

WELLNESS PROGRAM COVERAGE

Obesity, tobacco use and stress are the common hazards to health of the Hong Kong workforce. To maintain and improve employee health before problems arise, the following wellness programs are offered by Quality HealthCare Medical Services Limited ("QHMS") to Manulife medical cardholders (the "Members")^ at privileged rates with effect from January 1, 2010 to December 31, 2010:

1. Smoking Cessation Program

a) Initial Consultation (excluding medication) by General Practitioner (including Nicotine Dependence Test)

- Price: HK\$165 per visit

b) Follow-up Consultations (excluding medication) by General Practitioner

- Price: HK\$165 per visit

c) Smoker Health Check* (including Height, Weight, Blood Pressure Measurement, Chest X-ray & Peak-flow Meter)

- Price: HK\$180 per exam

**Initial consultation by General Practitioner is required for the smoker health check*

2. Dietetic Services

To determine client's healthy body weight and nutritional status in order to enhance his or her nutritional health and well-being. The dietetic consultation is provided by QHMS's registered dietitian.

- Price: HK\$340 per consultation

3. Stress Management Program

Stress is the emotional and physical strain caused by our response to pressure from the outside world. Common stress reactions include tension, irritability, inability to concentrate, and a variety of physical symptoms that include headache and a fast heartbeat. If stress gets out of control, it may harm your health, your relationships, and your enjoyment of life. This program is interactive with activity and informative in nature to help members to release stress.

- Price: HK\$2,500 per session, prepayment is necessary. Details will be discussed between QHMS and the Members;
- No. of participants: 6-8 persons per session;
- At least 4 weeks advance booking with QHMS is required;
- Once the program is confirmed by QHMS, an administration fee in the amount as specified below will be charged if the event is cancelled by the Members:
 - 4-5 working days before the event - 10% of the total charges
 - 1-3 working days before the event - 25% of the total charges
 - On the date of the event - 50% of the total charges

4. Vaccination Programs

Type of Vaccine	Privileged Prices [#]
HPV Vaccination Package	
Cervarix (HPV 2 in 1) vaccine	HK\$2700 per course (3 shots per course)

Gardasil (prevention of cervical cancer)	HK\$2700 per course (3 shots per course)
Hepatitis A & B Package	
Hepatitis A Screening	HK\$240 per test
Hepatitis A Vaccine (for adult)	HK\$800 per course (2 shots per course)
Hepatitis A Vaccine (for child)	HK\$540 per course (2 shots per course)
Hepatitis B Screening	HK\$270 per test
Hepatitis B Vaccine (for adult)	HK\$520 per course (3 shots per course)
Hepatitis B Vaccine (for child)	HK\$370 per course (3 shots per course)
Hepatitis A & B (Twirinx for adult)	HK\$1330 per course (3 shots per course)
Hepatitis A & B (Twirinx for child)	HK\$910 per course (3 shots per course)
Other Vaccination	
Chickenpox (both for adult & child)	HK\$440 per shot

**The above prices do not include the consultation fee of doctor. Member may be recommended for doctor consultation at his/ her own expense prior to taking the vaccination(s).*

5. Women's & Men's Health Check up

(A) Basic Women's Health Check up (CS Code: MNP8)

- Gynaecological Examination Questionnaire
- Physical Examination (including Breast and Pelvic Examination)
- Urine Microscopy
- Pap Smear
- Medical Report
- Follow-up Consultation for Report Review

Price: HK\$440

(B) Basic Men's Health Check up (CS Code: MNP7)

- Health Screening Questionnaire
- IPSS Questionnaire
- Physical Examination (including Rectal Examination)
- Urine Microscopy
- Prostatic Specific Antigen (PSA)
- Blood Lipids (Total Cholesterol, HDL - Cholesterol, LDL- Cholesterol, Triglycerides)
- Electrocardiogram (ECG)
- Medical Report
- Follow-up Consultation for Report Review

Price: HK\$760

Terms and Conditions:

1. These offers are valid for consultation/ examination/ attendance date which falls within the period from January 1, 2010 to December 31, 2010.
2. All products, services, and information related to the offer are directly sold and supplied to eligible Members of Manulife (International) Limited ("Manulife") by Quality HealthCare Medical Services Limited ("QHMS") who is solely responsible for all related obligations and liabilities. Manulife shall not be held responsible for any claims, losses or damages in relation to such offer.
3. Prior appointment is necessary for all those services mentioned. The Members can make the appointment for each of these services through the following means:

Smoking Cessation	Call Designated Quality HealthCare Medical Centres*
Dietetic Services	Call Designated Quality HealthCare Medical Centres*
Stress Management	Call 2975 2389
Vaccination	Call QHMS Call Center at 8301 8301
Women's & Men's Health Check up	Call QHMS Call Center at 8301 8301

** Details of telephone numbers and addresses of the medical centers for Members to call for making appointment are set out in Appendix 1.*

4. Services other than the above mentioned will be rendered at QHMS' standard rates from time to time in force, for which cash payment shall be collected directly from the Members at the time of consultation.
5. The payment of the above mentioned services are paid by the Members upfront at the QHMS centers.
6. The Members shall present Manulife's Gold / Silver Medical Cards for QHMS's verifications upon their visit at QHMS's centers. Staff of QHMS's centers may further request for Members' other identification documents (such as HKID card) for verification purpose.
7. The offers are not transferable, and cannot be redeemed or exchanged for cash, other products or discounts, and also cannot be used in conjunction with other promotional offers, discounts, coupons, cash coupons (unless otherwise specified)
8. Additional terms and conditions may be imposed by QHMS to respective offer. QHMS may, at their discretion, decline the Members from receiving these services. Please check with QHMS for details.
9. Manulife and QHMS reserve the right to vary or terminate the offers at any time and to amend the terms and conditions from time to time.
10. In the event of any dispute as to the eligibility and entitlement of the offers, the decision of Manulife and/or QHMS shall be final and conclusive.

^ The medical card service is offered under ManuPlan & FlexiCare only. ManuPlan and FlexiCare are insurance plans underwritten and issued by Manulife (International) Limited. The relevant policy provisions should be referred for details.

To view our Privacy Policy, you can go to our website at www.manulife.com.hk. You may also request Manulife not to use your personal information for direct marketing purpose by writing to our Privacy Officer at 36/F., Manulife Tower, 169 Electric Road, North Point, Hong Kong or by calling our Customer Service Hotline at 2108 1188.

APPENDIX 1 – LOCATIONS OF CENTERS

1. Smoking Cessation Program

- a) Shau Kei Wan – Shop 2, G/F., Eastway Towers, Nos. 59-99 Shau Kei Wan Main Street East, Hong Kong. (Tel: 2897 7738)
- b) Jordan (Sino Cheer Plaza) – Shop 1, Sino Cheer Plaza, No. 23 Jordan Road, Kowloon (Tel: 2781 2171)
- c) Ma On Shan – Shop 210, Level 2, Ma On Shan Plaza, 608 Sai Sha Road, Ma On Shan, New Territories (Tel: 2631 6992)

2. Dietetic Services

- a) Tsimshatsui – Room 608-613, 6/F., HK Pacific Centre, 28 Hankow Road, Tsim Sha Tsui, Kowloon (Tel: 2367 3011)
- b) Causeway Bay – Room 1301, 13/F., East Point Centre, 555 Hennessy Road, Causeway Bay, Hong Kong (Tel: 2895 1163)
- c) Shatin – Room 905 – 907, 9/F., New Town Tower, 10 – 18 Pak Hok Ting Street, Shatin, New Territories (Tel: 2698 9378)

3. Vaccination Programs & 4. Women's & Men's Health Check up

Please refer to the following information of Quality HealthCare Physical Centres:

Quality HealthCare Physical Centres

HONG KONG ISLAND 香港島	
Admiralty Unit 1605-09, 16/F Admiralty Centre Tower 1, 18 Harcourt Road, Admiralty, HK	金鐘 香港金鐘夏愨道 18 號海富中心第 1 期 16 樓 1605-09 室
Causeway Bay Room 1301, 13/F East Point Centre, 555 Hennessy Road, Causeway Bay, HK	銅鑼灣 香港銅鑼灣軒尼詩道 555 號東角中心 13 樓 1301 室
Central (Crawford House) Room 706-709, Crawford House, 70 Queen's Road Central, HK	中環 (卡佛大廈) 中環皇后大道中 70 號卡佛大廈 7 樓 706 -709 室
Shau Kei Wan Shop 2, G/F Eastway Towers, Nos. 59-99 Shau Kei Wan Main Street East, HK	筲箕灣 香港筲箕灣東大街 59-99 號東威大廈地下 2 號舖
Sheung Wan 1/F 303 Des Voeux Road Central, Sheung Wan, HK	上環 香港上環德輔道中 303 號 1 樓
KOWLOON 九龍	
Kowloon Bay Block I, G/F Telford Gardens, Kowloon Bay, Kowloon	九龍灣 九龍九龍灣德福花園 I 座地下
Mong Kok 8/F Wai Fung Plaza, 664 Nathan Road, Mong Kok, Kowloon	旺角 九龍旺角彌敦道 664 號惠豐中心 8 樓
Tsim Sha Tsui Room 608-613, 6/F HK Pacific Centre, 28 Hankow Road, Tsim Sha Tsui, Kowloon	尖沙咀 九龍尖沙咀漢口道 28 號亞太中心 6 樓 608-613 室
NEW TERRITORIES 新界	
Shatin Room 905-907, 9/F New Town Tower, 10-18 Pak Hok Ting Street, Shatin, NT	沙田 新界沙田白鶴汀街 10-18 號新城市商業大廈 9 樓 905-907 室
Tseung Kwan O Shop 234-236, Level 2, Metro City Plaza 1, Tseung Kwan O, NT	將軍澳 新界將軍澳新都城中心一期商場二樓 234-236 號 舖
Tsing Yi Shop Unit 308D, Level 3, Maritime Square, 33 Tsing King Road, Tsing Yi, NT	青衣 新界青衣青敬路 33 號青衣城 3 樓 308D 號舖