

Did you know outpatient specialist charges have gone up 25% since 2002?

Relieve yourself from these costs with **Manulife's Outpatient Benefit**, an optional benefit available to you when you purchase Manulife's selected range of medical plans.

Enjoy the following benefits:

Comprehensive protection

- General consultation, specialist consultation, Chinese herbalist general consultation and bonesetting treatment, special investigation, diagnostic imaging and laboratory tests are all covered.

Extensive network of doctors

- You can gain access to an extensive network of 400 clinics throughout Hong Kong, Kowloon and the New Territories.

A good complement to your inpatient coverage

- This outpatient benefit supplements your existing medical coverage.

Personalized Outpatient Benefit Card

- Every member has its own card. Simply show the card at one of the network clinics and pay a minimal co-payment at every visit to enjoy seamless medical protection.

Benefit Schedule

	Outpatient Services	For all plans
(1)	General Consultation [^] (Included up to 3 days standard medication) - Maximum visits per year - Visit per day - Co-payment per visit	30 1 HK\$30
(2)	Specialist Consultation [^] (Subject to Referral by panel General Practitioner or Specialist) (Included up to 5 days standard medication) - Maximum visits per year - Visit per day - Co-payment per visit	15 1 HK\$50
(3)	Chinese Herbalist General Consultation (Included 2 days herbal/powder medication) and Bonesetting Treatment [^] - Maximum visits per year - Visit per day - Co-payment per visit	10 1 HK\$30
(4)	Special Investigation, Diagnostic Imaging & Laboratory Tests (Subject to Referral by panel General Practitioner or Specialist to appointed centers only) - Maximum limit per year - Co-payment percentage	HK\$5,000 20%

[^] Above services are subject to maximum 1 visit per day and the following conditions apply:

- Insured can receive General and Specialist Consultation on the same day only if a valid referral letter from a network general practitioner or specialist is obtained.
- Insured may receive Chinese Herbalist General Consultation or Bonesetting Treatment only once on any one day.
- Insured may receive General/ Specialist Consultation, Chinese Herbalist General Consultation/ Bonesetting Treatment only once on any one day.

The Benefit Schedule may be revised by the Company

For details, contact your Manulife Insurance Advisor or call our Customer Service Hotline at 2510 3383.

Outpatient Benefit (supplementary benefit) is an insurance product underwritten by Manulife (International) Limited.

This pamphlet is for reference only. For the exact terms and conditions, please refer to the policy contract.

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 web site 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 2108 1188.

您可知道由2002年起，專科門診收費已上漲了25%？

宏利的門診附加保障助您減輕因醫療費用上升所帶來的財務壓力。您只需購買宏利指定的醫療保障計劃系列便可附加此保障。

您可尊享以下保障：

周全保障

- 保障包括普通科、專科、中醫門診及跌打治療、特別檢驗、診斷影像以至化驗服務，一應俱全。

龐大醫生網絡

- 您可享用遍佈香港、九龍及新界共400所門診診所的醫療服務。

住院保障最佳配搭

- 此門診保障使您的現有醫療保障更為全面。

個人化的門診卡

- 每位成員皆獲發門診卡一張，您只須於醫生網絡內的診所出示門診卡及於每次應診時支付所需的自付金額，便可享受便捷的醫療保障。

保障範圍

	門診服務	所有計劃適用
(1)	普通科門診 [^] (每次包括三天內之基本藥物) - 每年最高賠償次數 - 每天次數 - 每次自付金額	30 1 HK\$30
(2)	專科門診 [^] (須經網絡內之普通科或專科醫生轉介) (每次包括五天內之基本藥物) - 每年最高賠償次數 - 每天次數 - 每次自付金額	15 1 HK\$50
(3)	中醫門診及跌打治療 [^] (中醫門診：每次包括兩天中草藥/藥粉) - 每年最高賠償次數 - 每天次數 - 每次自付金額	10 1 HK\$30
(4)	特別檢驗、診斷影像及化驗服務(須由網絡內之普通科或專科醫生轉介到指定化驗中心) - 每年最高賠償金額 - 每次自付金額百分比	HK\$5,000 20%

[^] 有關保障每天只可使用一次，並受下列情況所限：

- 受保人須持有網絡醫生的有效轉介信方可於同一天內使用普通科及專科門診的服務。
- 於同一天內，受保人只可使用中醫或跌打治療服務一次。
- 於同一天內，受保人只可使用普通科/專科門診或中醫門診/跌打治療服務一次。

本公司可修訂有關之賠償表

請即聯絡您的宏利保險顧問或致電客戶服務熱線2510 3383了解詳情。

「門診附加保障」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。

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。香港北角電氣道169號宏利保險中心36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，地址為香港北角電氣道169號宏利保險中心36樓，或致電客戶服務熱線2108 1188。