

Medical (Life) Insurance

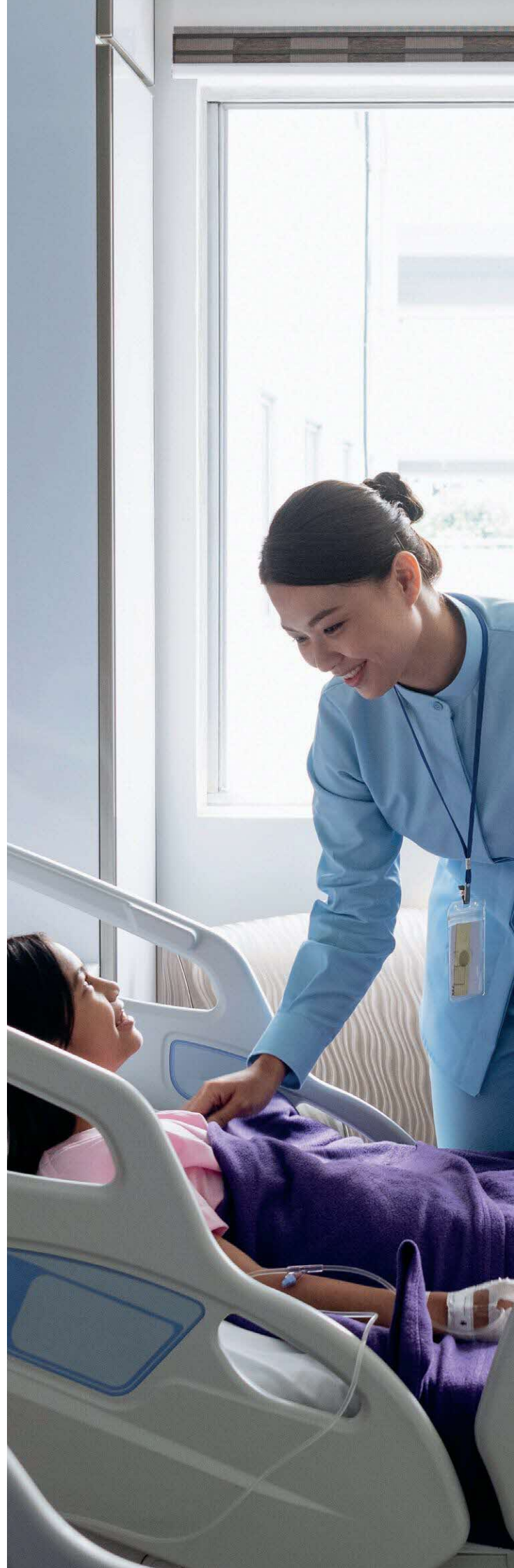
ManuMaster Healthcare Series / Benefit

晉領醫療

保障系列 / 附加保障

This product leaflet is for use by the customers of DBS Bank (Hong Kong) Limited (the 'Bank'). **ManuMaster Healthcare Series / ManuMaster Healthcare Benefit are medical (life) insurance plans underwritten by Manulife (International) Limited (incorporated in Bermuda with limited liability) ('Manulife')**. The Bank is acting as a licensed insurance agency of Manulife.

The product is an insurance product and is neither a bank deposit nor a bank saving plan.



ManuMaster Healthcare Series/Benefit

As life progresses, we reach different milestones involving career development and greater family responsibilities. Through these phases, medical protection becomes more essential to provide assurance that you and your family are protected with the right treatment when you need it most.

ManuMaster Healthcare Series/ManuMaster Healthcare Benefit ('ManuMaster' or the plan) each comes with two options – Premier and Elite and you may also choose among three levels of annual deductible amounts – Nil, HK\$8,000/US\$1,000, or HK\$22,800/US\$2,850 to fit your needs. The premium is lower when you choose a higher deductible.

ManuMaster is an indemnity hospital insurance product provided and underwritten by Manulife, and is available as a basic plan (ManuMaster Healthcare Series) or as a supplementary benefit (ManuMaster Healthcare Benefit). This product leaflet provides only general information on this product. It does not form part of the policy and does not contain full terms of the policy. Before making a purchase, you should read the policy provisions of ManuMaster Healthcare Series ('Policy Provisions') or benefit provisions of ManuMaster Healthcare Benefit ('Benefit Provisions') for the exact terms and conditions that apply to this product. You can ask us for a copy.

Features highlights



Well-rounded medical coverage and service



Various cash benefits



Extensive hospital networks



No-claim deductible credit





Well-rounded medical coverage and service

ManuMaster is renewed automatically every year throughout the lifetime of the life insured (see note 1) upon payment of premium, regardless of the health condition of the life insured. The plan provides full coverage for a wide range of major benefits with no sub-limits applied (see note 2). In addition, outpatient day-case procedures are covered for greater flexibility.

- **All-round confinement and surgical benefits**, including full coverage (see note 2) on hospital room and board, surgeon's fees, doctor's visit, specialist's fees, hospital services, intensive care, anaesthetist's fee, operation theatre fee, day-case surgeries and designated medical appliances (see note 3).
- **Pre- and post-hospitalization benefits** to safeguard you through your healthcare journey. We will cover the costs of outpatient services before and after a hospital stay/day-case surgery, as well as ancillary services (such as registered chiropractor, physiotherapist and registered dietician consultations, etc.) after a hospital stay/day-case surgery. Extended medical care for home nursing and rehabilitation are also available.
- **Substantial cancer recovery support** provides full coverage on cancer treatments, including radiotherapy, chemotherapy, immunotherapy, proton therapy, hormonal therapy and targeted therapy inclusive of genetic tests for targeted therapy (see notes 2 and 4). Named patient imported cancer drugs (see note 5) which are not yet registered in Hong Kong and reconstructive surgery for cancer (see note 6) are also covered.
- **Other extended benefits** for your greater peace of mind are available, such as full coverage on kidney dialysis treatment and pregnancy complications (see notes 2 and 7). Traditional Chinese medicine treatment during a hospital stay/after a hospital stay or day-case surgery are also covered.

The benefits we will pay under the plan depend on the annual limit and lifetime limit applicable to the plan. Please see the benefit schedule for details.



Various cash benefits

The plan offers various cash benefits as financial support to the life insured without affecting the annual deductible (if applicable):

- Hospital cash benefit for confinement in a general ward of a government hospital, even if no charges have been incurred for treatment during confinement.
- Hospital cash benefit for confinement in a room level lower than the room level entitled under the plan in private hospitals.
- Cash benefit for selected surgical procedures (i.e. OGD and Colonoscopy) in an outpatient setting. This cash benefit paid does not affect the no-claim period (see note 8).

Please see the benefit schedule for details.



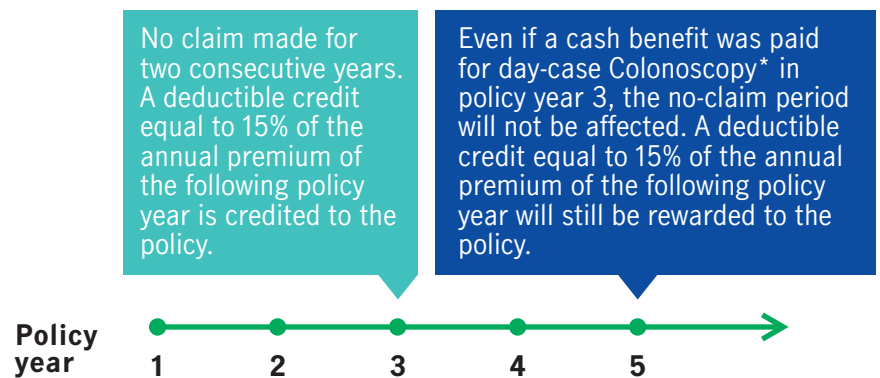
Extensive hospital networks

The plan offers extensive coverage of a designated hospital network throughout cities in **mainland China including grade 3 hospitals and selected non-grade 3 hospitals** (see remark (a) under the benefit schedule) which ensures better medical coverage for the life insured.



No-claim deductible credit

If the plan fulfills the 2-year no-claim period (see note 8), ManuMaster will provide a reward to your plan with a deductible credit (see note 9) equal to 15% of the annual premium of the following policy year. This credit can be used to offset any deductible when a claim is made.



* The above illustrative example assumes that no claim other than those made for this cash benefit has been submitted under this plan.

Other features



Flexible option to reduce the annual deductible once, regardless of your medical condition, either at age 55, 60 or 65

To offer you more flexibility and get prepared for your retirement, you can apply to lower the annual deductible of your plan without providing further evidence of insurability once only, either at age 55, 60 or 65 of the life insured (see note 10).



Stay healthy with wellness checkpoint (see note 12)

To encourage the life insured to stay healthy, ManuMaster offers a free health assessment at the end of every two consecutive policy years as long as the plan has been effective for two consecutive policy years and the life insured has reached the age of 30 at the beginning of the second consecutive year. Health assessment packages are tailored to meet one's changing needs as the life insured moves through different stages of life.



Take care of the life insured's well-being round the clock and around the world










You can also enjoy the following value-added services:

- **International medical assistance** – Free 24-hour alarm centre hotline for prompt medical care in the event of an emergency when travelling abroad (see note 11).
- **Second medical opinion referral services** – For a second medical opinion from a network of leading specialist doctors in the United States of America ('USA') and a privileged rate when receiving medical treatment from selected hospitals in the USA (see note 11).



Plan at a glance

ManuMaster Healthcare Series/Benefit

	Product objective & nature	An indemnity hospital insurance product for customers with medical insurance needs.
	Product type	Basic plan/ Supplementary benefit
	Policy/ Benefit term	The coverage period is 1 year and is renewable automatically every year throughout the lifetime of the life insured upon payment of premium (see note 1).
	Premium payment period	Premiums are payable for each policy year during the life insured's lifetime. Premiums are not guaranteed (see note 1).
	Issue age	15 days – age 70
	Policy currency	Hong Kong Dollar (HK\$)/ United States Dollar (US\$)
	Premium payment mode	Annually/Semi-annually/ Quarterly/Monthly
	Area of cover	Worldwide (Elite)/Worldwide exclude USA (Premier) Please see the benefit schedule for details.
	Premium schedule	Please contact the licensed staff of the Bank for a copy of prevailing premium schedule.

Extended medical support

(The following items do not form part of this plan)

We offer the following **extended medical support**SM to take care of your different needs throughout your medical journey.



Pre-assessment service and cashless service

Learn more

Cashless day surgery eService (applicable to \$0 deductible) – For designated day surgeries by designated doctors at our designated day procedure centers or hospitals. We will pay the approved medical expenses on your behalf.



Cashless outpatient cancer treatment service – For chemotherapy or radiotherapy received at our designated medical centers by designated doctors once you have been diagnosed with cancer and successfully claimed hospitalization or surgical benefits. We will pay the service provider the pre-authorized amount on your behalf.



Credit service for hospitalization – Apply prior to your hospital admission and upon approval, we will pay the pre-approved amount to the medical service provider directly on your behalf.





Holistic 'Medical Professional Support Service'

We know that dealing with critical illness like cancer can be physically, psychologically and financially demanding. As your partner for health, we are here for you every step of the way with our Holistic 'Medical Professional Support Service'.

Learn more

Personalized service from Medical Case

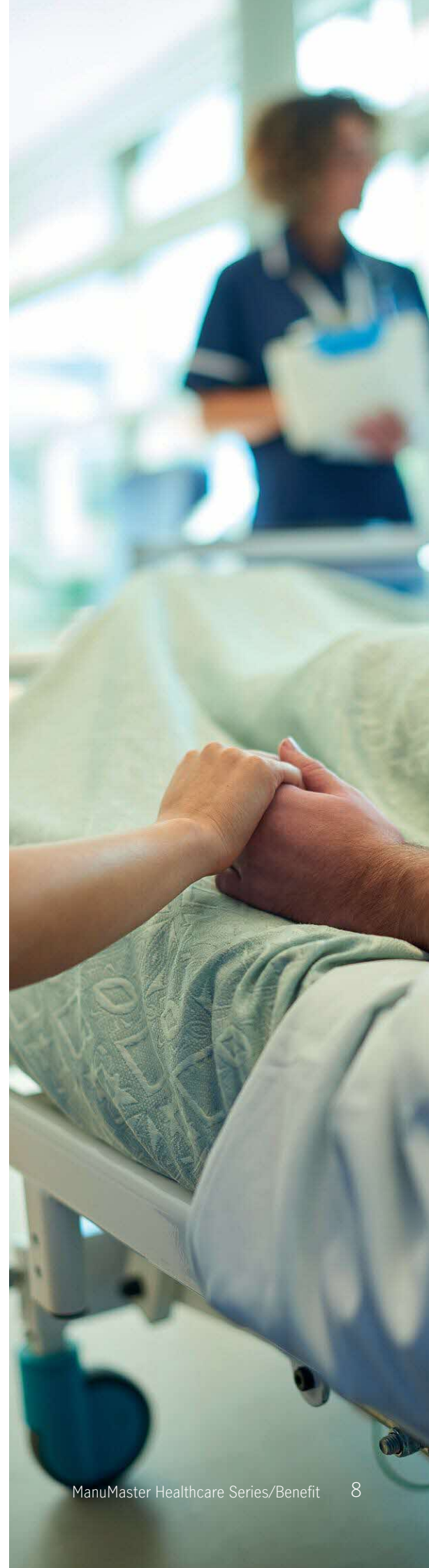
Manager – A professional with medical backgrounds or a qualified nurse will be assigned as your personalized Medical Case Manager to take care of your medical and emotional needs, as well as handle your claims-related enquiries through the cancer treatment journey.




Independent medical consultation – To help you getting reassurance on the diagnosis, we also offer you priority access to a free one-time independent medical consultation with an oncologist from the CUHK Medical Centre.



∞ Pre-assessment service and cashless service, and Holistic 'Medical Professional Support Service' do not form part of this plan. These services are an administrative arrangement and are not part of the product features. Manulife reserves the right to change our designated medical services provider(s) for each service from time to time, or terminate these services at any time without prior notice.








Join Manulife**MOVE** for free
and enjoy a premium discount
of up to 10%!

Manulife**MOVE** is an innovative insurance concept that rewards customers with premium discounts for being healthier and more active.

As the life insured of ManuMaster, you are eligible to be a Manulife**MOVE** member if you are aged 18 or above. Simply activate your MOVE app account and achieve the required daily step average for each MOVE reward level as shown below, and enjoy a premium discount of up to 10%# on ManuMaster upon policy renewal for the next membership year.

MOVE reward level	Required daily step average	Premium discount (applicable to the premium due and payable in the following policy year)
LV 1	 5,000	5%
LV 2	 7,000	7%
LV 3	 10,000	10%

Manulife**MOVE** members will also receive regularly updated tips on how to maintain an active and healthy lifestyle.

 **Manulife**
MOVE

For details, please refer to www.manulife.com.hk/MOVE.


#The relevant premium discount is subject to terms and conditions. Manulife reserves the right to change, terminate or cancel the premium discount without prior notice. Please refer to our website www.manulife.com.hk/MOVE for the terms and conditions, and the latest updates.

Illustrative example

Enjoy full reimbursement for major items of medical expenses

Mrs Wong, age 45, purchased **ManuMaster Healthcare Series (Premier Plan) with an annual deductible option of HK\$8,000** to safeguard her health.

At age 60, she experienced pain and stiffness in her right knee. She was diagnosed with right knee osteoarthritis and was advised to undergo total knee replacement surgery. She stayed in a standard private room of a private hospital in Hong Kong for 6 days. After returning home, she continued to receive outpatient care and ancillary service.

Medical services received	Billed medical expenses	
Pre-confinement		 Full cover[^]
• Pre-hospitalization outpatient (1 visit)	HK\$1,500	
Confinement		
• Hospital room & board (6 days)	HK\$6,650	
• Doctor's visit (7 days)	HK\$8,400	
• Hospital services	HK\$65,600	
• Surgeon's fee	HK\$75,000	
• Anaesthetist's fee	HK\$25,000	
• Operating theatre fee	HK\$9,330	
Post-confinement		
• Post-hospitalization outpatient (2 visits)	HK\$3,000	
• Post-hospitalization ancillary service (6 visits) [@]	HK\$6,000	
Total	HK\$200,480	
Less: Annual deductible	(HK\$8,000)	
Medical expenses reimbursable under the plan	HK\$192,480	

With ManuMaster Healthcare Series, **Mrs Wong only needs to pay the annual deductible and doesn't have to worry about any other out-of-pocket payments.** In addition to the hospitalization treatment, her medical expenses from pre- to post-hospitalization are fully covered[^].

If Mrs Wong's plan also fulfills the 2-year no-claim period (see note 8), she can use the deductible credit, which is equal to 15% of the annual premium, to offset the HK\$8,000 annual deductible when the claim is made.

[^] Full coverage pertains to the above scenarios only.

[@] The benefit limit is HK\$45,000 per policy year.

(The above example is hypothetical and for illustrative purposes only. It is made under the assumptions that the respective benefit limits had not yet been reached and the post-hospitalization outpatient and ancillary services were received within 60 days and 90 days respectively after Mrs Wong was discharged from the hospital. It is also made under the assumption that no claim had been made previously under this plan when the claim was made.)

Benefit Schedule

Plan Level	Maximum Benefit Limit (HK\$/US\$)		
	Elite	Premier	Classic*
Area of cover	Worldwide ^{(a) (b)}	Worldwide exclude USA ^{(a) (c)}	Asia ^{(a) (d)}
Outside Area of Cover	All areas covered	Emergency treatment only	Emergency treatment only
Annual Limit	HK\$22,000,000/ US\$2,750,000	HK\$20,000,000/ US\$2,500,000	HK\$12,000,000/ US\$1,500,000
Lifetime Limit ^(e)	HK\$66,000,000/ US\$8,250,000	HK\$60,000,000/ US\$7,500,000	HK\$36,000,000/ US\$4,500,000
Annual Deductible Options (only apply to Sections I to V of this benefit schedule)	HK\$0/US\$0 or HK\$8,000/US\$1,000 or HK\$22,800/US\$2,850		
Hospital Benefits			
I. Confinement Benefits			
(1) Hospital Room & Board ^(f)		Full Cover	
(2) Doctor's Visit		Full Cover	
(3) Specialist's Fee		Full Cover	
(4) Hospital Services		Full Cover	
(5) Intensive Care		Full Cover	
(6) Hospital Companion Bed		Full Cover	
(7) Private Nurse's Fee (Maximum number of days per policy year)	Full Cover (up to 90 days)	Full Cover (up to 60 days)	Full Cover (up to 30 days)
(8) Hospital Cash for Confinement in a General Ward of Government Hospital (per day) ^(g)	HK\$1,800/US\$225	HK\$1,200/US\$150	HK\$1,000/US\$125
(9) Psychiatric Treatment (per policy year)	HK\$66,000/ US\$8,250	HK\$55,000/ US\$6,875	HK\$44,000/ US\$5,500
(10) Hospital Cash for Confinement in a Lower Room Level of a Private Hospital (per day) ^(h)	HK\$1,800/US\$225	HK\$1,200/US\$150	HK\$1,000/US\$125
II. Surgical Benefits			
(1) Surgeon's Fee		Full Cover	
(2) Anaesthetist's Fee		Full Cover	
(3) Operation Theatre Fee		Full Cover	
(4) Day Case Surgeries		Full Cover	
(5) Medical Appliances (see note 3)	Full Cover (HK\$100,000/US\$12,500 per policy year for non-designated medical appliances)		
(6) Cash Benefit for Outpatient Surgical Procedure (per surgery) (maximum 1 surgery per day) ⁽ⁱ⁾	HK\$1,800/ US\$225	HK\$1,200/ US\$150	HK\$1,000/ US\$125
(7) Reconstructive Surgery for Cancer (per covered cancer) (see note 6)	HK\$330,000/ US\$41,250	HK\$275,000/ US\$34,375	HK\$220,000/ US\$27,500

Maximum Benefit Limit (HK\$/US\$)

Plan Level	Elite	Premier	Classic*
III. Pre- & Post-Hospitalization Benefits			
(1) Pre-Hospitalization/Day Case Surgery Outpatient	Full Cover (within 31 days before hospitalization or from performing the surgical procedure on a day-case basis and maximum 1 visit per day)		
(2) Post-Hospitalization/Day Case Surgery Outpatient	Full Cover (within 60 days immediately after discharge from hospital or from performing the surgical procedure on a day-case basis and maximum 1 visit per day)		
(3) Post-Hospitalization Home Nursing (Maximum number of days per policy year)	Full Cover (up to 120 days)	Full Cover (up to 60 days)	Full Cover (up to 30 days)
(4) Post-Hospitalization/Day Case Surgery Ancillary Service (per policy year) - Registered chiropractor, physiotherapist, speech therapist, occupational therapist & registered dietician consultations	HK\$60,000/ US\$7,500	HK\$45,000/ US\$5,625	HK\$30,000/ US\$3,750
	(within 90 days immediately after discharge from hospital or from performing the surgical procedure on a day-case basis; maximum 1 visit per day and up to 60 visits per policy year)		
(5) Rehabilitation (per policy year)	HK\$110,000/ US\$13,750	HK\$88,000/ US\$11,000	HK\$55,000/ US\$6,875
IV. Extended Benefits			
(1) Cancer Treatment	Full Cover		
(2) Kidney Dialysis	Full Cover		
(3) HIV/AIDS Treatment (per life) ⁽ⁱ⁾	HK\$1,000,000/ US\$125,000	HK\$900,000/ US\$112,500	HK\$800,000/ US\$100,000
(4) Living Donor Expenses for Transplantation Surgery (per disability) ^(k)	HK\$1,056,000/ US\$132,000	HK\$880,000/ US\$110,000	HK\$704,000/ US\$88,000
(5) Traditional Chinese Medicines	HK\$880/US\$110 per visit	HK\$770/US\$97 per visit	HK\$660/US\$83 per visit
	(During hospital confinement/within 90 days immediately after discharge from hospital or from performing the surgical procedure on a day-case basis, maximum 1 visit per day and up to 20 visits per policy year)		
(6) Hospice Care (per life)	HK\$220,000/ US\$27,500	HK\$132,000/ US\$16,500	HK\$88,000/ US\$11,000
(7) Pregnancy Complications (see note 7)	Full Cover		
V. Emergency Treatment Benefits			
(1) Emergency Outpatient	Full Cover		
(2) Emergency Dental (due to accident)	Full Cover		
Death Benefits			
(1) Compassionate Death Benefit	HK\$80,000/US\$10,000		
(2) Accidental Death Benefit	HK\$80,000/US\$10,000		
Other Services ^(l)			
(1) Wellness Checkpoint	Included		
(2) Second Medical Opinion	Included		
(3) International Medical Assistance	Included		

- * **Classic plan is not available as a plan level for policy applications submitted on or after December 29, 2024. If you own a policy or supplementary benefit of this plan and subsequently intend to change the plan level to Classic Plan, such plan level change is an administrative arrangement and subject to Manulife's prevailing administrative rules at the time of the change request, which shall be determined and modified by Manulife from time to time, and Manulife's decision to accept or reject such request to change.**

Benefit Schedule – Remarks

- (a) We will only recognize a hospital located in mainland China (not including Taiwan, Hong Kong and Macau) if it is included in the list of designated hospitals in mainland China we publish. We will reduce the amount of benefit we pay (except for death benefits) under this plan **by 10%** if:
- The plan level is Classic Plan; and
 - the expenses are incurred in a hospital classified as an Elite Hospital in the hospital list maintained by us.
- We may revise the list of designated hospitals in mainland China from time to time without giving you prior notice. Please see the latest list of designated hospitals in mainland China revised and published from time to time on our website (www.manulife.com.hk) or call our customer services hotline for details.
- (b) We will reduce the amount of benefit we pay (except for death benefits) under this plan by 50% if:
- the life insured has lived in the USA for at least 183 days in the past 12 months at the time of the life insured's stay in hospital or when receiving medical treatment or a medical service in the USA; or
 - the life insured is in hospital or has a day-case surgery in the USA without obtaining pre-authorization from us beforehand, unless it was due directly to an accident or an emergency.
- (c) Worldwide exclude USA: worldwide, not including the USA and US Minor Outlying Islands.
- (d) Asia: Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- (e) Lifetime limit means the maximum aggregate amount of hospital benefits we will pay under all insurance policies covering the life insured and issued by us from time to time, whether or not still in force, which have a specific lifetime limit in line with their respective terms and conditions.
- (f) For Elite Plan, Premier Plan and Classic Plan (Asia but not including Australia, Hong Kong and New Zealand), hospital room and board shall be paid for confinement in a standard private room for the life insured's private use during their stay in hospital, with its own private facilities including a bedroom and bath or shower room (or rooms) only. It does not include any room of upper class with its own kitchen, dining or sitting room (or rooms) and so on.

For Classic Plan, for hospital stays in Australia, Hong Kong or New Zealand, hospital room and board shall be paid for confinement in a standard semi-private room, which means a single bed with a shared bath or shower room or a room shared by two people for the life insured's use during their stay in hospital.

In any case if the life insured is confined, whether voluntarily or involuntarily, in a room of the class

- i. upper than standard semi-private room but not upper than standard private room in Australia, Hong Kong and New Zealand for Asia Plan, we shall reduce the amount of the benefit under confinement benefits and surgical benefits incurred during the period of confinement and payable under this plan to 50% of the benefit payable; or
- ii. upper than standard private room, we shall reduce the amount of the benefit under confinement benefits and surgical benefits incurred during the period of confinement and payable under this plan to 25% of the benefit payable.

- (g) Hospital cash for confinement in a general ward of a government hospital benefit applies, upon recommendation by a doctor, if the life insured has: 1) a Hong Kong identity card and has to stay as a bed patient in a general ward of a government hospital in Hong Kong; or 2) a Macau resident identity card and has to stay as a bed patient in a general ward of a government hospital in Macau, for medically necessary treatment of a disability regardless of whether charges have been incurred for treatment during confinement.
- (h) Hospital cash for confinement in a lower room level of a private hospital benefit applies if the life insured is confined in a room of the class lower than the applicable class the life insured is eligible for under the plan as a bed patient in a private hospital in the covered area for medically necessary treatment of a disability and has to pay charges.
- (i) Cash benefit for outpatient surgical procedure benefit applies if the selected surgical procedures (i.e. OGD and Colonoscopy) performed on the life insured on a day case, provided that the selected surgical procedures are medically necessary for treatment of a disability. The amount of the benefit payable per surgery, with a limit of one surgery per day, is subject to a maximum benefit limit specified in the benefit schedule.
- (j) HIV/AIDS treatment benefit is only payable if signs or symptoms of such HIV/AIDS illness first occur after the plan has been in force for five consecutive policy years. This benefit is only payable once and the maximum amount payable is subject to the limit as specified in the benefit schedule.
- (k) We shall reimburse the reasonable and customary charges actually incurred by the organ donor in a hospital for a living organ donation to the life insured. If the living organ donation is performed in hospitals located in mainland China (excluding Taiwan, Hong Kong and Macau), the cost to the organ donor for the living organ donation shall be paid only if the surgical procedures for the living organ donation are conducted in local organ transplant accredited institutions by organ transplant accredited surgeons and the organ procurement is in accordance with local medical and legal regulations. Please see the Policy Provisions or Benefit Provisions for details.
- (l) Services including wellness checkpoint, second medical opinion and international medical assistance are provided by third party service providers. We may revise the details of these services from time to time without giving you prior notice.

Notes

1. The period of coverage of the plan is one year and is renewable annually at each policy anniversary. We have the right to revise the benefits, terms and conditions and premium when you renew your plan. The premiums are not guaranteed and we may adjust them from time to time. Please see the 'renewal' paragraph under the 'Important Information' section below.
2. Full coverage shall mean the reimbursement of the actual amount of eligible expenses and/or other expenses charged after deducting the remaining annual deductible (if any), and is subject to the annual limit, lifetime limit and other limitations. Full coverage applies to selected benefit items only, while other benefit items are not fully reimbursable and subject to respective benefit item's limits. Please refer to the benefit schedule and Policy Provisions or Benefit Provisions for details.
3. Designated medical appliances include pacemaker, stents for percutaneous transluminal coronary angioplasty, intraocular lens, artificial cardiac valve, metallic or artificial joints for joint replacement, prosthetic ligaments for replacement or implantation between bones and prosthetic intervertebral disc. Non-designated medical appliances are subject to the maximum benefit limit per policy year specified in the benefit schedule, and external artificial limb and artificial ear/eye ball with surgery performed will be covered as non-designated medical appliances. Please see the Policy Provisions or Benefit Provisions for details.
4. If the life insured is diagnosed with a covered cancer, the cancer treatment benefit shall reimburse the reasonable and customary expenses charged for the genetic testing solely for the purpose of application of certain targeted therapy drugs on the life insured as prescribed in writing by the life insured's attending doctor. The genetic test prescribed is intended to confirm the presence of an appropriate gene mutation in order to determine whether the life insured will respond to such targeted therapy drugs. The life insured's prognosis must be supported by medical reports as evidence of fulfillment of particular criteria for the application of such targeted therapy drugs. The genetic test and associated targeted therapy drugs treatment protocol must be approved by the government, relevant authorities and recognized medical association in the locality where the targeted therapy drug is prescribed. If there are no relevant laws, authorities or recognized medical associations to regulate the genetic test in the locality, regulations in USA, United Kingdom or Europe shall prevail. Please see the Policy Provisions or Benefit Provisions for details.
5. If the life insured is diagnosed with a covered cancer, the cancer treatment benefit shall reimburse the reasonable and customary charges for cancer drugs not yet registered in Hong Kong for the sole use of the life insured for his/her cancer treatment to be received in Hong Kong only as recommended in writing by the life insured's attending doctor in Hong Kong. The import of such cancer drugs must be approved by the Department of Health in Hong Kong on a named patient basis in accordance with all applicable laws and regulations in Hong Kong. Such approved imported drugs and their associated treatment protocol must also be approved by, and must have obtained marketing authorization from the government, relevant authorities and the recognized medical association in the locality where the drugs have been launched in the market. The imported drugs for the life insured's conditions must be clinically appropriate and able to fulfill relevant regulator's approved indications and dosages, frequency and duration. If there are no relevant laws, authorities or recognized medical associations in the locality for the use of imported drugs, regulations in USA, UK or Europe shall prevail. Please see the Policy Provisions or Benefit Provisions for details.
6. The reconstructive surgery for cancer benefit shall reimburse the reasonable and customary charges actually incurred for reconstructive surgery for cancer performed (a) on the life insured and (b) within 12 months from the date of discharge from the hospital in which the life insured was confined for treatment for the covered cancer as recommended by the life insured's attending doctor. Please see the Policy Provisions or Benefit Provisions for details.
7. We shall reimburse the charges incurred for the life insured's confinement and surgical procedure in a hospital due to the covered pregnancy complications as recommended in writing by a doctor provided that its date of diagnosis must be after the plan has been in force for 12 consecutive policy months. Please refer to the Policy Provisions or Benefit Provisions for the details of covered pregnancy complications.

8. The no-claim period is for deductible credit calculation. Please refer to the Policy Provisions or Benefit Provisions for detailed terms and conditions for such calculation.
9. Deductible credits are only applicable to plans with annual deductible options. If any claim relating to any of the previous 2 consecutive policy years under this plan becomes subsequently payable after any amount of benefit payable has been increased due to the deductible credit, we shall offset such an increased amount from the amount of claim payable, failing which we shall recover such an amount from the policyowner in full as a debt. Please see the Policy Provisions or Benefit Provisions for details on how exactly the deductible credits are calculated and the terms and conditions that apply.
10. You may apply to lower the annual deductible of this plan either at age 55, 60 or 65 of the life insured within 31 days before or after the relevant policy anniversary without providing further evidence of good health. You can only apply for this once during the lifetime of the life insured and you cannot change it back once it has been done. Upon reduction of the annual deductible, the premium payable shall include the premium according to the prevailing premium schedule adopted by us for such an annual deductible option, and any premium loading the policyowner has agreed to for the policy.
11. A second medical opinion and international medical assistance are provided by third party service providers which are independent contractors and are not our agents. We make no representation, warranty or undertaking as to any medical opinions given by the medical service provider and/or hospitals or any services given by the service providers. The third party service providers may change the list of selected hospitals from time to time. Please visit our website (www.manulife.com.hk) for the latest medical referral services provisions and emergency assistance benefits provisions for the terms and conditions of these services.
12. The wellness checkpoint is only available in Hong Kong and Macau. We reserve the right to change or terminate the wellness checkpoint anytime without giving you prior notice. The wellness checkpoint is 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 including the medical check-up service. We shall not be liable to you or the life insured in any respect of 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 (including the wellness checkpoint) provided or advice given by such a third party service provider and/or its agents, or the availability of such services.

Important Information

1. Nature of the product

The product is an indemnity hospital insurance plan without a savings element. There is no cash value for the product. The product is aimed at customers who want a medical insurance product and can pay the premium as long as they want medical protection. As a result, you are advised to save enough money to cover the premiums in the future. The premium pays for the insurance and related costs.

2. Cooling-off period (applies if this plan is a basic plan)

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and get a refund of any premiums and any levy paid (if applicable). To do this, you must give us, within the cooling-off period, your written notice signed by you at Individual Financial Products, Manulife (International) Limited, 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. In other words, your written notice to cancel your policy must reach us directly at the relevant address within a period of 21 calendar days immediately following the day we deliver to you or your nominated representative the policy or a notice telling you about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier. After the expiration of the cooling-off period, if you cancel the policy, there will be no premium refund.

3. Premium adjustment

The premiums will vary depending on the age of the life insured and are not guaranteed. We will regularly review our products, including the premium rates, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider our claims experience, medical cost inflation, and other factors. We can change the premium rates at the time of renewal on each policy anniversary and a written notice on the relevant change would be given in advance. You can continue to enjoy the coverage by paying the premium due within 31 days from premium due date.

You may browse the following website to understand the historical premium increase rates of this product. This is only for reference purposes. Historical premium increase rates are not an indicator of future premium increase.

www.manulife.com.hk/link/historical-premium-increase-rates-en

4. Premium term and result of not paying the premium

You should continue to pay the premium (or premiums) on time throughout the benefit term. If you do not pay a premium on time, you have 31 days from the due date to pay it, during which the policy will continue in force. If we do not receive the premium after the 31-day period ends, the policy will end and the life insured will not be covered.

5. Credit risk

Any premiums you paid would become part of our assets and so you will be exposed to our credit risk. Our financial strength may affect our ability to meet the ongoing obligations under the insurance policy.

6. Currency risk

This plan is available in foreign currency. You should consider the potential currency risks when deciding which policy currency you should take. The foreign-currency exchange rate may fall as well as rise. Any change in the exchange rate will have a direct effect on the amount of premium you need to pay and the value of your benefits in your local currency. The risk of changes in the exchange rate may cause a financial loss to you. This potential loss from the currency conversion may wipe out the value of your benefits under the policy or even be more than the value of benefits under your policy.

7. Inflation risk

The costs of living and healthcare in the future are likely to be higher than it is today due to inflation. As a result, your current planned benefits may not be enough to meet your future needs.

8. Condition for ending the plan

This plan will end if:

- i. the life insured dies;
- ii. you fail to pay the premium within 31 days after the due date;
- iii. the aggregate benefits paid under the relevant insurance policies reach the lifetime limit;
- iv. we approve your written request to end this plan;
- v. the policy to which this plan is attached ends or matures (if this plan is a supplementary benefit); or
- vi. you cash in the policy or we apply the non-forfeiture benefit (if any) to your policy (if this plan is a supplementary benefit);

whichever happens first.

In the case of ManuMaster Healthcare Benefit, the plan shall be terminated upon receipt by us of such request within 31 days before the due date for payment of any premium, at the policyowner's written request and accompanied by the plan for appropriate endorsement. Under such circumstances, the plan will terminate as of such premium payment due date.

The written request mentioned above should be signed by you and sent to our address in Hong Kong as stated at the end of this product leaflet, attention to 'Individual Financial Products'.

Once terminated, this plan shall cease to have effect. Where this plan is terminated during the policy year, no part of the premium will be refunded, irrespective whether a claim has or has not been made in that policy year.

9. Renewal

If the plan is no longer offered, we will endeavor to enroll you in another medical plan available at that time. We reserve the right to revise the benefits, terms and conditions and premiums under the plan upon renewal. Any such revision and adjustment will apply to the renewed plan automatically unless you cancel the plan by a written notice within 30 days after the renewal takes effect in which case the plan will end.

Applicable to plan with 'worldwide' as the option of area of cover: we reserve the absolute right to change the area of cover from 'worldwide' to 'worldwide exclude USA' at any time if the life insured has taken up residence in the USA for at least 183 days in the past 12 months.

10. Suicide

No death benefit will be payable if the life insured commits suicide, whether sane or insane, within 1 year of:

- i. the policy issue date or the policy year date;
- ii. the effective date of reinstatement; or
- iii. the date of endorsement or the effective date of change (only applicable to ManuMaster Healthcare Benefit added after the policy has been issued);

whichever is later.

11. Claims

For claims procedure, please refer to the 'Claims Procedures' section in the Policy Provisions or Benefit Provisions and visit: www.manulife.com.hk/claims-procedure-en for details.

When the life insured is entitled to benefits payable under another insurance policy, whether issued by us or another insurance company, or reimbursed through any other means, the hospital benefits under the plan shall be limited to the lesser of

- i. the balance of expenses not covered by benefits payable under another insurance policy or any other means; and
- ii. the maximum benefit specified in the benefit schedule.

12. Reasonable and customary and medically necessary

We will not cover confinement/stay, treatment and/or charges incurred relates to or arises as a direct or indirect result of any treatment, investigation, services or supplies which are not medically necessary; or any charges which exceed the 'reasonable and customary' charges.

'Reasonable and customary' shall mean a charge for medical care which does not exceed the general level of charges including but not limited to the length of confinement being made by medical service providers of similar standing in the locality where the charge including but not limited to the length of confinement is incurred for similar treatment, services or supplies to individuals of the same sex and age, for a similar disease or injury. The reasonable and customary charges shall not in any event exceed the actual charges incurred. In determining whether an expense including but not limited to the length of confinement is reasonable and customary, we may make reference to the followings (if applicable):

- i. the gazette issued by the Hong Kong government which sets out the fees for the private patient services in public hospitals in Hong Kong;
- ii. industrial medical fee survey;
- iii. internal claim statistics;
- iv. extent or level of benefit insured; and/or
- v. other pertinent source of reference.

'Medically necessary' shall mean a medical service which:

- i. is consistent with the diagnosis and customary medical treatment for the condition in Hong Kong or Macau,
- ii. is in accordance with standards of good medical practice in Hong Kong or Macau,
- iii. is not for the convenience of the life insured or the doctor, and
- iv. cannot be safely delivered in a lower level of medical care.

13. Waiting period

Except for accidental injury, eligible for and coverage under the hospital benefits will commence at the later of:

- i. the issue date or 30 days after the date when the application for this plan is signed, whichever is later;
 - ii. 30 days after the effective date of reinstatement; or
 - iii. 30 days after the date of endorsement or the effective date of change of this plan/plan upgrade;
- whichever is later (only applicable to ManuMaster Healthcare Benefit added after the policy has been issued).

Please also refer to 'Effective Date of Benefits' in the Policy Provisions or Benefit Provisions for detailed terms and conditions.

14. Exclusions and limitations

We will not cover condition results directly or indirectly from any of the following:

- i. The life insured's injury or illness is a pre-existing condition; or
- ii. The confinement/stay, treatment and/or charges incurred relates to or arises as a direct or indirect result of:
 - a) the life insured's pregnancy, surrogacy, childbirth or termination of pregnancy (other than the pregnancy complications which are covered by pregnancy complications under extended benefits of this plan), birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
 - b) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, civil commotion;
 - c) the life insured's participation in any criminal offence; or terrorist act; or attempted suicide or self-inflicted injuries while sane or insane;
 - d) a cosmetic treatment performed on the life insured unless i) necessitated by injury caused by an accident and the life insured sustains the injury and the cosmetic treatment is approved by us in advance within 90 days of the accident; or ii) such treatment is covered by reconstructive surgery for cancer benefit under this plan;
 - e) corrective aids and treatment of refractive errors performed on the life insured unless necessitated by injury caused by an accident and the life insured receives the corrective aids treatment within 90 days of the accident;

- f) procurement or use of medical appliances and medical devices for the benefit of the life insured including but not limited to spectacles, contact lenses, hearing aids or wheelchairs (unless such medical appliances and medical devices are covered by medical appliances of the surgical benefits of this plan);
- g) convalescence or physical examinations, or health checks (whether with or without any positive finding(s)) on the life insured; or vaccination and immunisation received by the life insured; or genetic testing or counseling (other than the genetic test for targeted therapy which is covered by cancer treatment under extended benefits of this plan) on the life insured;
- h) treatment or tests carried out in relation to the life insured's injury or illness are not consistent with customary medical treatment or diagnosis;
- i) narcotics used by the life insured unless taken as prescribed by a doctor, or the life insured's abuse of drugs and/or alcohol;
- j) Agaricus blazei murill, Antelope horn powder, Antler, Cordyceps, Cubilose, Donkey-hide Gelatin, Ganoderma, all kinds of ginseng, Hippocampus, Moschus, Pearl Powder and Placenta Hominis;
- k) dental treatment or surgery performed on the life insured (unless such occurrence is covered by emergency dental (due to accident) of emergency treatment benefits of this plan);
- l) scuba diving or engaging in or taking part in any kind of race other than on foot, mountaineering involving the use of ropes or guides by the life insured;
- m) AIDS or any complications associated with HIV infection except for HIV/AIDS treatment benefit;
- n) mental disorder, psychological or psychiatric conditions, behavioral problems or personality disorder of the life insured unless such occurrence is covered by psychiatric treatment of confinement benefits of the plan;
- o) any congenital or inherited disorder or developmental conditions (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the life insured reaches age 16) of the life insured;
- p) any confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures;
- q) any treatment, investigation, services or supplies which are not medically necessary; or any charges which exceed the 'reasonable and customary' charges;
- r) non-medical services, including but not limited to guest meals, radio, telephone, photocopy, personal items, medical report charges and the like;
- s) experimental and/or unconventional medical technology/procedure/therapy performed on the life insured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality;
- t) sleep disorders (except for the treatment of sleep apnoea which is life-threatening as confirmed by a specialist and approved by us in advance);
- u) treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a specialist after failure of conventional treatments and approved by us in advance);
- v) transplant service for which the cost incurred in connection with identifying and procuring a replacement organ or any costs incurred for removal of the organ from the donor, all associated transportation costs and administrative costs unless such cost incurred is covered by the living donor expenses for transplantation surgery benefit under this plan;
- w) treatment of sexually transmitted diseases; or sexual problems, such as impotence, whatever the cause, gender issues or sex changes or gender re-assignments except for HIV/AIDS treatment benefit;
- x) treatment whilst staying in hospital for more than 90 consecutive days if the life insured is in a persistent vegetative state characterised by wakefulness without awareness for more than 4 weeks; or
- y) any activity or disease which falls under the exclusion(s) as shown on the special provisions (if any) of this plan; or

z) nuclear contamination, biological contamination or chemical contamination unless the confinement/stay, treatments and/or charges are made/performed/incurred as a direct result of such nuclear contamination, biological contamination or chemical contamination which i) is caused by terrorist act and ii) occurs while the life insured x) is travelling outside his or her residential area/home country and y) is not involved as a terrorist.

The above is only a general description of the exclusions. Please see the Policy Provisions or Benefit Provisions for the full list of the exact exclusions.

What we have said above is an outline of the circumstances under which we will not pay the policy benefits. You should see the Policy Provisions or Benefit Provisions for the exact terms and conditions and pay particular attention to those terms including but not limited to the clauses on 'effective date of benefits', 'pre-existing conditions' and 'limitation of claim', and the definitions of 'day case', 'disability', 'medically necessary' and 'reasonable and customary'.

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

You should not buy this product unless you fully understand the product features and risks. For more information, please contact the licensed staff of the Bank or call our customer service hotline on (852) 2510 3383. If you have any doubts, please get professional advice from independent advisors.

From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners. For details of the levy and its collection arrangement, please visit our website at www.manulife.com.hk/link/levy-en.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us at the address below. We will not charge you a fee for this.

This product leaflet is only for distribution in the Hong Kong Special Administrative Region.

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

(A subsidiary of Manulife Financial Corporation)

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Annual Premium Table — ManuMaster Healthcare Series/Benefit

The premiums will vary depending on the age nearest birthday of the life insured at each policy anniversary and are not guaranteed. The annual premium table below (which comes into effect on December 29, 2024) is for reference only and may be revised from time to time.

Annual Premium Table (HK\$)^									
Plan	Elite			Premier			Classic®		
Area of Cover	Worldwide			Worldwide exclude USA			Asia		
Age#	Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
0	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
1	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
2	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
3	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
4	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
5	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
6	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
7	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
8	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
9	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
10	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
11	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
12	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
13	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
14	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
15	32,146	21,276	14,055	20,705	13,786	8,802	13,234	8,769	5,306
16	32,810	21,730	14,429	21,119	14,040	9,008	13,504	8,956	5,424
17	33,486	22,191	14,820	21,542	14,296	9,218	13,784	9,147	5,546
18	34,178	22,664	15,215	21,974	14,562	9,432	14,068	9,342	5,669
19	34,882	23,145	15,619	22,412	14,829	9,651	14,361	9,542	5,793
20	35,603	23,635	16,039	22,859	15,104	9,878	14,656	9,746	5,925
21	36,340	24,139	16,466	23,316	15,380	10,107	14,960	9,953	6,056
22	37,088	24,655	16,910	23,786	15,668	10,345	15,266	10,163	6,189
23	37,856	25,175	17,362	24,259	15,955	10,586	15,582	10,381	6,328
24	38,638	25,711	17,824	24,744	16,249	10,831	15,905	10,603	6,470
25	39,432	26,257	18,302	25,239	16,549	11,085	16,235	10,827	6,614
26	40,248	26,816	18,793	25,745	16,854	11,344	16,566	11,059	6,760
27	41,078	27,385	19,294	26,258	17,164	11,605	16,908	11,295	6,912
28	41,927	27,966	19,814	26,785	17,480	11,879	17,261	11,535	7,066

Annual Premium Table (HK\$)^

Plan	Elite			Premier			Classic®		
Area of Cover	Worldwide			Worldwide exclude USA			Asia		
Age#	Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
29	42,793	28,563	20,344	27,318	17,803	12,156	17,617	11,781	7,221
30	43,676	29,168	20,885	27,868	18,132	12,440	17,979	12,033	7,381
31	44,580	29,787	21,444	28,425	18,466	12,731	18,349	12,289	7,548
32	45,501	30,422	22,020	28,990	18,809	13,027	18,730	12,549	7,717
33	46,439	31,068	22,609	29,574	19,153	13,331	19,114	12,817	7,888
34	47,396	31,728	23,216	30,165	19,505	13,642	19,508	13,091	8,065
35	48,373	32,404	23,836	30,769	19,864	13,960	19,914	13,370	8,246
36	48,788	32,667	24,014	31,727	20,476	14,379	20,082	13,478	8,306
37	49,099	32,864	24,151	32,714	21,107	14,820	20,208	13,559	8,352
38	49,510	33,129	24,333	33,729	21,754	15,263	20,379	13,665	8,412
39	51,786	34,583	25,326	34,780	22,388	15,657	21,306	14,259	8,751
40	54,061	36,034	26,318	35,864	23,040	16,071	22,235	14,852	9,090
41	56,338	37,488	27,314	36,981	23,715	16,502	23,163	15,445	9,431
42	58,613	38,938	28,307	38,132	24,415	16,947	24,093	16,036	9,768
43	60,885	40,392	29,299	39,320	25,135	17,409	25,019	16,632	10,106
44	63,370	41,977	30,384	40,547	25,879	17,881	26,036	17,277	10,476
45	65,849	43,562	31,467	41,805	26,647	18,376	27,049	17,926	10,845
46	68,436	45,213	32,598	43,887	27,935	19,227	28,103	18,599	11,228
47	70,920	46,798	33,680	46,070	29,290	20,122	29,115	19,246	11,601
48	73,400	48,385	34,764	48,358	30,709	21,061	30,127	19,891	11,969
49	76,605	50,434	36,164	50,766	32,193	22,034	31,438	20,726	12,447
50	79,811	52,476	37,564	53,287	33,750	23,059	32,748	21,564	12,923
51	84,829	55,799	39,740	56,593	35,858	24,359	34,776	22,874	13,688
52	90,158	59,330	42,045	60,102	38,093	25,734	36,931	24,267	14,496
53	95,828	63,087	44,484	63,831	40,468	27,187	39,220	25,745	15,353
54	101,853	67,083	47,062	67,790	42,991	28,720	41,649	27,301	16,249
55	108,256	71,330	49,792	71,996	45,674	30,341	44,232	28,957	17,198
56	115,060	75,845	52,679	76,458	48,523	32,053	46,975	30,715	18,213
57	122,296	80,644	55,736	81,200	51,549	33,862	49,886	32,584	19,292
58	129,983	85,751	58,965	86,238	54,763	35,772	52,982	34,573	20,439
59	138,153	91,179	62,386	91,586	58,179	37,793	56,262	36,664	21,628
60	146,840	96,952	66,002	97,266	61,808	39,927	59,748	38,886	22,896
61	156,069	103,088	69,826	103,295	65,660	42,181	63,454	41,254	24,246
62	165,883	109,612	73,877	109,704	69,755	44,560	67,388	43,767	25,686
63	176,313	116,554	78,158	116,505	74,107	47,075	71,564	46,438	27,215
64	187,394	123,931	82,686	123,734	78,727	49,731	76,000	49,271	28,834
65	199,174	131,776	87,483	131,406	83,635	52,538	80,711	52,282	30,556
66	211,695	140,118	92,555	139,553	88,852	55,506	85,713	55,482	32,389
67	221,241	146,438	96,727	145,825	92,842	57,995	89,565	57,933	33,783
68	230,786	152,756	100,902	152,094	96,835	60,492	93,415	60,389	35,183
69	240,334	159,073	105,074	158,366	100,828	62,986	97,262	62,852	36,595

Annual Premium Table (HK\$)^

Plan	Elite			Premier			Classic®		
Area of Cover	Worldwide			Worldwide exclude USA			Asia		
Age#	Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
70	251,589	166,523	109,996	165,770	105,540	65,929	101,809	65,766	38,265
71*	264,187	174,954	115,565	174,135	110,866	69,256	106,948	69,058	40,161
72*	277,412	183,810	121,415	182,925	116,463	72,751	112,346	72,520	42,151
73*	291,300	193,112	127,561	192,154	122,341	76,424	118,016	76,155	44,241
74*	305,884	202,891	134,019	201,854	128,515	80,281	123,968	79,970	46,434
75*	321,201	213,162	140,802	212,042	135,001	84,334	130,221	83,980	48,736
76*	335,801	228,427	150,887	227,161	144,626	90,347	139,510	89,938	52,170
77*	352,138	237,118	156,627	235,785	150,118	93,776	144,807	93,326	54,110
78*	370,910	245,810	162,371	244,408	155,609	97,208	150,098	96,710	56,050
79*	382,732	254,503	168,111	253,034	161,099	100,635	155,395	100,092	57,983
80*	388,089	260,887	172,327	259,375	165,134	103,610	159,286	102,573	59,645
81*	397,549	270,262	178,521	268,665	171,051	107,804	164,989	106,217	62,011
82*	404,588	276,052	182,343	274,411	174,710	110,617	168,519	108,461	63,582
83*	414,732	282,971	186,915	281,292	179,090	113,926	172,745	111,148	65,427
84*	425,040	290,008	191,562	288,282	183,541	117,320	177,035	113,876	67,317
85*	435,511	297,148	196,280	295,384	188,062	120,805	181,394	116,646	69,260
86*	448,401	305,943	202,089	304,125	193,627	124,381	186,757	120,067	71,254
87*	461,625	314,966	208,048	313,094	199,341	128,048	192,267	123,575	73,299
88*	475,192	324,224	214,166	322,297	205,198	131,813	197,915	127,175	75,394
89*	489,103	333,717	220,435	331,735	211,206	135,673	203,710	130,864	77,545
90*	503,371	343,451	226,865	341,409	217,368	139,629	209,651	134,650	79,748
91*	517,997	353,427	233,455	351,327	223,682	143,685	215,739	138,531	82,008
92*	532,984	363,655	240,209	361,493	230,151	147,844	221,981	142,507	84,324
93*	548,340	374,132	247,132	371,912	236,786	152,102	228,375	146,583	86,696
94*	564,077	384,870	254,224	382,586	243,578	156,466	234,926	150,758	89,128
95*	580,193	395,868	261,489	393,515	250,538	160,940	241,638	155,035	91,616
96*	596,698	407,128	268,926	404,707	257,666	165,515	248,510	159,414	94,164
97*	613,593	418,653	276,540	416,169	264,963	170,202	255,545	163,899	95,103
98*	630,886	430,454	284,334	427,893	272,431	175,000	262,748	168,488	95,972
99*	648,579	442,528	292,308	439,897	280,069	179,907	270,117	173,182	97,967
100*	651,822	444,740	293,769	442,096	281,469	180,807	271,468	174,048	98,457
101*	655,081	446,964	295,239	444,306	282,877	181,711	272,824	174,919	98,949
102*	658,356	449,199	296,714	446,528	284,291	182,620	274,188	175,793	99,443
103*	661,648	451,444	298,198	448,761	285,712	183,533	275,560	176,672	99,941
104*	664,956	453,702	299,689	451,005	287,141	184,451	276,938	177,555	100,441
105*	668,281	455,971	301,187	453,260	288,577	185,373	278,322	178,443	100,943
106*	671,622	458,251	302,694	455,527	290,019	186,299	279,714	179,335	101,448
107*	674,980	460,541	304,206	457,803	291,469	187,231	281,112	180,233	101,955
108*	678,355	462,845	305,727	460,093	292,927	188,167	282,518	181,133	102,465
109*	681,747	465,159	307,257	462,393	294,392	189,108	283,931	182,039	102,977
110*	685,156	467,484	308,793	464,705	295,864	190,054	285,350	182,949	103,492

Annual Premium Table (HK\$)^

Plan	Elite			Premier			Classic®		
Area of Cover	Worldwide			Worldwide exclude USA			Asia		
Age#	Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^			Annual Deductible Options (HK\$)^		
	0	8,000	22,800	0	8,000	22,800	0	8,000	22,800
111*	688,582	469,822	310,336	467,029	297,343	191,004	286,777	183,864	104,009
112*	692,025	472,171	311,888	469,364	298,830	191,959	288,211	184,784	104,529
113*	695,485	474,532	313,447	471,711	300,323	192,919	289,652	185,707	105,052
114*	698,963	476,905	315,015	474,069	301,825	193,884	291,100	186,636	105,578
115*	702,457	479,289	316,590	476,439	303,335	194,852	292,556	187,569	106,105
116*	705,970	481,685	318,173	478,822	304,852	195,827	294,018	188,506	106,636
117*	709,499	484,094	319,764	481,216	306,376	196,806	295,488	189,449	107,168
118*	713,047	486,515	321,362	483,622	307,908	197,790	296,965	190,396	107,704
119*	716,612	488,947	322,969	486,040	309,447	198,779	298,450	191,348	108,243
120*	720,195	491,392	324,585	488,470	310,994	199,773	299,943	192,305	108,784
121 & above*	720,195	491,392	324,585	488,470	310,994	199,773	299,943	192,305	108,784

@ Classic plan is not available as a plan level for policy applications submitted on or after December 29, 2024. If you own a policy or supplementary benefit of this plan and subsequently intend to change the plan level to Classic Plan, such plan level change is an administrative arrangement and subject to Manulife's prevailing administrative rules at the time of the change request, which shall be determined and modified by Manulife from time to time, and Manulife's decision to accept or reject such request to change.

^ HK\$8 = US\$1, rounded to the nearest whole number.

Any reference to a specified age in the above table will mean the policy anniversary on which the life insured's age, nearest birthday, is the specified age.

* For renewal only

Remarks: • The premiums above are for annual payment mode. The following adjustment factor will be multiplied to the premiums above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09.
• The premiums above do not include levy which is collected by the Insurance Authority.

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Important Notes from the Bank:

1. DBS Bank (Hong Kong) Limited (the 'Bank'), being registered with the Insurance Authority as a licensed insurance agency, is appointed as an insurance agency of Manulife (International) Limited (incorporated in Bermuda with limited liability) ('Manulife') for the distribution of life insurance products in the Hong Kong Special Administrative Region.
2. The Bank distributes the product for Manulife and the product is a product of Manulife but not the Bank.
3. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer.
4. You are reminded to refer to the product leaflet for details of product risks.
5. You are reminded to carefully review the relevant product materials provided to you and be advised to seek independent professional advice when considered necessary.