

 Manulife 宏利

Medical

Enjoy premium discounts when you apply for any of the following Manulife's quality medical care insurance plans during the promotional period.

The content of this leaflet does not contain the full terms of the policy(ies), and the full terms can be found in the corresponding policy document(s). Before making a purchase, you should read the policy provisions for the exact terms and conditions that apply to these products. You can ask us for a copy.

Manulife Supreme Medical Plan

Promotion period: From November 6, 2023 to January 4, 2026

Premium discount

20%
(for the first 2 policy years)
(Campaign code: 24501)

Manulife Supreme Lite Medical Supplementary Benefit

Promotion period: From November 6, 2023 to January 4, 2026

Premium discount

20%
(for the Subsequent Policy Year^{B3})

For existing insured employees under Manulife's group insurance scheme only

ManuEnrich Medical Top-up Plan

Promotion period: From July 1, 2023 to December 31, 2025

Premium discount

20%
premium discount for the first 5 policy years
(Campaign code: 1732)

Terms and Conditions:

A. Premium discount for Manulife Supreme Medical Plan

1. This promotion is only applicable to new Manulife Supreme Medical Plan applications that have been successfully submitted via a Manulife insurance advisor from November 6, 2023 to January 4, 2026 (both dates inclusive) together with a valid proposal having the relevant campaign code and premium discount shown, and approved by Manulife on or before April 4, 2026 ('Eligible Policy').
2. This promotion is only applicable to the basic plan's premium. All supplementary benefits' premium (if any) will not be taken into account in calculating the premium discount.
3. The applicable premium discount as specified above will be applied to each premium amount due and payable for the first/second policy year respectively (as the case may be) according to the payment mode of the Eligible Policy. Each premium amount due and payable of the basic plan of Eligible Policy for the second policy year will be calculated based on the premium after applying Manulife**MOVE** discount, if Manulife**MOVE** discount is applicable to such Eligible Plan.
4. If there are any subsequent changes (including but not limited to coverage class change) on the basic plan of the Eligible Policy before the end of the first/second policy year (as the case may be):
 - i. If the change results in an increase in basic plan's premium, the basic plan's premium before the increase will be used to determine the amount of premium discount for the first/second policy year respectively (as the case may be).
 - ii. If the change results in a decrease in basic plan's premium, the basic plan's premium after the decrease will be used to determine the amount of premium discount for the first/second policy year respectively (as the case may be), which would be adjusted as if the relevant change(s) occurred in the beginning of the first/second policy year (as the case may be). Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Policy and the entitled premium discount amount after adjustment.
5. The premium discount for the first/second policy year (as the case may be) will cease to apply immediately if there are any subsequent alterations (except where specified in (A4) above) to or termination of the Eligible Policy in the first/second policy years (as the case may be) for whatever reasons before applying the amount of the premium discount.
6. The premium discount is applicable to all payment modes, but not applicable to prepayment of premiums.

B. Premium discount for Manulife Supreme Lite Medical Supplementary Benefit

1. This promotion is only applicable to a new application for the Manulife Supreme Lite Medical Supplementary Benefit which is attached to any new/existing policy ('Eligible Policy') and such application has been successfully submitted via a Manulife insurance advisor from November 6, 2023 to January 4, 2026 (both dates inclusive) and approved by Manulife on or before April 4, 2026 ('Eligible Supplementary Benefit').
2. This promotion is only applicable to the Eligible Supplementary Benefit's premium. All Eligible Policy's basic plan premium, premium of other supplementary benefits or prepayment of premium (if any) will not be taken into account in calculating the premium discount.
3. Under the premium discount promotion:
 - i. The Eligible Supplementary Benefit must stay in force for the first coverage year (i.e. the 12-month period from the coverage effective date of the Eligible Supplementary Benefit) ('First Coverage Year') in order to be eligible for the premium discount.
 - ii. The applicable premium discount as specified above will be applied to each premium amount due and payable of the Eligible Supplementary Benefit for the 12-month period from the policy anniversary right after the First Coverage Year ('Subsequent Policy Year') according to the payment mode of the Eligible Policy. Each premium amount due and payable of the Eligible Supplementary Benefit for the Subsequent Policy Year will be calculated based on the premium after applying Manulife**MOVE** discount, if Manulife**MOVE** discount is applicable to such Eligible Supplementary Benefit. Below are two illustrative examples:

Example 1:

Assumptions:

- Policy year date of Eligible Policy: 1 December 2023
- Coverage effective date of Eligible Supplementary Benefit: 1 December 2023

Under Example 1, the Subsequent Policy Year would be the second policy year of the Eligible Policy, i.e. from 1 December 2024 to 30 November 2025

Example 2:

Assumptions:

- Policy year date of Eligible Policy: 1 December 2023
- Coverage effective date of Eligible Supplementary Benefit: 1 January 2024

Under Example 2, the Subsequent Policy Year would be the third policy year of the Eligible Policy, i.e. from 1 December 2025 to 30 November 2026

Remarks: These examples are hypothetical and are strictly for illustrative purposes.

- iii. If there are any subsequent changes (including but not limited to coverage class change) on the Eligible Supplementary Benefit before the end of the Subsequent Policy Year:
 - a) If the change results in an increase in the Eligible Supplementary Benefit's premium, the Eligible Supplementary Benefit's premium before the increase will be used to determine the entitled premium discount amount for the Subsequent Policy Year.
 - b) If the change results in a decrease in the Eligible Supplementary Benefit's premium, the Eligible Supplementary Benefit's premium after the decrease will be used to determine the entitled premium discount amount for the Subsequent Policy Year, which would be adjusted as if the relevant change(s) occurred in the beginning of the Subsequent Policy Year. Manulife shall have the right to request the policyowner to pay back the difference between the premium discount provided to the Eligible Supplementary Benefit and the entitled premium discount amount after adjustment.
- iv. The premium discount will cease to apply immediately if there are any subsequent alterations (except where specified in (B3.iii.) above) to or termination of the Eligible Supplementary Benefit before the end of the Subsequent Policy Year for whatever reasons before applying the amount of the premium discount.

C. Premium discount for ManuEnrich Medical Top-up Plan

1. This promotion is only applicable to existing insured employees under Manulife's group insurance scheme (exclude spouse and child(ren)).
2. This promotion is only applicable to new ManuEnrich Medical Top-up Plan applications that have been successfully submitted via Manulife insurance advisors from July 1, 2023 to December 31, 2025 (both dates inclusive) together with a valid proposal including the relevant campaign code and premium discount shown, and approved by Manulife on or before March 31, 2026 ('Eligible Policy').
3. The 20% premium discount of the Eligible Policy will be applied to initial and renewal premium amount due and payable for the first 5 policy years according to the payment mode of the Eligible Policy.
4. The offer is only applicable to the basic plan's standard premium. All extra premiums and supplementary benefit's premium (if any) will not be taken into account in calculating the premium discount.
5. Any premium discount will cease immediately upon termination of the Eligible Policy for any reason.
6. The premium discount is applicable to all payment modes, but not applicable to prepayment of premiums.

D. General Terms and Conditions

1. The above promotions do not apply if you have terminated any existing policy/supplementary benefit or withdrawn any application of new policy/supplementary benefit of the same product as the Eligible Policy/Eligible Supplementary Benefit for the same life insured within six months before the Eligible Policy/ Eligible Supplementary Benefit is applied.
2. The premium discount is non-transferable and non-redeemable for cash. In case of premium refund, any part of premium payments that is offset by the premium discount can under no circumstances be counted as premium paid and will not be included in the refund amount. For the avoidance of doubt, the premium discount will not affect any benefit the policyowner is entitled to under the Eligible Policy.
3. The above promotions cannot be used in conjunction with any other promotion unless otherwise agreed by Manulife.
4. Manulife reserves the right to change, terminate or cancel the above promotions at any time without prior notice. Manulife's decision shall be final and conclusive.

In this leaflet, 'you' and 'your' refer to the policyowner. 'Manulife', 'we', 'us' and 'our' refer to Manulife (International) Limited (Incorporated in Bermuda with limited liability), a subsidiary of Manulife Financial Corporation.

Manulife Supreme Medical Plan, Manulife Supreme Lite Medical Supplementary Benefit and ManuEnrich Medical Top-up Plan are insurance products provided and underwritten by Manulife. **This leaflet shall be read in conjunction with the relevant product leaflets.** You should not purchase any of these products solely on the basis of this promotional offer or this leaflet. Please ask your Manulife insurance advisor for the product leaflets which will give you more details about this product including the 'Important Information' showing the product risks.

For more information, please contact your Manulife insurance advisor or call our customer service hotline on (853) 8398 0383 (if you are in Macau).

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