

## **Early Stage Critical Illness Benefit**

早期危疾附加保障



Even critical illness may be difficult to predict and prevent, early diagnosis and timely treatment can make all the difference. It is, therefore, essential to take steps to obtain all-round early stage critical illness cover while still young and healthy.

In creating its Early Stage Critical Illness Benefit, Manulife has made it easier than ever before to prepare for potentially expensive health problems on more than 100 major diseases and early stage major diseases and it goes along till age 75 of the life insured.



### Coverage for 42 early stage major diseases and 60 major diseases

## Early Stage Critical Illness Benefit

### Guarantee of Insurability Option

#### Coverage for 42 early stage major diseases and 60 major diseases

Early Stage Critical Illness Benefit is a supplementary benefit which provides financial coverage against 60 major diseases (see the 'List of Major Diseases Covered' below) and 42 early stage major diseases (see the 'List of Early Stage Major Diseases Covered' below) at a low entry, affordable premium (see note 1).

If, unfortunately, the life insured suffers any one of the major diseases or early stage major diseases, we will pay 100% of the protection amount of Early Stage Critical Illness Benefit. This supplementary benefit will end automatically upon payment of 100% of the protection amount (see note 2).

#### Guarantee of Insurability Option

Without the need to provide evidence of good health, you can exercise the Guarantee of Insurability Option (GIO) to extend the major disease and early stage major disease covers to age 100 of the life insured. It can be done right after your Early Stage Critical Illness Benefit has been effective for 3 years and before the life insured reaches age 61 (see note 3).

At the time of exercising GIO, we determine the amount of premium based on the age of the life insured and the prevailing premium rate at the time the option is exercised. The premium is not expected to increase with age. However, we do not guarantee this. Please see 'premium adjustment' under the 'Important Information' section below.

If you exercise this GIO, we will pay a death benefit that equals 100% of the protection amount, adjusted by any claims amount made (if any), in case of life insured's death on or after age 75; or, we would pay this amount as maturity benefit when the life insured reaches age 100.

#### Notes:

1. The premiums for Early Stage Critical Illness Benefit will vary depending on the age of the life insured and are not guaranteed. Please see 'premium adjustment' under the 'Important Information' section below.
2. The amount of benefit payable for Osteoporosis with Fractures is equal to 50% of the protection amount and will be paid only once. The coverage of this early stage major disease will end when the life insured reaches age 70. The maximum amount of major disease benefit or early stage major disease benefit will be reduced by the claimed amount and premium will be adjusted accordingly after the claim.
3. You must submit the application for exercising Guarantee of Insurability Option (GIO) before the life insured attains age 61 (age nearest birthday).
4. What are described in the relevant lists are general descriptions of the respective diseases for your reference only. Please see the benefit provisions for the exact definitions of such diseases.
5. Coverage for 'total and permanent disability' will take effect when the life insured reaches the age of 16.

List of Major Diseases Covered (see note 4)

**Cancer**

1. Cancer

**Illnesses related to organ failure**

- |                                  |   |
|----------------------------------|---|
| 2. AIDS due to blood transfusion | 9. HIV due to assault                           |
| 3. Aplastic anaemia              | 10. Kidney failure                              |
| 4. Chronic adrenal insufficiency | 11. Major organ transplantation                 |
| 5. Coma                          | 12. Medullary cystic disease                    |
| 6. End stage liver disease       | 13. Occupationally acquired HIV                 |
| 7. End stage lung disease        | 14. Systemic lupus erythematosus                |
| 8. Fulminant viral hepatitis     | 15. Total and permanent disability (see note 5) |

**Illnesses related to circulatory system**

- |  |   |
|--|---|
| 16. Cardiomyopathy                       | 20. Infective endocarditis                  |
| 17. Coronary artery bypass surgery       | 21. Other serious coronary artery diseases  |
| 18. Heart attack (myocardial infarction) | 22. Primary pulmonary arterial hypertension |
| 19. Heart valve surgery                  | 23. Surgery to aorta                        |

**Illnesses related to nervous system**

- |  |                                    |
|--|------------------------------------|
| 24. Alzheimer's disease/<br>Irreversible organic degenerative brain disorders (dementia) | 35. Muscular dystrophy             |
| 25. Amyotrophic lateral sclerosis  | 36. Paralysis                      |
| 26. Apallic syndrome   | 37. Parkinson's disease            |
| 27. Bacterial meningitis   | 38. Poliomyelitis                  |
| 28. Benign brain tumour  | 39. Primary lateral sclerosis      |
| 29. Blindness  | 40. Progressive bulbar palsy       |
| 30. Creutzfeld-Jacob disease   | 41. Progressive muscular atrophy   |
| 31. Encephalitis   | 42. Progressive supranuclear palsy |
| 32. Loss of hearing  | 43. Spinal muscular atrophy        |
| 33. Major head trauma  | 44. Stroke                         |
| 34. Multiple sclerosis   |                                    |

**Other major illnesses**

- |                                       |                                 |
|---------------------------------------|---------------------------------|
| 45. Acute necrotic pancreatitis       | 53. Major burns                 |
| 46. Chronic relapsing pancreatitis    | 54. Myasthenia gravis           |
| 47. Ebola hemorrhagic fever           | 55. Pheochromocytoma            |
| 48. Elephantiasis                     | 56. Severe Crohn's disease      |
| 49. Haemolytic streptococcal gangrene | 57. Severe rheumatoid arthritis |
| 50. Loss of limbs                     | 58. Severe ulcerative colitis   |
| 51. Loss of one limb and one eye      | 59. Systemic sclerosis          |
| 52. Loss of speech                    | 60. Terminal illness            |

## List of Early Stage Major Diseases Covered (see note 4)

### Cancer

- |                      |                           |
|----------------------|---------------------------|
| 1. Carcinoma-in-situ | 2. Early stage malignancy |
|----------------------|---------------------------|

### Illnesses related to organ failure

- |   |   |
|---|---|
| 3. Adrenalectomy for adrenal adenoma    | 9. Less severe systemic lupus erythematosus       |
| 4. Biliary tract reconstruction surgery | 10. Liver surgery                                 |
| 5. Chronic lung disease                 | 11. Major organ transplantation (on waiting list) |
| 6. Hepatitis with cirrhosis             | 12. Miliary tuberculosis                          |
| 7. Less severe coma                     | 13. Surgical removal of one kidney                |
| 8. Less severe kidney disease           | 14. Surgical removal of one lung                  |

### Illnesses related to circulatory system

- |  |   |
|--|---|
| 15. Cardiac pacemaker implantation                               | 19. Less invasive treatments of heart valve disease |
| 16. Endovascular treatment of peripheral arterial disease        | 20. Less severe heart attack                        |
| 17. Endovascular treatments of aortic disease or aortic aneurysm | 21. Pericardectomy                                  |
| 18. Insertion of a vena-cava filter                              |   |

### Illnesses related to nervous system

- |   |  |
|---|--|
| 22. Angioplasty and stenting for carotid arteries                     | 30. Less severe encephalitis             |
| 23. Carotid artery surgery  | 31. Loss of hearing in one ear           |
| 24. Cerebral aneurysm or arteriovenous malformation requiring surgery | 32. Loss of sight in one eye             |
| 25. Cerebral shunt insertion  | 33. Moderately severe paralysis          |
| 26. Cochlear implant surgery  | 34. Myelitis                             |
| 27. Diabetic retinopathy  | 35. Surgery for subdural haematoma       |
| 28. Endovascular treatment of cerebral aneurysm                       | 36. Surgical removal of pituitary tumour |
| 29. Less severe bacterial meningitis                                  |  |

### Other early stage major diseases

- |  |  |
|--|--|
| 37. Facial burns due to accident                             | 40. Loss of one limb                         |
| 38. Facial reconstructive surgery for injury due to accident | 41. Osteoporosis with fractures (see note 2) |
| 39. Less severe burns to body due to accident                | 42. Skin transplantation                     |

### Learn more:

[www.manulife.com.hk](http://www.manulife.com.hk)



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## Important Information

### 1. Nature of the product

The product is an insurance plan without savings element. There is no cash value for the product. It is aimed at customers who want an insurance product of the nature as described in this product leaflet and can pay the premiums as long as they want the protection as described in this product leaflet. As a result, you should save enough money to cover the premiums in the future. The premium pays for the insurance and related costs.

### 2. Premium adjustment

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 and other factors. We can change the premium rates on each policy anniversary.

### 3. Premium term and result of not paying the premium

You should continue to pay the premium (or premiums) on time throughout the benefit term. We will collect the premium for this supplementary benefit together with the premium for your basic plan. If you do not pay these premiums together on time, you have 31 days from the due date to pay them, during which the policy and the supplementary benefits will continue in force. If we do not receive the premium after the 31-day period ends, the policy and the supplementary benefits will end without further notice and the life insured will not be covered.

### 4. 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.

### 5. Currency risk

This supplementary benefit 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.

### 6. Inflation risk

The cost of living in the future is 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.

### 7. Condition for ending the supplementary benefit

This supplementary benefit will end if:

- i. the life insured dies;
- ii. you fail to pay the premium within 31 days after the due date (and there is no cash value in the basic plan of the policy to which this supplementary benefit is attached);
- iii. the policy reaches (a) the anniversary closest to the life insured's 75<sup>th</sup> birthday (this applies if you have not exercised the guarantee of insurability option) or (b) the life insured's 100<sup>th</sup> birthday (this applies if you have exercised the guarantee of insurability option);
- iv. the policy is ended or reaches its end date (matures);
- v. you cash in the policy or we apply the non-forfeiture benefit (if any) to your policy; or
- vi. we have paid 100% of the protection amount; whichever happens first.

### 8. Exclusions and limitations

We will not pay any benefit for major disease or early stage major disease if it results from any of the following.

- i. Congenital condition which was diagnosed or for which there were signs or symptoms before the life insured reaches age 16.
- ii. Directly or indirectly caused by acquired immune deficiency syndrome (AIDS), AIDS related complex (ARC), or infection by human immunodeficiency virus (HIV), except the 'occupationally acquired HIV', 'AIDS due to blood transfusion' and 'HIV due to assault'.
- iii. Suicide, attempted suicide or intentionally self-inflicted injury, whether sane or insane.
- iv. Any physical conditions for which no benefit is payable under the section 'elimination period' in the policy provision.
- v. Directly or indirectly by taking drugs (unless taken as prescribed by a registered medical practitioner), poison or alcohol.
- vi. Directly or indirectly by war or any act of war, declared or undeclared, riots, insurrection or civil commotion.

What we have said above is an outline of the circumstances under which we will not pay the benefits. You should see the benefit provision as well as the policy provision for the exact terms and conditions and pay particular attention to those terms including but not limited to the clauses on 'elimination period', 'notice and proof of claim', 'suicide', and the definitions of 'major diseases', 'early stage major diseases', 'medically necessary' and 'surgically necessary'.

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).

Early Stage Critical Illness Benefit is an insurance product (supplementary benefit) provided and underwritten by Manulife . This product leaflet provides only general information on this product. You should read the benefit provision as well as the policy provision for the exact terms and conditions that apply to this product. You can ask us for a copy.

You should not buy this product unless you fully understand the product features and risks. For more information, please contact your Manulife insurance advisor or call our customer service hotline on (852) 2510 3383 (if you are in Hong Kong) or (853) 8398 0383 (if you are in Macau). 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 policies issued in Hong Kong. For details of the levy and its collection arrangement, please visit our website at [www.manulife.com.hk/link/levy-en](http://www.manulife.com.hk/link/levy-en).

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