid up to 6 months from the date of issuance.

Important information

1. Renewal

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 employee statistics, the claim history of each policy, medical trends and inflation. Non-payment of premium will result in termination of the policy. ManuPlan (EasySurance Plan) is a yearly renewable policy. There is no guarantee of renewal.

2. Claim procedure

If any of the insured members wishes to make a claim, he/she shall send us the completed claim form and any claim-related documents within 90 days from date of the covered event happened.

For detail claims procedure, you may visit our website at www.manulife.com.hk/ghlclaims-en or contact our servicing agent or our customer service.

No claims report or claims ratio will be provided to the policyholder by Manulife in respect of ManuPlan (EasySurance Plan).

3. Termination procedure

The policyholder may terminate this policy or a benefit under this policy at any premium due date by giving the Company one month prior written notice. Unexpired premium due to policy termination will not be refunded.

Manulife may also terminate the policy or any benefit on any policy anniversary, and in such event shall mail to you in written notice not less than one month prior to such date.

In addition, if the number of employees falls below three(3), or such other number or percentage of employees is less than the minimum participation requirements outlined in the policy contract at any premium due date, Manulife may terminate the policy.

Manulife may terminate the policy at any time if the policyholder fails to provide or submit any documents required by Manulife or satisfy the requirements set by Manulife in respect of the policy which would render Manulife unable to comply with any applicable laws, legislation, ordinances, statutes, regulations, rules, orders, protocols, directives, requirements, standards, codes of practice, guidelines, policies, guidance notes, notices, and circulars having legal effect or issued or made by any competent governmental, statutory or regulatory body having regulatory or supervisory authority, jurisdiction or control over Manulife.

4. Information disclosure

All application forms/health declaration forms completed by the policyholder and/or insured member shall be true to the best of their knowledge and form the basis of the policy to be issued.

Failure to disclose any material facts or information which may influence or which the Company would regard as likely to influence the assessment and acceptance of the coverage, may render the policy voidable by the Company and the Company reserves the right to request the refund of claim payment. In the event of doubt as to whether a fact or information is material, it should be disclosed in all application forms/health declarations forms.

5. Reasonable and customary charges

It shall mean, in relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred. In determining whether charges are reasonable and customary charges, the Company shall make reference to the followings (if applicable) –

- a) treatment or service fee statistics and surveys in the insurance or medical industry;
- b) internal or industry claim statistics;
- c) gazette published by the Government; and/or
- d) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

6. Medically necessary

It shall mean the need to have medical service for the purpose of investigating or treating the relevant sickness or injury in accordance with the generally accepted standards of medical practice and such medical service must:

- a) require the expertise of, or be referred by, a doctor;
- b) be consistent with the diagnosis and necessary for the investigation and treatment of the sickness or injury;
- c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured member, his family, caretaker or the doctor;
- d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services;
- e) be furnished at the most appropriate level which, in the prudent professional judgment of the doctor, can be safely and effectively provided to the insured member; and
- f) with respect to hospital confinement, not primarily for diagnostic scanning purpose, imaging examination or physical therapy.

General exclusions

1. Cosmetic or plastic surgery or any treatment for the purpose of beautification.
2. Any condition arising out of congenital defect or disease.
3. Any dental treatment or diagnosis, eye refraction, the supply of hearing aids, prosthesis, pacemakers, blood plasma or the provision of special nursing care.
4. Any medical services associated with pregnancy including abortion or sterilization whether male or female.
5. Fertility tests and treatment or contraceptive techniques.
6. Any psychiatric disorder or rest cure.
7. Any condition caused by chronic alcoholism or drug addiction.
8. Any suicide, attempted suicide, self mutilation and the sequelae thereof.
9. Routine physical examinations, health check-ups or tests or any treatment which is not medically necessary.
10. Injuries arising directly or indirectly from war, declared or undeclared, strike, riot, revolution or any warlike operation.
11. Radiotherapy or investigation or treatment involving radioactive isotopes.
12. Immunizations with the exception of tetanus.
13. Tonics, appetite stimulants, depressants if requested by patient and not by the doctors of the Panel.
14. Any investigation and treatment of AIDS and ARC.
15. Treatment outside the Hong Kong Special Administrative Region.
16. Medication for any specific anti-viral, anti-cancer, hormonal therapy and other expensive medication and long-term medication.
17. Any matters associated with tuberculosis and kidney dialysis.
18. Special investigation such as positron emission tomography scan, computerized tomographic scan, magnetic resonance imaging, stress-electrocardiogram, echocardiogram, electro-encephalogram, electro-myogram and bone densitometry.
19. Pap smears requested by patient except those recommended by the doctors of the Panel.
20. Venereal diseases or their sequelae.
21. Any pre-existing condition, illness or injury that commenced or presented sign(s) and/or symptoms prior to the insured member's coverage commencement date.

Additional exclusions for Chinese Medicine Practitioner's visits (applicable if the benefit is included in the Benefit Schedule):

1. Any treatment not rendered by the appointed Chinese Medicine Practitioners.
2. Any expense for Chinese medical equipment or appliances.
3. Any proprietary Chinese medicine defined under the Chinese Medicine Ordinance.
4. Any tonic drugs, cosmetic drugs and drugs for replenishing the vital essence and for reinforcing the vital function.
5. Aromatic stimulants, sedative or tranquilizers, and any medical treatment relating to anxiety, depression, emotional disorders, psychological disorders or psychiatric disorders.
6. Expenses for any injection by syringe.
7. Any consultation for acupuncture/moxibustion, body and foot massage, tui na, qi gong, ear reflexology, cupping and scraping and so on unless such benefit is provided.
8. Expensive herbal medication.

The above is only a general description of the exclusions. Please see the policy provisions for the full list of exclusions.

Application guidelines

Participation guidelines

- All eligible employees must enrol the plan.
- If an employer chooses dependent coverage, all eligible dependents must enrol in the same plan as that of the relevant employee.

Application procedure

Please submit the following completed and signed documents to us:

- The ManuPlan (EasySurance Plan) application form
- A photocopy of the company's or group's business registration certificate and other relevant documents
- Group Life & Health Insurance Plan — Group Employee Enrolment Sheet
- A cheque issued by the company or group for the first year's premium, made payable to "Manulife (International) Limited"



About Manulife Hong Kong

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. As a member of the Manulife group of companies, Manulife Hong Kong offers a diverse range of protection and wealth products and services to individual and corporate customers in Hong Kong and Macau.

About Manulife

Manulife Financial Corporation is a leading international financial services provider that helps 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 2020, we had more than 37,000 employees, over 118,000 agents, and thousands of distribution partners, serving over 30 million customers. As of September 30, 2021, we had CAD\$1.4 trillion (HK\$8.6 trillion) in assets under management and administration, and in the previous 12 months we made CAD\$31.6 billion in payments to our customers.

Our principal operations are in Asia and Canada, and the United States, where we have served customers for more than 155 years. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong. Not all offerings are available in all jurisdictions. For additional information, please visit manulife.com.

Please send correspondence on group life and medical insurance to: P.O. Box 70302, Kowloon Central Post Office Fax: (852) 2234 5371

In this product brochure, 'you' and 'your' refer to the policyholder. 'Manulife', 'the Company', 'we', 'us' and 'our' refer to Manulife (International) Limited (incorporated in Bermuda with limited liability).

To view our privacy policy, please go to our website: www.manulife.com.hk. You can request Manulife not to use your personal information for direct marketing purposes by writing to our Privacy Officer at 22/F, Tower A, Manulife Financial Centre, 223–231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong, or by calling our Customer Service Hotline at (852) 2108 1188.

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