

Medical Loyalty Program (MLP) 2026

Campaign Period:

- 23 January 2026– 30 September 2026

Eligible Products:

This campaign is applicable for all in-force medical plans below:

- Signature Medicare Plus Rider & Signature Major Medicare Plus Rider
- ManuCare100 & Outpatient Benefit Rider
- ManuCare Plus
- Manulife Care-For-You
- ManuMedic
- Major MediLink Series
- ManuCare100 Link & Outpatient Benefit Rider
- ManuCare Plus Link
- Manulife Care-For-You Benefit
- ManuMedic Link
- ManuHealth Care Benefit

Terms & Conditions:

1. To enjoy the Program's benefits, eligible policyholders are required to convert their medical plan to Manulife Health Saver Enrich (MHSE) during the Campaign Period.
2. All existing loading and exclusion clause (if any) in the existing medical plan will be carried forward to MHSE.
3. Unless stated otherwise herein, the applicable waiting period, exclusion period and contestable period will start from the issue date or reinstatement date of the existing medical plan, whichever is later.
4. Medical plans such as ManuCare100 series, Major MediLink Series and Signature Major Medicare Plus rider will be subject to:
 - a. Exclusions on Pre-existing Illness for Out-patient benefits.
 - b. The waiting period, exclusion period and contestable period will start from the issue date or any reinstatement date of these Out-patient benefits, whichever is later.
5. Claims Handling based on Confinement Date:
 - a. For hospitalisation **before** MHSE is in-forced, benefits payable will be reimbursed based on the existing medical plan; or
 - b. For hospitalisation **after** MHSE is in-forced, benefits payable will be reimbursed based on MHSE.
6. The Annual Limit for the first policy year of MHSE will be reduced by the total benefits paid to the covered member by Manulife during the existing medical plan's current policy year, if any.
7. The existing medical plan will be terminated once MHSE is issued, and the conversion request cannot be reversed.

8. For those on a premium holiday:
 - a. If payment in monthly mode, at least two (2) months' premiums must be paid; or
 - b. If payment in quarterly/half yearly/yearly mode, one (1) modal premium must be paid; and
 - c. Any increase in premium after the upgrade must be settled before it takes effect.
9. There can only be one conversion request per policy. Upon conversion to MHSE, if the said MHSE policy is cancelled within fifteen (15) days under the free-look option, it will not be eligible for any second conversion request.
10. Customers can only convert to the most similar or lower plan type:
 - R&B 150/100 and 200 to MHSE Plan 200
 - R&B 250 to MHSE Plan 300
 - R&B As Charged to MHSE Plan 1000
11. If a customer requests to convert to a higher R&B plan, normal underwriting will apply.
12. MHSE is not permitted to be attached with Hospitalisation Benefit rider (HB Rider). For policies attached with HB Rider, the HB Rider will need to be removed for MHSE conversion purposes.
13. Customers are allowed to choose from Deductible Amount from RM1,000, RM5,000 and RM10,000 upon conversion. However, after conversion, if MHSE customer wishes to switch from a higher Deductible Amount to a lower Deductible Amount, normal underwriting will apply based on the current practice for upgrading medical plan.
14. For Ordinary Life (OL) plan, underwriting and replacement of policy is waived for conversion to Investment-Linked (IL) Plan (New Business) with Basic Face Amount of RM5,000 and MHSE.
15. For existing IL medical rider, underwriting is waived for conversion to new IL (New Business) with Basic Face Amount of RM5,000 and MHSE. No ROP exemption is given for IL-to-IL conversion.
16. Premium after conversion must be able to sustain for at least 20 years and beyond to end of coverage term, whichever earlier.