

精彩生活 住院附加保障

保證給您醫療保障至100歲
更同樣保證可於退休時選擇將保障升級



人口老化及醫療費用上升影響著全球每一個人，香港亦不例外。更長的壽命意味著您需要更長遠、更全面的終身醫療計劃。



話您知

- 香港每年每10個人當中便有1位需要住院
- 65歲或以上人士較65歲以下人士平均住院日數多6倍
- 由2002年至2006年，進行複雜手術的費用大幅上升達33%

(資料來源：醫院管理局統計資料2004-2006，香港醫學組織的調查 2006)

不論您希望彌補由僱主提供的團體醫療保障的不足，或退休時保證得到完善的醫療保障，精彩生活住院附加保障是最理想的方案，提供保障至100歲：

- 隨著輪候時間的增加，選擇不再輪候公營醫療服務
- 減輕長期治療對家人帶來的經濟負擔，特別於年老時

精彩生活住院附加保障對您有何幫助？

保障周全兼具靈活性，備有四級賠償計劃及保障選項，切合您**不同人生階段**的需要及負擔能力。另外，隨著醫療費用的增長，保費亦將隨賠償額作出相應的調整。

- 基本住院及手術保障¹** — 每宗傷病可獲醫療開支賠償，最高可達預設上限之100%
- 保證續保至100歲**，讓您安心無憂
- 保證可於退休時選擇將保障升級（55或60或65歲）**，毋須核保
- 為75歲或以上需要更高保障的長者提供長者額外住院保障** — 提供超過基本住院及手術預設上限² 80%的賠償，上限為長者額外住院保障額
- 水平式保費*** 助您在盛年預留儲備，減輕將來的保費負擔
*水平式保費不會隨所達年齡每年增加，但不保證永不調整。保費或會向上調整以反映理賠成本及經驗之改變，而經驗包括理賠經驗、醫療護理供應成本等。
- 現金回饋選項** — 於退保或期滿時，不論曾否索償，都可獲現金應急
- 外遊期間可享**24小時國際醫療援助**
- 自選額外住院保障** — 提供超過基本住院及手術上限² 80%的賠償，上限為自選額外住院保障額
- 自選特級額外住院保障** — 較自選額外住院保障有更高保障額
- 自選門診保障** — 憑門診卡可專享龐大門診網絡的醫療服務

除以上自選保障外，您可隨時按您的不同需要選擇增加³及遞減賠償計劃〔A, B, C, D〕及自選額外住院保障。

掌握今天，避免因隨著年齡增長而較難投保。越早開始投保，水平式保費⁴越能協助您節省更多。

¹ 另按指定手術項目限額的最高百分比。
² 須按每日上限。
³ 需要核保。

賠償表 ¹	每次傷病最高賠償額（港元）			
	A計劃	B計劃	C計劃	D計劃
保障範圍				
每天住房費 (以90天為限)	3,800	1,500	720	350
醫院雜費	34,000	20,000	10,000	6,000
醫生每天巡房費 (以90天為限)	3,800	1,500	720	350
手術費 (根據手術賠償表計算)	88,000	60,000	40,000	20,000
麻醉師費 (根據手術賠償表計算)	30,800	21,000	14,000	7,000
手術室費用 (根據手術賠償表計算)	30,800	21,000	14,000	7,000
專科醫生費	12,000	6,000	4,000	2,000
深切治療部每天住房費 (以90天為限)	7,600	3,000	1,440	700
緊急門診醫療費 (只限意外受傷)	14,000	8,000	4,000	2,000
國際醫療援助	全面支援服務			
手術後家中看護每天費用 (以出院後31天為限)	1,350	600	—	—
手術後門診每次費用 (以出院後31天為限)	1,350	600	—	—
身故賠償	10,000	10,000	10,000	10,000
意外身故賠償 ²	10,000	10,000	10,000	10,000
家屬額外床位費 (以90天為限)	全額賠償			80
長者額外住院保障 ³	250,000	160,000	100,000	70,000
自選額外住院保障 ⁴ (續保年期上限為74歲)	250,000	160,000	100,000	70,000
自選特級額外住院保障 ⁵ (續保年期上限為74歲)	525,000	305,000	175,000	100,000

¹ 本公司將隨著醫療費用的改變修訂有關之賠償表，而保費亦會作出相應的調整。保費亦可能會因應其他因素，例如理賠經驗而調整。
² 意外身故賠償將按原本賠償額每保單周年遞增20%，最高增額為原本賠償額的100%。
³ 長者額外住院保障（已包括在計劃內）只適用於投保人於75-100歲之間使用；投保年齡於65歲或之前，累積賠償額不得超過終身最高限額，而投保年齡於65歲後，賠償額則限於一次留院索償及最高限額。
⁴ 以上述最高賠償限額及每日賠償上限為準。
⁵ 不可同時選擇額外住院保障。

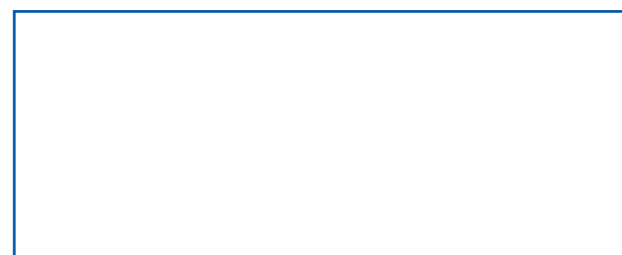
宏利人壽保險(國際)有限公司概覽

宏利人壽保險(國際)有限公司乃宏利金融集團屬下的成員公司。宏利金融為加拿大主要的金融服務機構，業務遍布全球二十二個國家及地區。過去一百二十多年來，宏利金融為客戶的重大理財決策提供穩健可靠、深受信賴而且遠達前瞻的理財方案。透過其環球僱員、保險代理及銷售夥伴網絡，宏利金融為數以百萬計客戶提供財務保障及財富管理產品和服務，並為各地的機構客戶提供資產管理服務。宏利金融亦提供各種再保險方案，並以人壽、財產及意外保險的轉再保業務為主。截至二零一零年六月三十日止，宏利金融及其附屬公司的管理資產達四千五百四十億加元（約三萬三千三百二十七億港元）。

宏利業務遍及加拿大、亞洲及美國（主要透過恒康）。宏利金融有限公司在多倫多、紐約及菲律賓證券交易所的股份代號為MFC，在香港聯交所的股份代號則為945，其網址為www.manulife.com。

「精彩生活住院附加保障」乃宏利人壽保險(國際)有限公司提供的保險產品。此小冊子只供參考用途，計劃保障之確實細則及條款均以保單條款為準。

如欲了解計劃詳情，歡迎與您的宏利保險顧問聯絡，或致電客戶服務熱線 **2510 3383**。



宏利人壽保險(國際)有限公司為宏利金融附屬機構，於百慕達註冊，總部設於加拿大多倫多。

香港九龍觀塘偉業街223-231號宏利金融中心22樓
電話：2510 3383

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為www.manulife.com.hk。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途，如有此需要，請致函宏利的個人資料保密主任，地址為香港九龍觀塘偉業街223-231號宏利金融中心22樓，或致電客戶服務熱線2108-1188。

Golden Lifestyle Hospital Benefit

Your Guaranteed Medical Coverage to Age 100

and also enjoy Guaranteed OPTION to upgrade at Retirement



Ageing population and rising medical costs are a global phenomenon affecting everyone. Hong Kong is no exception. Longer life span means you need to have a better plan, for longer and more comprehensive medical protection coverage throughout your lifetime.



Did you know?

- 1 out of 10 people in Hong Kong requires in-hospital care each year
- A person aged 65 or above occupies on average 6 times more hospital bed days than a person aged below 65
- Costs for complicated surgery operations have been drastically increased by 33% from 2002 to 2006

(Sources: Hospital Authority Statistics 2004-2006, Hong Kong Medical Society Survey 2006)

Whether you want to supplement your employers' group medical coverage or want access to guaranteed medical cover well into retirement, Golden Lifestyle Hospital Benefit is an ideal solution that takes care of you to age 100 to:

- Choose not to wait for public healthcare, as the waiting time increases
- Relieve burden on your family due to recurring illness in your golden years

How does Golden Lifestyle Hospital Benefit help you?

The comprehensive and flexible coverage with four benefit levels and optional coverages can best fit your needs and affordability that **change over time**. In addition, we will adjust benefits in line with increases in medical costs with a corresponding increase in premiums:

1. **Basic hospital and surgical benefits¹** - 100% reimbursement up to the prescribed limit per disability
2. **Guaranteed coverage to age 100** giving you peace of mind
3. **Guaranteed OPTION to upgrade benefit at retirement (ages 55 or 60 or 65)** without any underwriting
4. **Senior Hospitalization Major Medical coverage for seniors aged 75 or above who need more coverage** – 80% reimbursement in excess of the prescribed basic hospital and surgical limits², up to the Senior Hospitalization Major Medical limit
5. **Level premiums*** help you SAVE premiums in your golden years
* Level premiums will not increase with attained age every year, but are not guaranteed. Premiums may increase to reflect any change in the cost of claims and any change in experience, which includes claim experience, cost of supplying medical care, etc.
6. **Money back option on surrender or maturity regardless of claims history** – for emergency cash
7. **24-hour international medical assistance** when traveling
8. **Optional Hospitalization Major Medical** – 80% reimbursement in excess of the prescribed basic hospital and surgical limits², up to the Optional Hospitalization Major Medical limit
9. **Optional Hospitalization Major Medical Plus** – even higher coverage than Optional Hospitalization Major Medical
10. **Optional Outpatient Benefit** – access a wide network of clinics for outpatient coverage, simply by presenting your Outpatient Benefit Card

In addition to the above optional coverages, you have the option to increase³ and reduce coverage between benefit levels A, B, C, D) and optional hospitalization coverages over time as your needs change.

Take action now. Access to insurance cover gets more difficult as you age. For level premium* plans, the earlier you start, the more you save.

¹ Also subject to maximum percentage limits for specific surgeries per surgical schedule.
² Subject to daily limits.
³ Require underwriting.

Benefit Schedule ¹	Maximum Benefit Per Disability (HKD)			
	Plan A	Plan B	Plan C	Plan D
Coverage				
Daily Room & Board (up to 90 days)	3,800	1,500	720	350
Hospital Services	34,000	20,000	10,000	6,000
Daily Doctor's Visit (up to 90 Days)	3,800	1,500	720	350
Surgeon's Fee (per surgical schedule)	88,000	60,000	40,000	20,000
Anaesthetist's Fee (per surgical schedule)	30,800	21,000	14,000	7,000
Operation Theatre Fee (per surgical schedule)	30,800	21,000	14,000	7,000
Specialist's Fee	12,000	6,000	4,000	2,000
Daily Room & Board for Intensive Care Unit (up to 90 days)	7,600	3,000	1,440	700
Emergency Outpatient Treatment Charge (Accidental Injury only)	14,000	8,000	4,000	2,000
International Medical Assistance	Service Program			
Daily Post Surgery Home Nursing (up to 31 days after discharge from hospital)	1,350	600	—	—
Daily Post Surgery Outpatient (up to 31 days after discharge from hospital)	1,350	600	—	—
Death Benefit	10,000	10,000	10,000	10,000
Accidental Death Benefit ²	10,000	10,000	10,000	10,000
Daily Extra Bed for Family Member (up to 90 days)	Full Refund			80
Senior Hospitalization Major Medical ³	250,000	160,000	100,000	70,000
Optional: Hospitalization Major Medical ⁴ (until renewal age of 74)	250,000	160,000	100,000	70,000
Optional: Hospitalization Major Medical Plus ⁵ (until renewal age of 74)	525,000	305,000	175,000	100,000

¹ The Company may revise the Benefit Schedule in line with the change of medical cost with a corresponding adjustment in premiums. Premiums can also be adjusted for other factors such as claim experience.
² This Accidental Death Benefit will be increased by 20% of the original benefit at each policy anniversary, up to a maximum of 100%.
³ Senior Hospitalization Major Medical (comes with the Plan) is valid only between the insured's age of 75 to 100; for issue age at 65 or below, the accumulated reimbursement is subject to a lifetime maximum limit whereas for issue age above 65, the reimbursement is subject to a one-time hospital confinement maximum limit.
⁴ Subject to the above mentioned daily limits and maximum benefits whenever applicable.
⁵ Mutually exclusive with Hospitalization Major Medical.

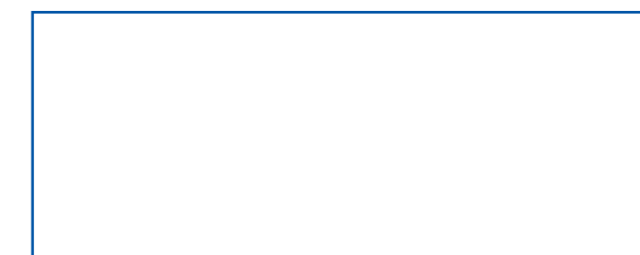
About Manulife (International) Limited

Manulife (International) Limited is a member of the Manulife Financial group of companies. Manulife Financial is a leading Canadian-based financial services group operating in 22 countries and territories worldwide. For more than 120 years, clients have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We provide asset management services to institutional customers worldwide as well as reinsurance solutions, specializing in life and property and casualty retrocession. Funds under management by Manulife Financial and its subsidiaries were Cdn\$454 billion (HK\$3,332.7 billion) as at June 30, 2010. The company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

Golden Lifestyle Hospital Benefit is an insurance product (Supplementary Benefit) underwritten by Manulife (International) Limited. This pamphlet is for reference only. For the exact terms and conditions, please refer to the policy contract.

For more information, please contact your Manulife Insurance Advisor or call our Customer Service Hotline at **2510 3383** today.



Manulife (International) Limited. A Manulife Financial company. Incorporated in Bermuda. Head office in Toronto, Canada.

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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 22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong or by calling our Customer Service Hotline 2108 1188.