

住院保障

計劃周詳 活得精彩



按年續保醫療保障至100歲，並設有多項保障選項

人口老化及醫療費用上升是每個先進經濟國家及地區所面對的挑戰。香港亦不例外。

香港人的人均壽命是全球最長之一——於2005年，女性為84.5歲及男性為78.8歲。(資料來源：政府統計處2006)

更長的壽命，意味著您需要更長遠更全面的終身保障計劃。

話您知

- 在香港，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歲以下人士平均多佔6倍住院日數。
- 由2002年至2006年，進行複雜手術的費用上升達33%。
- 一般癌症或心臟病手術的費用可高達港幣1,000,000。

資料來源：醫院管理局統計資料2004-6、香港醫學組織2006年調查、宏利賠資料

有了最理想的醫療方案，給予您保障至100歲，您可以：

- 有足夠保障以抗衡醫療通脹
- 隨著輪候時間的增加，選擇不再輪候公營醫療服務
- 自選私家醫生，安心早日康復
- 減輕長期治療費用對家人帶來的經濟負擔，此費用於年老時最為龐大

掌握今天，為您及家人選擇按年續保的「住院保障」/「住院附加保障」。

「住院保障」/「住院附加保障」對您有何幫助？

保障周全兼具靈活性，備有四種賠償計劃及保障選項，切合您不同人生階段的需要及經濟能力。

1. **基本住院及手術保障*** —— 每宗傷殘賠償可達預設上限之100%
2. 外遊期間可享**24小時國際醫療援助**
3. **自選額外住院保障** —— 提供超過基本住院及手術預設上限**80%的賠償，上限為自選額外住院保障額
4. **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
5. **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及遞減賠償計劃 (A, B, C, D) 及自選額外住院保障。

如您居住於香港以外地方，以上保障未必適用。請聯絡您的宏利保險顧問。

* 另按指定手術項目限額的最高百分比。

** 須按每日上限。

請即聯絡您的宏利保險顧問或致電客戶服務熱線2510 3383，邁向健康人生的重要一步！

賠償表 ¹	每次傷病最高賠償額 (港幣)			
	鑽石 / 計劃A	金 / 計劃B	銀 / 計劃C	銅 / 計劃D
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 (根據手術賠償表所述而計算)	88,000	60,000	40,000	20,000
麻醉師費 (根據手術賠償表所述而計算)	30,800	21,000	14,000	7,000
手術室費用 (根據手術賠償表所述而計算)	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
自選額外住院保障 ³ (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 ⁴ (續保年期上限為74歲)	525,000	305,000	175,000	100,000

1 本公司可修訂有關之賠償表

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 以上述最高賠償日數及每日賠償上限為準

4 不可同時選擇額外住院保障

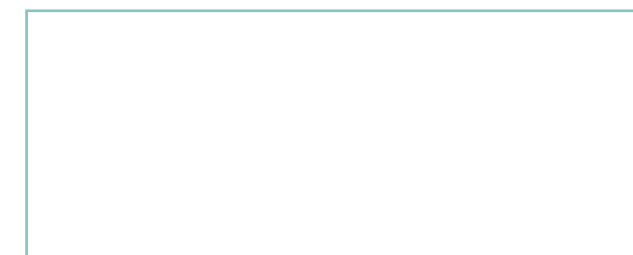
宏利人壽保險(國際)有限公司概覽

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、深受信賴而且達遠前瞻的理財方案。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。

「住院保障/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。

Hospital Insurance

Plan well. Live well.



Yearly renewable medical coverage with FLEXIBLE options till age 100

Ageing population and rising medical costs are challenges faced by all economically advanced countries and regions. Hong Kong is no exception.

The life expectancy of Hong Kong people is among the longest in the world - 84.5 years for women and 78.8 years for men in 2005. (Source: Census and Statistics Department 2006)

Longer life span means you need to have a better plan, for a 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.
- Common surgical operations for treating cancer or heart diseases can cost you over HK\$1 million.

Source: Hospital Authority Statistics 2004-6, Hong Kong Medical Society Survey 2006, Manulife Claims Data

With an ideal medical solution that takes care of you to age 100, you should be able to:

- Have some coverage against medical inflation
- Choose not to wait for public healthcare, as the waiting time increases
- Choose your own private doctor for peace of mind for faster recovery
- Relieve the burden on your family due to recurring medical treatments especially in your golden years

Take control of the medical coverage for you and your family with our yearly renewable plans **Hospital Protector / Hospital Benefit**.

How do Hospital Protector / Hospital Benefit help you?

Comprehensive and flexible coverage, with four benefit levels and optional coverages to suit your needs and affordability that change over time:

1. **Basic hospital and surgical benefits*** — 100% reimbursement up to the prescribed limit per disability
2. **24 hour international medical assistance** when travelling
3. **Optional Hospitalization Major Medical** — 80% reimbursement in excess of the prescribed basic hospital and surgical limits**, up to the Optional Hospitalization Major Medical limit
4. **Optional Hospitalization Major Medical Plus** — even higher coverage than Optional Hospitalization Major Medical
5. **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 increase and reduce coverage between benefit levels (A, B, C, D) and optional hospitalization coverages over time as your needs change.

If you are not residing in Hong Kong, the benefits shown above may not be applicable to you. In that case, please contact your Manulife Insurance Advisor.

* Also subject to maximum percentage limits for specific surgeries per surgical schedule.

** Subject to daily limits.

Contact your Manulife Insurance Advisor or call our Customer Service Hotline at 2510 3383 to make your first step towards a healthy lifetime!

Benefit Schedule ¹	Maximum Benefit Per Disability (HKD)			
	Diamond / Plan A	Gold / Plan B	Silver / Plan C	Bronze / 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
Optional: Hospitalization Major Medical ³ (until renewal age of 74)	250,000	160,000	100,000	70,000
Optional: Hospitalization Major Medical Plus ⁴ (until renewal age of 74)	525,000	305,000	175,000	100,000

¹ The Benefit Schedule may be revised by the Company

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 Subject to the above mentioned daily limits and maximum benefits whenever applicable

⁴ Mutually exclusive with Hospitalization Major Medical

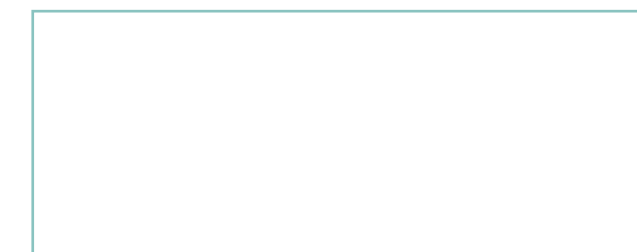
About Manulife (International) Limited

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.

Hospital Protector / Benefit are the insurance products 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.

22/F, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.

Tel: 2510 3383

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.