



Manulife

Every day better

**Manulife Health
Saver Benefit**



MHSB Booster

A medical
plan that
provides you
with *enhanced
coverage* on
top of 30%
discount *from
the very start*



Manulife Health Saver Benefit at a glance



Upfront Discount of 30% from the 1st policy year

Enjoy up to 40% No Claim Discount for staying healthy



Comprehensive Medical Coverage



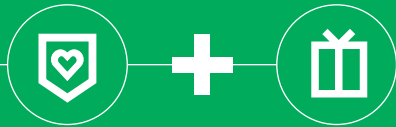
No Lifetime Limit and High Annual Limits up to RM2.2 million



No Limit on Room & Board and ICU stay



Family Coverage Option



With increasing health care costs, it is important that you and your family be covered by a medical plan. Not just any plan, but one which offers you the best options and value in protecting your family.

Manulife Health Saver Benefit provides you and your family with comprehensive hospitalisation coverage¹, including **Traditional Chinese Medicine** and **Chiropractic Treatment**. You will also receive a **30% discount** on your insurance charges the moment you sign up. Furthermore, you are eligible for a **40% discount** on your insurance charges the following year if no claims are made during the year.

This medical rider not only helps to cover your medical expenses, it also rewards you for staying healthy.

Make your **every day better** with **Manulife Health Saver Benefit**.

Highlights of Manulife Health Saver Benefit



Comprehensive¹ Coverage

Manulife Health Saver Benefit (“MHSB”) provides a wide range of medical coverage up to age 99 next birthday. This includes reimbursements for your medical expenses such as pre and post-hospitalisation charges, intensive care services, surgical expenses, out-patient benefits.

Out-patient benefits include treatment for stroke, kidney dialysis, cancer, dengue fever, traditional chinese medicine and chiropractic treatment.



Discount Benefit²

Enjoy 30% Upfront Discount (UD) on the insurance charges upon purchase of this rider. If you do not make any claims during the first policy year, you will enjoy a 40% No Claim Discount (NCD) on the insurance charges the following year.

However, should you make a claim, you can continue enjoying the NCD if your claim is approved due to any of the following events:

- Hospital, surgical and out-patient benefits that are related to the diagnosis of Cancer, Stroke, Heart Attack, Kidney Failure and Coronary Artery Surgery; or
- Admission to Intensive Care Unit (ICU) for a continuous period of 7 days or more; or
- Undergoing treatment at any government hospitals and clinics.

Please refer to page 11 for illustrations on how Discount Benefit works.



MHSB Signature Plan

Our MHSB Signature plan will always allow you to stay in a Single-Bedded Room available in the hospital³. Hence, it will ease your worries about the rising cost of hospital Room and Board.

In addition, you will also enjoy the Second Medical Opinion Benefit that is offered exclusively for this plan. You may seek a second medical opinion on the medical diagnosis or procedure to help you evaluate your options.



No Lifetime Limit and High Annual Limits

Stay covered until your golden years with our No Lifetime Limit benefit. In addition, our high annual limits of up to RM2.2 million allow you a broader choice of medical treatment options.



No Limit on Room & Board (R&B) and ICU Stay

There's no need to worry about the length of your hospital stay. Instead, put your mind and energy towards your recovery.



Family Coverage Option

Cover your spouse and children, all in one policy!

Coverage is also extended to children born after the policy has been purchased⁴ with a maximum of 5 children allowed under each Family Plan.



Hassle-free Admission to Panel and Preferred Hospitals

Our medical card provides cashless admission and post-hospitalisation benefits to an extensive panel of hospitals⁵. In addition, you are also eligible for Emergency Assistance Services catering to medical emergencies.

We have a network of preferred hospitals⁵ from our panel hospitals that offer special privileges⁶ to you.



Co-Insurance Options⁷

Manulife Health Saver Benefit allows you to choose plans with or without co-insurance.

If you have opted for the co-insurance plan, you may convert to the plan without co-insurance upon age 60 next birthday. This will allow you to continue enjoying medical care without compromising your retirement savings.



Income Tax Relief

You may qualify for income tax relief for medical insurance subject to the terms and conditions of the Inland Revenue Board.



Preborn Entry via **Manulife Health Saver Benefit – Baby (MHSB – Baby)**⁸ is available to selected investment-linked insurance plans with **Manulife Precious Gift rider** attached, so you may secure early protection for your preborn baby as early as 13 to 35 weeks into pregnancy.

Benefit Schedule of Manulife Health Saver Benefit

| No. | Benefits | Plan Type | | | |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|---------------|---------------------------------------------------------|-----------------------------------|
| | | MHSB 150 | MHSB 200 | MHSB 250 | MHSB Signature |
| Section A: Hospital & Surgical Benefits | | | | | |
| 1 | Daily Hospital Room & Board (no limit on number of days) | RM150 per day | RM200 per day | RM250 per day | As Charged |
| 2 | Additional Daily Hospital Room & Board whilst Overseas (up to 60 days per confinement) | RM150 per day | RM200 per day | RM250 per day | As Charged* |
| 3 | Hospital Intensive Care (no limit on number of days) | As charged, subject to Reasonable and Customary Charges, less Co-Insurance Amount (if any) | | As charged, subject to Reasonable and Customary Charges | |
| 4 | Surgical Benefit | | | | |
| 5 | Anaesthetist's Benefit | | | | |
| 6 | Operation Theatre Benefit | | | | |
| 7 | Attending Physician's Benefit | | | | |
| 8 | Pre-Hospitalisation Benefit (within 60 days) i. Specialist Consultation ii. Diagnostic X-Ray and Laboratory Examination iii. Scans iv. Medication and Treatment | | | | |
| 9 | Post-Hospitalisation Benefit (within 90 days) i. Out-Patient Diagnostic X-Ray and Laboratory Examination ii. Medical Expenses and Consultation | | | | |
| 10 | Hospital Miscellaneous Services | | | | |
| 11 | Ambulance Fee | | | | |
| 12 | Non-Medical Related Expenses (per Disability per Policy Year) | RM300 | RM400 | RM500 | As Charged (up to 2x daily R&B)** |
| 13 | Government Hospital Cash Benefit (up to 60 days per confinement) | RM100 per day | RM130 per day | RM150 per day | RM200 per day |
| 14 | Child's Daily Guardian Benefit (max 120 days per Policy Year) | RM50 per day | RM65 per day | RM75 per day | RM100 per day |

* The amount for reimbursement is limited up to the rate of 2 basic categories of Single-Bedded Room available in the hospital. For hospitalisation in the 2nd basic category of Single-Bedded Room, the amount for reimbursement shall be subject to a maximum of 2 times the daily Hospital Room and Board rate chargeable for the 1st basic category of Single-Bedded Room.

| No. | Benefits | Plan Type | | | |
|--------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------|---------------------------------------------------------|------------------------|
| | | MHSB 150 | MHSB 200 | MHSB 250 | MHSB Signature |
| Section B: Out-Patient Benefits | | | | | |
| 15 | Day Surgery | As charged, subject to Reasonable and Customary Charges, less Co-Insurance Amount (if any) | | As charged, subject to Reasonable and Customary Charges | |
| 16 | Traditional Chinese Medicine & Chiropractic Treatment (per visit) | RM150 | RM200 | RM250 | RM300 |
| | | Up to RM1,500 per year | Up to RM2,000 per year | Up to RM2,500 per year | Up to RM3,000 per year |
| 17 | Emergency Accidental Injury Benefit (per injury) | RM2,000 | RM2,500 | RM2,750 | RM3,500 |
| 18 | Nursing Care at Home (per Policy Year) | RM2,000 | RM2,500 | RM2,750 | RM3,500 |
| 19 | Out-patient Kidney Dialysis Treatment | As charged, subject to Reasonable and Customary Charges, less Co-Insurance Amount (if any) | | As charged, subject to Reasonable and Customary Charges | |
| 20 | Out-patient Cancer Treatment | | | | |
| 21 | Out-patient Stroke Treatment | | | | |
| 22 | Out-patient Dengue Treatment | | | | |
| Section C: Other Benefits | | | | | |
| 23 | Intraocular Lens | Up to RM3,000 per eye and maximum of RM6,000 per lifetime | | | |
| 24 | Government Tax | As charged, for any applicable taxes incurred based on Reasonable and Customary Charges | | | |
| 25 | Second Medical Opinion (per Policy Year) | Not Applicable | | | RM2,000 |
| 26 | Emergency Assistance Services | Yes | | | |
| 27 | International Emergency Medical Evacuation Benefit | As charged, subject to Reasonable and Customary Charges up to a maximum of RM100,000 per lifetime, subject to Overall Individual Annual Limit | | | |
| Overall Individual Annual Limit (RM) | | 1,000,000 | 1,500,000 | 1,750,000 | 2,200,000 |
| Overall Individual Lifetime Limit | | No Lifetime Limit | | | |

** The amount for reimbursement is limited up to 2 times of the reimbursable amount for Daily Hospital Room & Board benefit.



Enhance your coverage with MHSB Booster

MHSB Booster is an **optional add-on that enhances** your **Manulife Health Saver Benefit** coverage by giving you additional benefits for better peace of mind.

Highlights of MHSB Booster



Enjoy an **additional RM2 million** Annual Limit⁹



Benefit from an **auto-increasing** Room & Board of RM15 every year for 10 years, capped at a maximum of RM150 for MHSB 150, 200 and 250



Extended Pre and Post Hospitalisation period up to 90 days and 180 days respectively



Have better peace of mind with **Golden Years Enhancer**, as the No Claim Discount for **Manulife Health Saver Benefit** will **no longer reset** regardless of whether a claim was made once the Covered Member has attained age 60 and above. This only applies if it has been at least five (5) Rider Years since the Effective Date of the **MHSB Booster**¹⁰

Benefit Schedule of MHSB Booster

| No. | Benefits | Plan Type | | | |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------|---------------------------------------------------------|----------------|
| | | MHSB 150 | MHSB 200 | MHSB 250 | MHSB Signature |
| Section A: Hospital & Surgical Benefits | | | | | |
| 1 | Daily Hospital Room & Board (no limit on number of days) | Increase of RM15 to the Daily Hospital Room & Board plan every policy year, up to a cumulative total of RM150 | | | Not Applicable |
| 2 | Additional Daily Hospital Room & Board whilst Overseas (up to 60 days per confinement) | | | | |
| 3 | Pre-Hospitalisation Benefit (up to 90 days) i. Specialist Consultation ii. Diagnostic X-Ray and Laboratory Examination iii. Scans iv. Medication and Treatment | As charged, subject to Reasonable and Customary Charges, less Co-Insurance Amount (if any) | | As charged, subject to Reasonable and Customary Charges | |
| 4 | Post-Hospitalisation Benefit (up to 180 days) i. Out-Patient Diagnostic X-Ray and Laboratory Examination ii. Medical Expenses and Consultation | | | | |
| Overall Individual Annual Limit (RM) | | 3,000,000 | 3,500,000 | 3,750,000 | 4,200,000 |

How does MHSB Signature plan work?

Daniel, a 40 year-old male purchased **Manulife Health Saver Benefit** (MHSB Signature plan) which allows a Daily Hospital Room & Board benefit up to the 2nd basic Single-Bedded Room category. He was hospitalised in Hospital A where the Single-Bedded Room Category has a choice of Suite, Premier, 2nd Basic and 1st Basic. The Daily Hospital Room & Board reimbursable to Daniel is illustrated as follows:

| Single-Bedded Room Category | Scenario 1 | | Scenario 2 | |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| | Daily Room Rate (RM) | Reimbursable Amount (RM) | Daily Room Rate (RM) | Reimbursable Amount (RM) |
| Suite | 1,000 | Lower of (2 nd Basic, 2x 1 st Basic) = 250 | 1,000 | Lower of (2 nd Basic, 2x 1 st Basic) = 400 |
| Premier | 300 | | 700 | |
| 2 nd Basic | 250 | | 500 | |
| 1 st Basic | 200 | 200 | 200 | 200 |
| | <ul style="list-style-type: none"> If Daniel stayed in the 1st Basic category, he will be reimbursed with the 1st Basic Daily Room Rate of RM200. If Daniel stayed in the 2nd Basic category or higher, he will be reimbursed with a maximum of the daily Hospital Room and Board rate chargeable for the 2nd Basic category of Single-Bedded Room, i.e. RM250. | | <ul style="list-style-type: none"> If Daniel stayed in the 1st Basic category, he will be reimbursed with the 1st Basic Daily Room Rate of RM200. If Daniel stayed in the 2nd Basic category or higher, he will be reimbursed with a maximum of 2 times the daily Hospital Room and Board rate chargeable for the 1st Basic category of Single-Bedded Room, i.e. RM400. | |

How does Discount Benefit work?

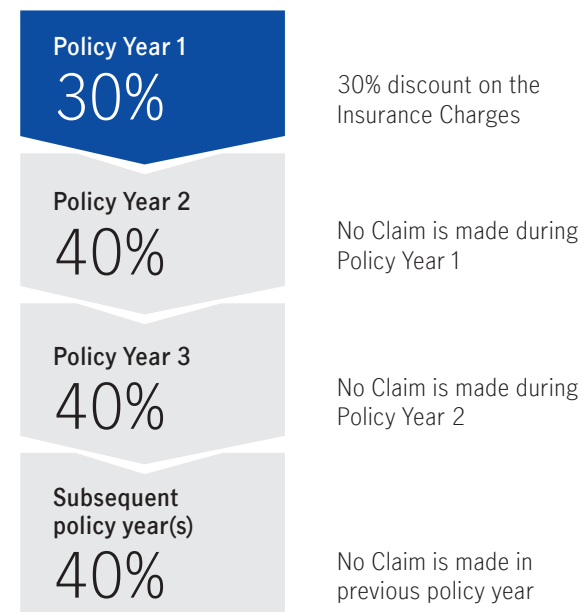
Discount Benefit is given based on the chart below:



Illustration 1: When no claim is made



Policy Inception



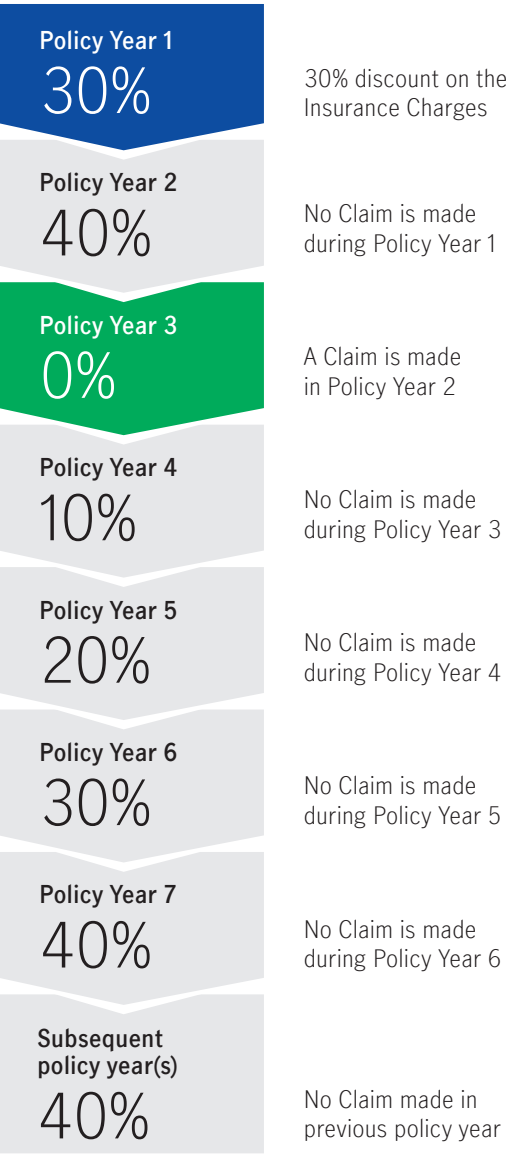
How does Discount Benefit work? (continued)

Illustration 2: When a claim is made

 Policy Inception

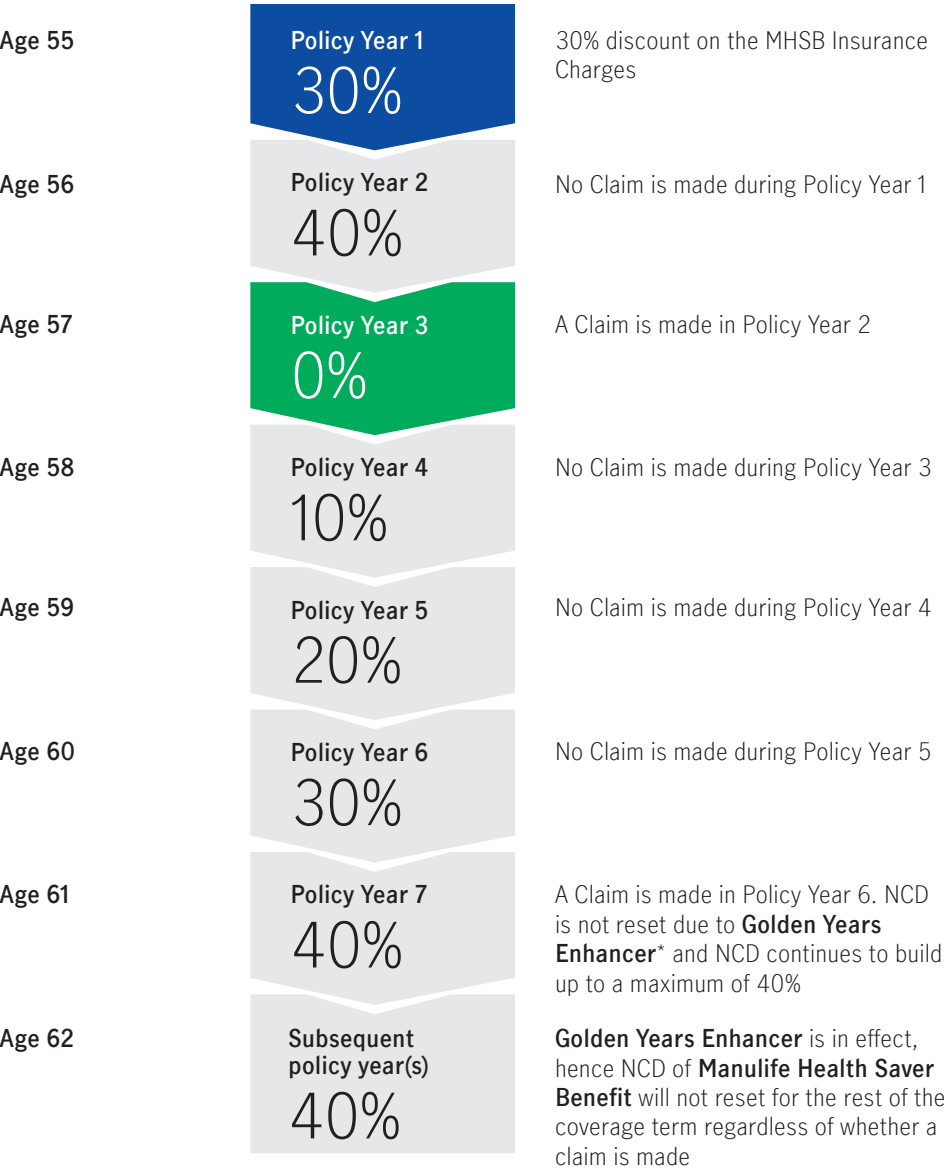
Claim made
in Policy Year 2

No Claim
Discount (NCD)
builds up
over the years
when no claim
is made



How does Discount Benefit work? (continued)

Illustration 3: Manulife Health Saver Benefit and MHSB Booster - When a claim is made



* **Golden Years Enhancer** allows the Covered Member to continue enjoying No Claim Discount regardless of whether a claim was made once the Covered Member has attained age 60 and above. This only applies if it has been at least five (5) Rider Years since the Effective Date of the **MHSB Booster**.

How does Discount Benefit work? (continued)

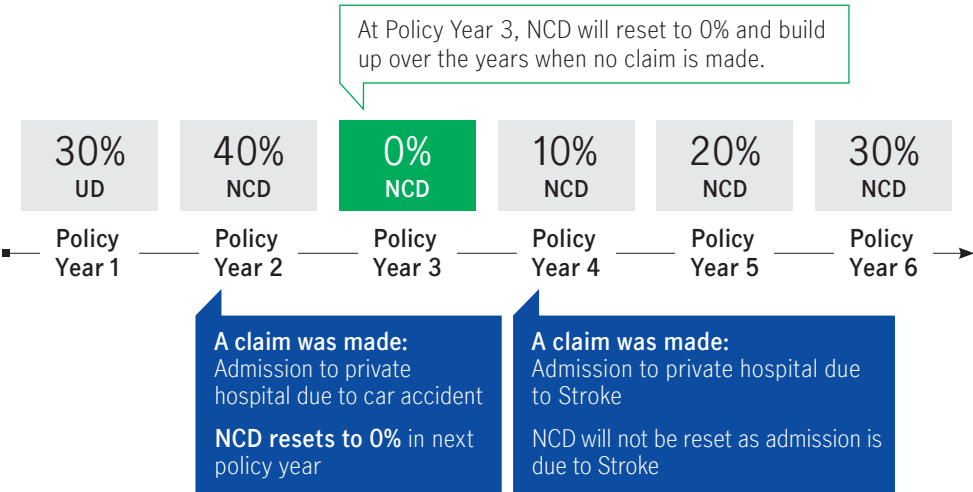


Example 1 - Insured only

Sarah, a 31 year old female, non-smoker, purchased ManuLink Essential with basic Face Amount of RM100,000, 100% Equity Fund, annual premium of RM2,400 and coverage term up to age 80. She attached **Manulife Health Saver Benefit** to the policy purchased.

Selected plan: MHSB 150, Room & Board: RM150 without co-insurance.

Upon policy inception, she **enjoys 30% Upfront Discount (UD)** on the insurance charges for the first Policy Year. Calculation of Discount Benefit is illustrated as below:



| | Policy Year 1 (RM) | Policy Year 2 (RM) | Policy Year 3 (RM) | Policy Year 4 (RM) | Policy Year 5 (RM) | Policy Year 6 (RM) |
|---------------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Annual Insurance Charges without Discount Benefit | 1,562 | 1,562 | 1,562 | 1,562 | 1,562 | 1,685 |
| Discount Benefit | 30% | 40% | 0% | 10% | 20% | 30% |
| Annual Discounted Amount | 469 | 625 | 0 | 156 | 312 | 506 |

Kindly note when NCD resets to 0%, the policy coverage term will be reduced due to higher insurance charges. As such, prior to the policy NCD being reset, Sarah (Policy Owner) will be notified about the options available to her to ensure continuity of coverage until the full policy term, which includes a top-up premium. It is advisable to review your policy and consider our recommendation to pay a top-up premium. Do note that the recommended top-up amount may be higher than the discount amount received.

Note: Please note that all amounts above are rounded up to the nearest Ringgit.

How does Discount Benefit work? (continued)

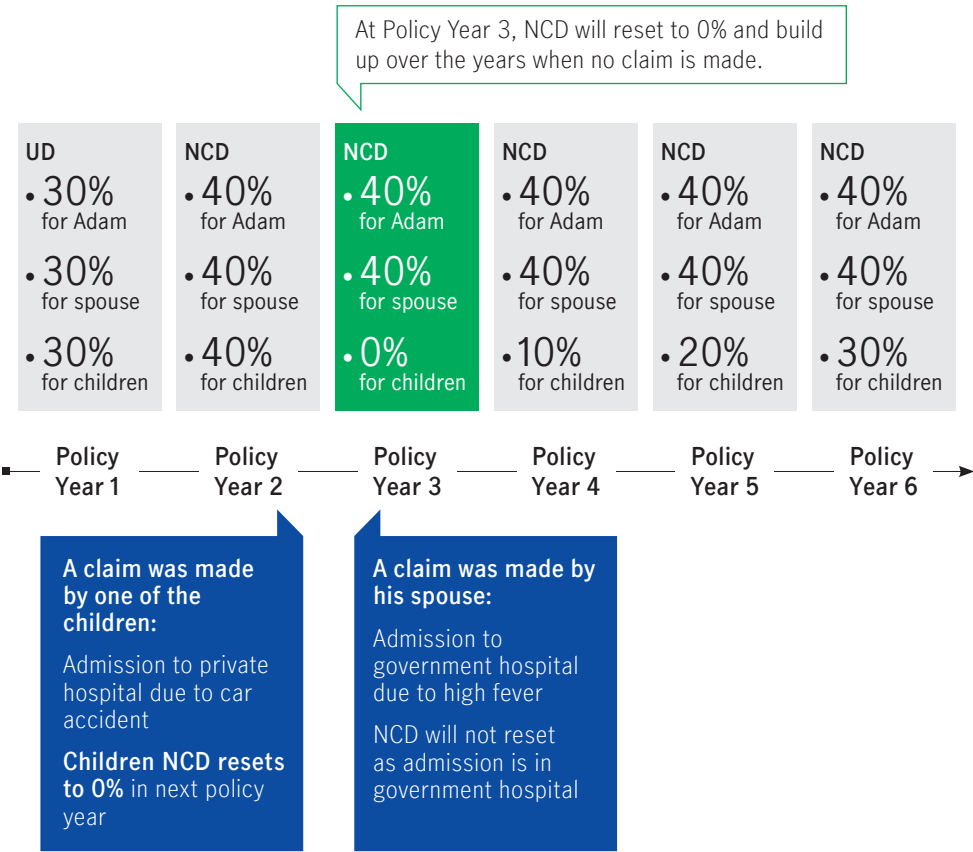


Example 2 - Family Plan

Adam, a 46 year old male, non-smoker, purchased ManuLink Essential with basic Face Amount of RM100,000, 100% Equity Fund, annual premium of RM9,492 and coverage term up to age 80. He attached **Manulife Health Saver Benefit** family plan which includes spouse rider and children rider.

Selected plan: MHSB 150, Room & Board: RM150 without co-insurance.

Upon policy inception, he **enjoys 30% Upfront Discount (UD)** on the insurance charges for the first Policy Year. Calculation of Discount Benefit is illustrated as below:



How does Discount Benefit work? (continued)

| | Policy Year 1 (RM) | Policy Year 2 (RM) | Policy Year 3 (RM) | Policy Year 4 (RM) | Policy Year 5 (RM) | Policy Year 6 (RM) |
|---------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Adam Annual Insurance Charges | 2,383 | 2,383 | 2,383 | 2,383 | 2,383 | 2,965 |
| Spouse Annual Insurance Charges | 2,535 | 2,535 | 2,535 | 2,535 | 2,535 | 2,961 |
| Children Annual Insurance Charges | 2,584 | 2,584 | 2,584 | 2,584 | 2,584 | 2,653 |
| Family Plan Annual Insurance Charges without Discount Benefit | 7,502 | 7,502 | 7,502 | 7,502 | 7,502 | 8,579 |
| Adam Discount Benefit | 30% | 40% | 40% | 40% | 40% | 40% |
| Spouse Discount Benefit | 30% | 40% | 40% | 40% | 40% | 40% |
| Children Discount Benefit | 30% | 40% | 0% | 10% | 20% | 30% |
| Adam Annual Discounted Amount | 715 | 953 | 953 | 953 | 953 | 1,186 |
| Spouse Annual Discounted Amount | 761 | 1,014 | 1,014 | 1,014 | 1,014 | 1,184 |
| Children Annual Discounted Amount | 775 | 1,034 | 0 | 258 | 517 | 796 |
| Total Annual Discounted Amount | 2,251 | 3,001 | 1,967 | 2,226 | 2,484 | 3,166 |

Kindly note when NCD resets to 0%, the policy coverage term will be reduced due to higher insurance charges. As such, prior to the policy NCD being reset, Adam (Policy Owner) will be notified about the options available to him to ensure continuity of coverage until the full policy term, which includes a top-up premium. It is advisable to review your policy and consider our recommendation to pay a top-up premium. Do note that the recommended top-up amount may be higher than the discount amount received.

Note: For family plan which includes spouse rider and children rider, each rider will carry its own Discount Benefit entitlement. If there is no claim made in the previous year, the said rider will continue to enjoy next level of discount on the Insurance Charges, up to a maximum of 40%. Please note that all amounts above are rounded up to the nearest Ringgit.

How does Discount Benefit work? (continued)

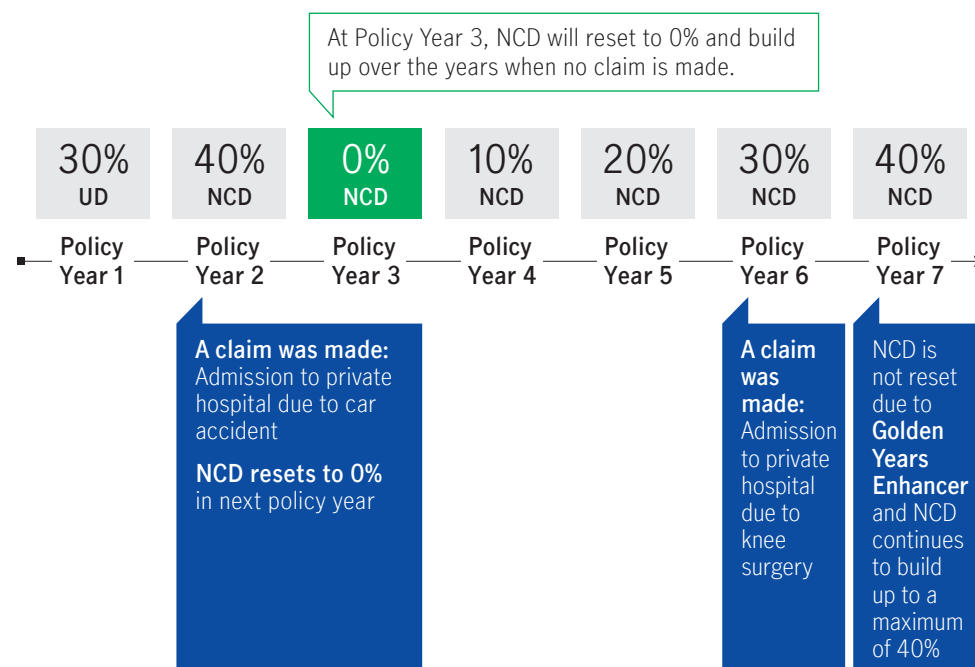


Example 3

Alex, a 55 years old male purchased ManuLink Essential that is attached with **Manulife Health Saver Benefit** and **MHSB Booster**.

A claim was made in Policy Year 2 and subsequently in Policy Year 6.

With the **Golden Years Enhancer**, Alex continues to enjoy the No Claim Discount at Policy Year 7 as he has met the conditions* to the **MHSB Booster**.



* **Golden Years Enhancer** allows the Covered Member to continue enjoying No Claim Discount regardless of whether a claim was made once the Covered Member has attained age 60 and above. This only applies if it has been at least five (5) Rider Years since the Effective Date of the **MHSB Booster**.

Exclusions

Any illness or injury arising from the following is not covered by **Manulife Health Saver Benefit** and **MHSB Booster**.

1. Pre-existing illness.
2. Specified illnesses occurring during the first 120 days of continuous cover, from the Issue Date or Reinstatement Date of the policy, whichever is later. Specified illnesses refer to:
 - (i) hypertension, diabetes mellitus and cardiovascular disease;
 - (ii) growths of any kind including tumours, cancers, cysts, nodules, polyps;
 - (iii) stones of the urinary system and biliary system;
 - (iv) any disease of the ear, nose (including sinuses) or throat;
 - (v) hernias, haemorrhoids, fistulae, hydrocele or varicocele;
 - (vi) any disease of the reproductive system including endometriosis; or
 - (vii) any disorder of the spine (including slipped disc) or any knee conditions.
3. Any medical or physical conditions arising within the first 30 days of the Covered Member's cover or date of reinstatement, whichever is later except for accidental injuries.
4. Plastic/cosmetic surgery, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
5. Rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV-related diseases.
6. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
7. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
8. Ionising radiation or contamination by radioactivity.
9. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
10. Private flying other than as a fare-paying passenger in any commercial airlines.
11. Expenses incurred for gender change.
12. Overseas treatment if the Covered Member resides or travels outside Malaysia, Brunei or Singapore for more than ninety (90) consecutive days.

Please note that the list of exclusions is not exhaustive and that qualifying periods may apply. For exact details on terms and conditions, please refer to your policy contract.

Important Notes

1. **Manulife Health Saver Benefit is a unit-deducting medical rider attachable to selected regular premium investment-linked insurance plans. MHSB Booster is a unit-deducting medical rider attachable to Manulife Health Saver Benefit. These plans are insurance products that are tied to the performance of the underlying assets and are not pure investment products such as unit trusts.**
2. **Manulife Health Saver Benefit** and **MHSB Booster** are renewable throughout its policy term except in the event of fraud or misrepresentations.
3. Inclusion of **MHSB Booster** to existing policy with **Manulife Health Saver Benefit** issued prior to 17 June 2022 will be entitled to the Pandemic Coverage and Enhancements of Discount Benefit.
4. Coverage begins immediately for hospitalisation and surgery costs incurred due to accidents.
5. You should be assured that these riders will best serve your needs and that the premium payable under the policy contract is an amount you can afford. You can opt to pay your premiums either monthly, quarterly, semi-annually or annually.
6. Please note that if you do not pay the premiums within the grace period of thirty (30) days from the premium due date, there will be a possibility of the policy lapsing when the Account Value is insufficient to deduct all applicable policy charges.
7. Please be aware that you may deplete the investment-linked funds units when purchasing too many unit deducting riders.
8. The insurance charges for these riders are not guaranteed and Manulife Insurance Berhad (MIB) reserves the right to revise the insurance charges by giving ninety (90) days written notice prior to the change. The insurance charges will vary depending on gender, attained age, benefits, plan chosen, occupation class and applicable Discount Benefit. The Discount Benefit is only applicable to the Annual Insurance Charges for **Manulife Health Saver Benefit** and does not apply to the Annual Insurance Charges for **MHSB Booster**. Please refer to Appendix 1 to Appendix 10 for the Annual Insurance Charges table, without any discount for **Manulife Health Saver Benefit** and Appendix 11 for the Annual Insurance Charges table for **MHSB Booster**. For further details you can refer to Product Disclosure Sheet or Product Illustration.
9. Please note that if a claim is made in the current policy year, the No Claim Discount will reset to 0% effective next policy anniversary. The policy coverage term may be reduced due to the higher insurance charges when NCD resets to 0%. You are advised to top-up your premium to continue enjoying coverage until the full policy term. The recommended top-up premium may be higher than the discount amount received earlier.

Important Notes (continued)

10. Please note that a life insurance policy is a long-term commitment and as such it is not advisable to hold the policy for a short period of time in view of the high initial cost.
11. You are advised to refer to the sample policy contract for details of the important health insurance features of the plan that you intend to purchase. To find out more about the basics of health insurance, please refer to the consumer education booklet on medical and health insurance available at most branches of insurance and takaful companies or contact your professional Manulife Advisor. You may also log on to www.insuranceinfo.com.my for more information.
12. You are given a “Free-Look Period” of fifteen (15) days to review the suitability of your newly purchased insurance plan from the receipt date of the policy contract. If the basic policy of the Investment-Linked Insurance plan to which this rider is attached, is cancelled within the “Free-Look Period”, the unallocated premium of the basic policy (if any), value of units that have been allocated (if any) at unit price at the next valuation date, as well as any insurance charges and fees and charges excluding Fund Management Charge that have been deducted, less any medical expenses which may have been incurred will be refunded to you and the policy shall be cancelled.
13. Please be aware that there may be implications that will affect your health insurance application if you are switching from one type of health plan from another insurer to a MIB plan that offers similar benefits.
14. The premium and/or policy charges, whichever applicable, may be subject to taxes introduced by the Government of Malaysia from time to time. MIB reserves the right to collect from you an amount equivalent to the prevailing rate of taxes payable for the premium and/policy charges, as applicable. Your obligation to pay such taxes shall form part of the Terms and Conditions in your insurance policy.
15. This brochure is for general information only and is not to be construed as a contract of insurance. The precise terms, conditions, definitions and exclusions of this plan are specified in the policy contract issued by MIB. Terms and conditions apply.
16. For more information on investment-linked insurance plan, please refer to the “Guide to Investment-linked Policy Owners on Insurance Coverage” at www.manulife.com.my.
17. All ages in this brochure refers to age next birthday.
18. In the event of any discrepancy between the English, Bahasa Malaysia and Chinese version, the English version shall prevail.
19. This plan is underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is located at 16th Floor, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

Product Footnotes

- ¹ Please refer to Benefit Schedule of **Manulife Health Saver Benefit** for further details.
- ² Terms and conditions apply.
- ³ For hospitalisation in the 2nd basic category of Single-Bedded Room, the amount for reimbursement shall be subject to a maximum of 2 times the Daily Hospital Room & Board chargeable for the 1st basic category of Single-Bedded Room.
- ⁴ Provided there are existing child/children covered under the plan. Coverage for child under the family plan is up to age 21.
- ⁵ Please refer to <https://www.manulife.com.my/en/individual/services/hospitals/services-hospitals-preferredhospitals.html> for the updated list of panel and preferred hospitals from time to time.
- ⁶ The benefits may differ from one preferred hospital to another, and may be updated from time to time. Terms and conditions apply.
- ⁷ Applicable for MHSB 150 and MHSB 200 only. For plans with co-insurance option, you are required to pay 10% of the total eligible expenses for In-Patient Benefits, subject to a minimum amount of RM500 and maximum amount of RM3,000. However, for Out-Patient Benefits, you will be required to pay 10% of the total eligible expenses, subject to a maximum amount of RM3,000.
- ⁸ This optional benefit is only available if Manulife Precious Gift rider is attached, and its coverage term is up to the mother’s policy term. You will need to provide your baby’s information to MIB to activate the medical coverage within 90 days of baby’s birth date.
- ⁹ The maximum entitlement for Overall Individual Annual Limit for **Manulife Health Saver Benefit** and **MHSB Booster** is subject to the limits stipulated in the Benefit Schedule of **MHSB Booster**.
- ¹⁰ In the event of claim at age 60 and above provided that it has been at least five (5) Rider Years since the Effective Date of the **MHSB Booster**, you will continue to enjoy NCD up to a maximum of 40%.



Find out more by calling our Customer Careline at **03 2719 9112/1300 13 2323** or get in touch with our professional Manulife Advisor today!

||| Manulife

||| **Manulife**
Every day better

**Manulife Health
Saver Benefit**



MHSB Booster

一**签购**就
为您提供
增强保障
并享有
30%折扣的
医疗保险
计划



Manulife Health Saver Benefit利益一览表



从第一个保单年即可
享有30%的首期折扣

只要保持健康, 便可
享有高达40%的无索
偿折扣



全面的医疗保障



无终身限额及高达
RM220万的年度赔偿
限额



无限额的住院膳宿与
加护病房 (ICU) 住宿



家庭成员保障选项



随着医疗费用日益高涨, 拥有一份医疗保险计划以保护您和您的家人是极其重要的。然而, 这不表示随意购买任何医疗保险计划, 便能高枕无忧。您须选择一份能够为您的家人提供最佳保障和价值的医疗保险计划以保护他们。

Manulife Health Saver Benefit除了为您和您的家人提供全面的住院保障¹, 还提供**中医治疗**和**脊骨矫正治疗**。签购此保险计划时, 您将立即享有**30%的保险费用折扣**。此外, 若在此保单年内没有提出索偿, 您将在接下来的保单年享有高达**40%的保险费用折扣**。

这项附加医疗保单不仅有助于承担您的医疗费用, 它也奖励您保持健康。

与**Manulife Health Saver Benefit**同行, 无忧无虑过好每一天。

Manulife Health Saver Benefit的重要特点



全面的¹保障

Manulife Health Saver Benefit (“MHSB”) 为您提供广泛的医疗保障，直至达到下一个生日年龄为99岁为止。其中包括各种医药费用索偿，如住院前和住院后的收费、加护病房服务费、手术费、门诊利益等等。

门诊利益包括中风、洗肾、癌症、骨痛热症的疗程、中药及脊骨矫正治疗所需的治疗。



折扣惠益²

在签购此附加保单时，您将立即享有30%的首期保费折扣 (UD)。若在第一个保单年没有提出索偿，您将在下一个保单年享有高达40%保险费用的无索偿折扣 (NCD)。

但是，若您提出的索偿因以下任何情况而获得批准，您将继续享有无索偿折扣 (NCD)：

- a. 与确诊癌症、中风、心脏病、肾衰竭和冠状动脉手术相关的住院、手术和门诊利益；或
- b. 连续入住重症监护病房 (ICU) 7天或更长时间；或
- c. 在任何一家政府医院及诊所进行治疗。

请查阅第33页以了解折扣惠益的计算方式。



MHSB Signature计划

MHSB Signature计划将允许您入住医院所提供的单人病房³。因此，您无需担忧医院膳宿费的上涨。

此外，您可寻求第二医疗意见来进行医药诊断或程序以帮助您评估您的选项。唯有此计划才可享有此项独家惠益。



无终身限额，高年度限额

无终身限额利益将确保您在步入乐龄之年时仍获得保障。此外，高达RM220万的年度限额让您拥有更广泛的医护选择方案。



无限额的住院膳宿 (R&B) 与加护病房 (ICU) 住宿

此利益让您专注于休养康复，而无需担忧您须住院多久。



家庭成员保障选项

只需一份保单，便可保障您的配偶和孩子！

保障也将延伸至您购买保单之后才诞生的子女⁴。每份家庭成员保障计划最多允许涵盖5名子女。



轻松入住指定及首选医院

我们的医疗卡在多家指定医院提供无现金入院和出院后利益⁵。此外，您还有资格享用为应付紧急医疗而提供的紧急救援服务。

我们拥有源自我们指定医院的首选医院⁵网络，为您提供特殊待遇的医疗服务⁶。



共同保险选项⁷

您可在购买Manulife Health Saver Benefit时，选择有或无共同保险选项的计划。

若已选择共同保险计划，您可在60岁 (下一个生日年龄) 时把保险计划改为无共同保险。这将让您在不影响退休储蓄的情况下，继续享有医疗服务。



所得税减免

您的医疗保险将可享有资格减免所得税，唯须遵守内陆税收局的条规。



您可通过Manulife Health Saver Benefit – Baby (MHSB – Baby)⁸为您怀孕13至35周的未出生宝宝提供早期保障 (适用于附加了Manulife Precious Gift附加保障的特定投资连结保险计划)。

Manulife Health Saver Benefit惠益列表

| 号 | 利益 | 计划类型 | | | |
|--------------|-----------------------------------------------------------------------|----------------------------------------|-------------|---------------------|-------------------------|
| | | MHSB 150 | MHSB 200 | MHSB 250 | MHSB Signature |
| A部分: 住院与手术利益 | | | | | |
| 1 | 每日住院膳宿 (不限制天数) | 每天 RM150 | 每天 RM200 | 每天 RM250 | 全额 索偿* |
| 2 | 在国外的额外每日住院膳宿 (每次住院最多60天) | 每天 RM150 | 每天 RM200 | 每天 RM250 | 全额 索偿* |
| 3 | 医院加护病房 (不限制天数) | 全额索偿, 须视必需 及合理费用, 扣除共 同保险数额 (若有) | | 全额索偿, 须视必需 及合理费用 | |
| 4 | 手术利益 | | | | |
| 5 | 麻醉师利益 | | | | |
| 6 | 手术房利益 | | | | |
| 7 | 主治医师利益 | | | | |
| 8 | 住院前利益 (住院前60天内) i. 专科医生咨询 ii. 诊断性X光及化验检查 iii. 扫描 iv. 药物治疗 | | | | |
| 9 | 出院后利益 (出院90天内) i. 门诊诊断性X光及化验检查 ii. 医药开销与咨询费 | | | | |
| 10 | 医院杂项服务 | | | | |
| 11 | 救护车费用 | | | | |
| 12 | 非医药相关的开销 (每个保单年份之每项残疾) | RM300 | RM400 | RM500 | 全额索偿 (高达每日住院膳宿的2倍)** |
| 13 | 政府医院现金利益 (每次住院最多60天) | 每天 RM100 | 每天 RM130 | 每天 RM150 | 每天 RM200 |
| 14 | 儿童每日监护利益 (每个保单年份最多120天) | 每天 RM50 | 每天 RM65 | 每天 RM75 | 每天 RM100 |

| 号 | 利益 | 计划类型 | | | |
|---------------|----------------------|-------------------------------------------------|-----------------|---------------------|-------------------|
| | | MHSB 150 | MHSB 200 | MHSB 250 | MHSB Signature |
| B部分: 门诊利益 | | | | | |
| 15 | 日间手术 | 全额索偿, 须视必需 及合理费用, 扣除共 同保险数额 (若有) | | 全额索偿, 须视必需 及合理费用 | |
| 16 | 中医治疗和脊骨矫正治疗 (每次治疗) | RM150 | RM200 | RM250 | RM300 |
| | | 每年高达 RM1,500 | 每年高达 RM2,000 | 每年高达 RM2,500 | 每年高达 RM3,000 |
| 17 | 紧急意外受伤利益 (每次受伤) | RM2,000 | RM2,500 | RM2,750 | RM3,500 |
| 18 | 住家看护照顾 (每个保单年份之每项残疾) | RM2,000 | RM2,500 | RM2,750 | RM3,500 |
| 19 | 门诊洗肾治疗 | 全额索偿, 须视必需 及合理费用, 扣除共 同保险数额 (若有) | | 全额索偿, 须视必需 及合理费用 | |
| 20 | 门诊癌症治疗 | | | | |
| 21 | 门诊中风治疗 | | | | |
| 22 | 门诊骨痛热症治疗 | | | | |
| C部分: 其它利益 | | | | | |
| 23 | 眼内透镜 | 受限于每只眼睛最高 RM3,000和终身限额 RM6,000 | | | |
| 24 | 政府税务 | 全额索偿根据必需及合理费用的任何适用 税务 | | | |
| 25 | 第二医疗意见 (每个保单年份) | 不适用 | | | RM2,000 |
| 26 | 紧急救援服务 | 有 | | | |
| 27 | 国际紧急医疗迁离利益 | 全额索偿, 须视必需及合理费用, 并限于 RM100,000的终身限额及整体个人年度限额 | | | |
| 整体个人年度限额 (RM) | | 1,000,000 | 1,500,000 | 1,750,000 | 2,200,000 |
| 整体个人终身限额 | | 不含终身限额 | | | |

* 赔偿额将限于医院所提供的2个基本类别的单人床病房费率。住院时若选择第二个基本类别的单人床病房, 那么赔偿额将限于第一个基本类别的单人床病房所征收的每日住院膳宿费用的2倍。

** 赔偿额将限于每日住院膳宿费利益中可索偿金额的2倍。



通过MHSB Booster加强您的保障

MHSB Booster是一份自选的附加保障，它通过为您提供额外的惠益以加强您的**Manulife Health Saver Benefit**保障，让您更加安心。

MHSB Booster的重要特点



享有**额外RM200万**年度限额⁹



享有每年**自动增额**RM15的住院膳宿利益，为期10年。MHSB 150、200 和 250计划的自动增额限于RM150



住院前和住院后利益的期限分别**延长**至90天和180天



Golden Years Enhancer让您高枕无忧，因为一旦受保成员年满60岁或以上，无论是否曾提出索偿，**Manulife Health Saver Benefit**的无索偿折扣 (NCD) **将不再重设**。这仅适用于自**MHSB Booster**生效日期起至少五 (5) 个附加保单年的保单¹⁰

MHSB Booster惠益列表

| 号 | 利益 | 计划类型 | | | |
|---------------|---------------------------------------------------------------------|-----------------------------------------------------|-------------|--------------------|-------------------|
| | | MHSB 150 | MHSB 200 | MHSB 250 | MHSB Signature |
| A部分: 住院与手术利益 | | | | | |
| 1 | 每日住院膳宿 (不限制天数) | 每个保单年度的每日住院膳宿 将 增加RM15 ，并累积至最高限 额RM150 | | | 不适用 |
| 2 | 在国外的额外每日住院膳宿 (每次住院最多60天) | | | | |
| 3 | 住院前利益 (长达90天) i. 专科医生咨询 ii. 诊断性X光及化验检查 iii. 扫描 iv. 药物治疗 | 全额索偿，须视 必需及合理费用， 扣除共同保险数额 (若有) | | 全额索偿，须视必需 及合理费用 | |
| 4 | 出院后利益 (长达180天) i. 门诊诊断性X光及化验检查 ii. 医药开销与咨询费 | | | | |
| 整体个人年度限额 (RM) | | 3,000,000 | 3,500,000 | 3,750,000 | 4,200,000 |

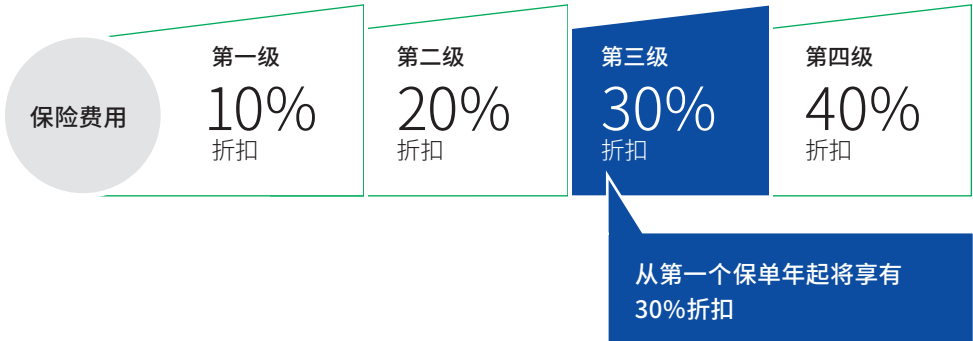
MHSB Signature 计划如何发挥效用？

Daniel是一名40岁的男性。他所购买的**Manulife Health Saver Benefit** (MHSB Signature 计划) 提供每日住院膳食利益高达第二个基本类别的单人床病房。他入住医院甲，那里的单人床病房备有套房、高级房、第二基本病房和第一基本病房供选择。Daniel可获得赔偿的每日住院膳食宿费如下：

| 单人床病房类别 | 境况1 | | 境况2 | |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| | 每日病房费率 (RM) | 应赔偿金额 (RM) | 每日病房费率 (RM) | 应赔偿金额 (RM) |
| 套房 | 1,000 | 第二基本或 2x 第一基本 (视何者为低) = 250 | 1,000 | 第二基本或 2x 第一基本 (视何者为低) = 400 |
| 高级房 | 300 | | 700 | |
| 第二基本 | 250 | | 500 | |
| 第一基本 | 200 | 200 | 200 | 200 |
| | <ul style="list-style-type: none">如果Daniel入住在第一基本病房类别，他将获赔偿于第一基本病房每日病房费率，即RM200。如果Daniel入住在第二基本病房或更高类别的病房，他的索偿数额顶限是第二基本类别单人病房和膳食赔偿额，即RM250。 | | <ul style="list-style-type: none">如果Daniel入住在第一基本病房类别，他将获赔偿于第一基本病房每日病房费率，即RM200。如果Daniel入住在第二基本病房或更高类别的病房，他的索偿数额顶限是第一基本类别单人病房和膳食赔偿额的两倍，即RM400。 | |

如何计算折扣惠益？

折扣惠益根据以下图表计算：



描述 (一) 无索偿



保单生效



如何计算折扣惠益? (续)

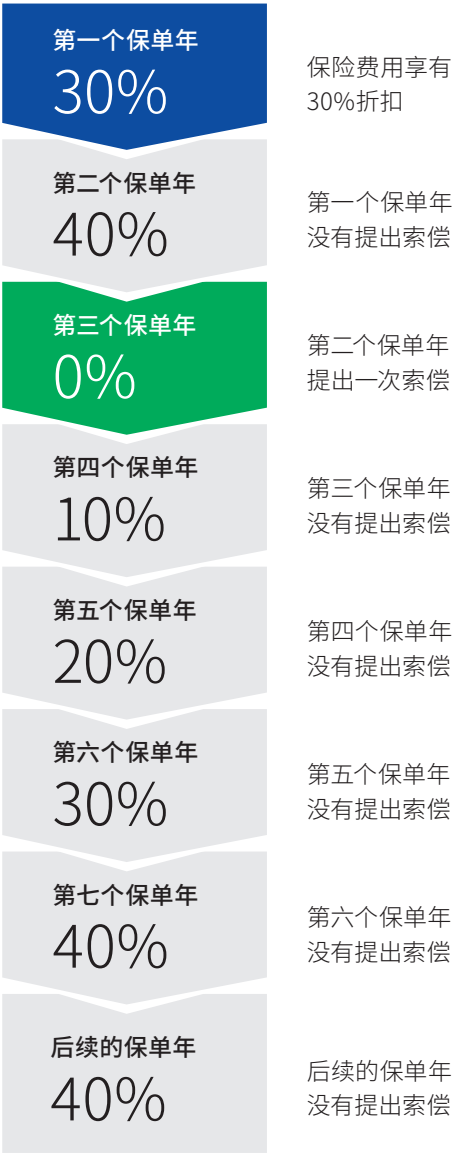
描述 (二) 有索偿



保单生效

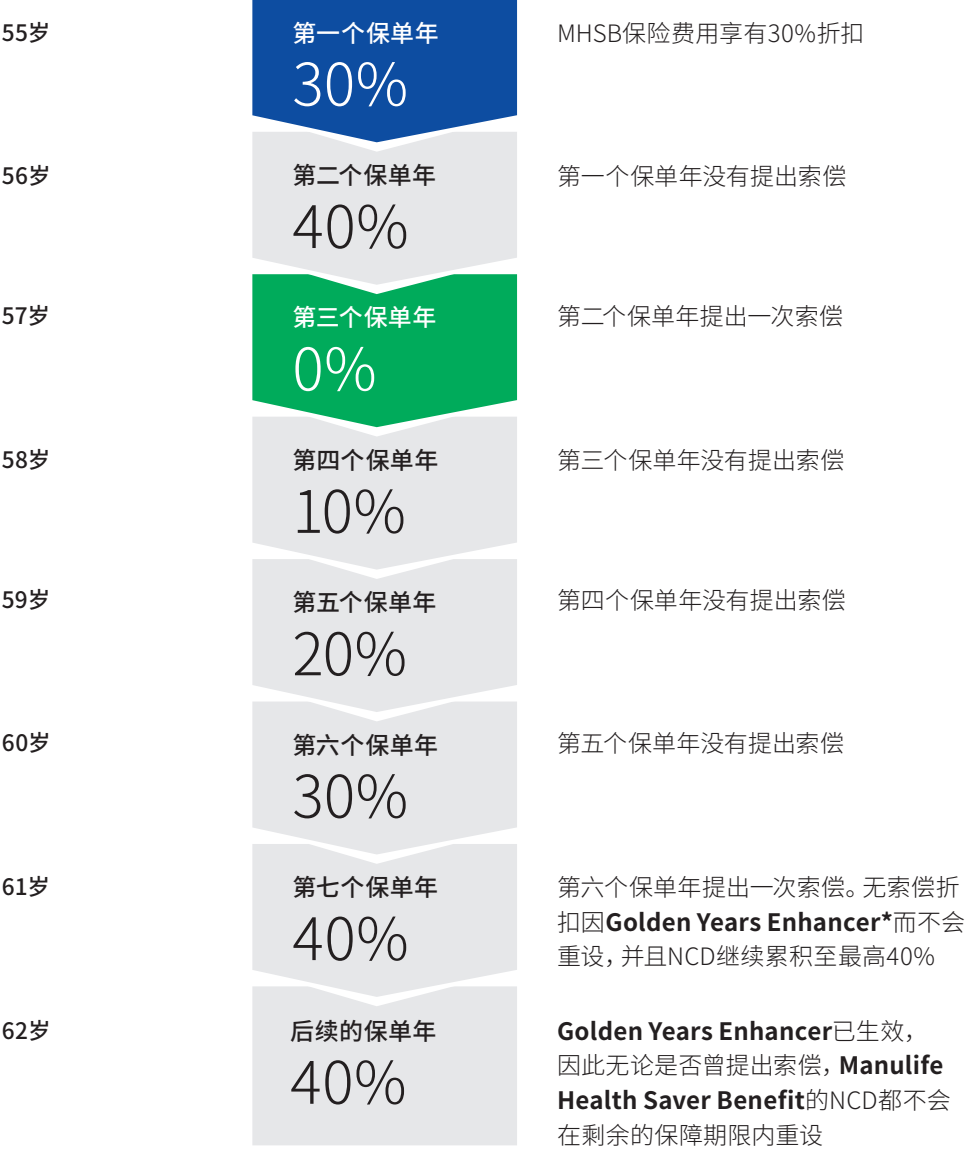
第二个保单年
提出索偿

若没有提出
索偿, 无索偿
折扣 (NCD) 将
会逐年累积



如何计算折扣惠益? (续)

描述 (三) Manulife Health Saver Benefit和MHSB Booster - 有索偿



* Golden Years Enhancer允许受保成员在年满60岁或以上时, 无论是否曾提出过索偿, 都可继续享有无索偿折扣。这仅适用于自MHSB Booster生效日期起至少五 (5) 个附加保单年的保单。

如何计算折扣惠益? (续)

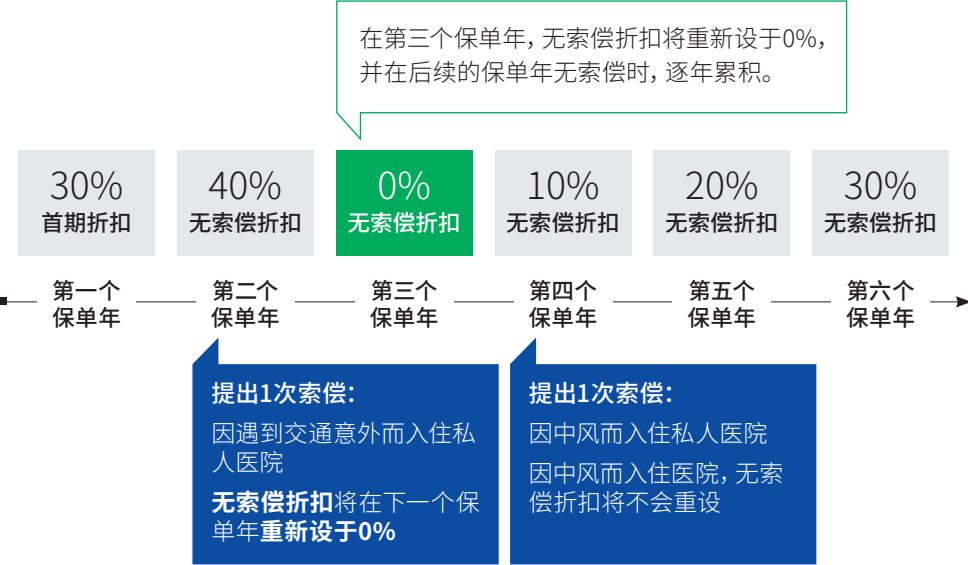


例 (一) - 仅限受保人本身

Sarah, 31岁女性, 非吸烟者, 购买基本投保额RM100,000的ManuLink Essential保险计划, 投资分配为100% Equity Fund, 每年保费为RM2,400及保障直至80岁。她同时附加Manulife Health Saver Benefit于此保单。

选择的计划: MHSB 150, 住院膳宿: RM150, 无共同保险。

保单生效后, 她将在第一个保单年便**享有30%的首期保费折扣 (UD)**。无索偿折扣的计算如下:



| | 第一个保单年 (RM) | 第二个保单年 (RM) | 第三个保单年 (RM) | 第四个保单年 (RM) | 第五个保单年 (RM) | 第六个保单年 (RM) |
|---------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 没有折扣惠益的年度保险费用 | 1,562 | 1,562 | 1,562 | 1,562 | 1,562 | 1,685 |
| 折扣惠益 | 30% | 40% | 0% | 10% | 20% | 30% |
| 年度折扣数额 | 469 | 625 | 0 | 156 | 312 | 506 |

敬请留意, 当无索偿折扣重新设于0%时, 由于保险费用较高, 保单的承保期限也将缩短。因此, 在保单的无索偿折扣重设之前, Sarah (保单持有人) 将会接获通知并作出选择, 包括为保费加额, 确保保险保障得以延续至保单届满。建议您检阅您的保单并考虑支付加额保费。请注意, 所建议的加额保费可能高于早前收到的折扣数额。

注: 以上列举的数额皆为令吉近似值。

如何计算折扣惠益? (续)

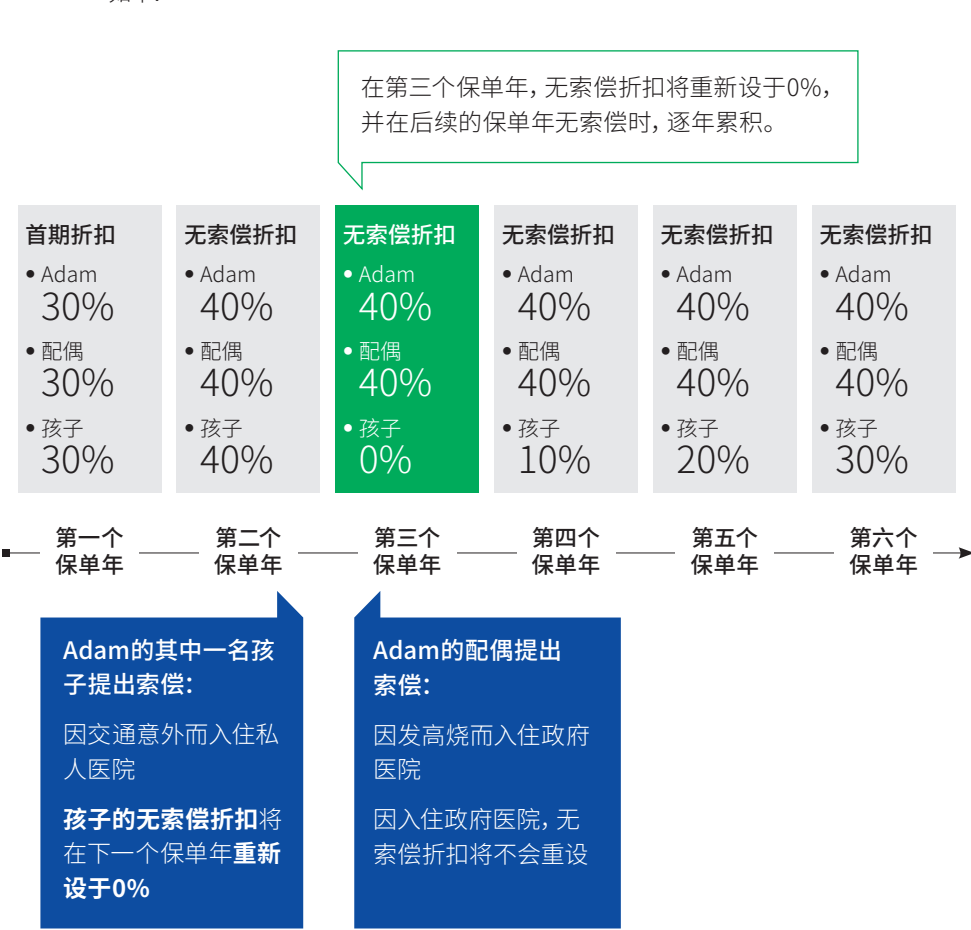


例 (二) - 家庭保险计划

Adam, 46岁男性, 非吸烟者, 购买基本投保额RM100,000的ManuLink Essential保险计划, 投资分配为100%Equity Fund, 每年保费RM9,492及保障直至80岁。他同时附加Manulife Health Saver Benefit家庭保险计划, 为配偶和孩子提供保障。

选择的计划: MHSB 150, 住院膳宿: RM150, 无共同保险。

保单生效后, 他将在第一个保单年便**享有30%的首期保费折扣 (UD)**。折扣惠益的计算如下:



如何计算折扣惠益? (续)

| | 第一个 保单年 (RM) | 第二个 保单年 (RM) | 第三个 保单年 (RM) | 第四个 保单年 (RM) | 第五个 保单年 (RM) | 第六个 保单年 (RM) |
|-----------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Adam的年度保险费用 | 2,383 | 2,383 | 2,383 | 2,383 | 2,383 | 2,965 |
| 配偶的年度保险费用 | 2,535 | 2,535 | 2,535 | 2,535 | 2,535 | 2,961 |
| 孩子的年度保险费用 | 2,584 | 2,584 | 2,584 | 2,584 | 2,584 | 2,653 |
| 没有折扣惠益的家庭年度保险费用 | 7,502 | 7,502 | 7,502 | 7,502 | 7,502 | 8,579 |
| Adam的折扣惠益 | 30% | 40% | 40% | 40% | 40% | 40% |
| 配偶的折扣惠益 | 30% | 40% | 40% | 40% | 40% | 40% |
| 孩子的折扣惠益 | 30% | 40% | 0% | 10% | 20% | 30% |
| Adam的年度折扣惠益数额 | 715 | 953 | 953 | 953 | 953 | 1,186 |
| 配偶的年度折扣惠益数额 | 761 | 1,014 | 1,014 | 1,014 | 1,014 | 1,184 |
| 孩子的年度折扣惠益数额 | 775 | 1,034 | 0 | 258 | 517 | 796 |
| 年度折扣惠益总数额 | 2,251 | 3,001 | 1,967 | 2,226 | 2,484 | 3,166 |

敬请留意，当无索偿折扣重新设于0%时，由于保险费用较高，保单的承保期限也将缩短。因此，在保单的无索偿折扣重设之前，Adam (保单持有人) 将会接获通知并作出选择，包括为保费加额，确保保险保障得以延续至保单届满。建议您检阅您的保单并考虑支付加额保费。请注意，所建议的加额保费可能高于早前收到的折扣数额。

注：对于包括配偶及孩子附加保障的家庭保险计划，每个附加保障将独立计算其折扣惠益。若该附加保障在前一年没有提出索偿，该附加保障将继续享有下一个级别的无索偿折扣之保险费用，最高可达40%。以上列举的数额皆为令吉近似值。

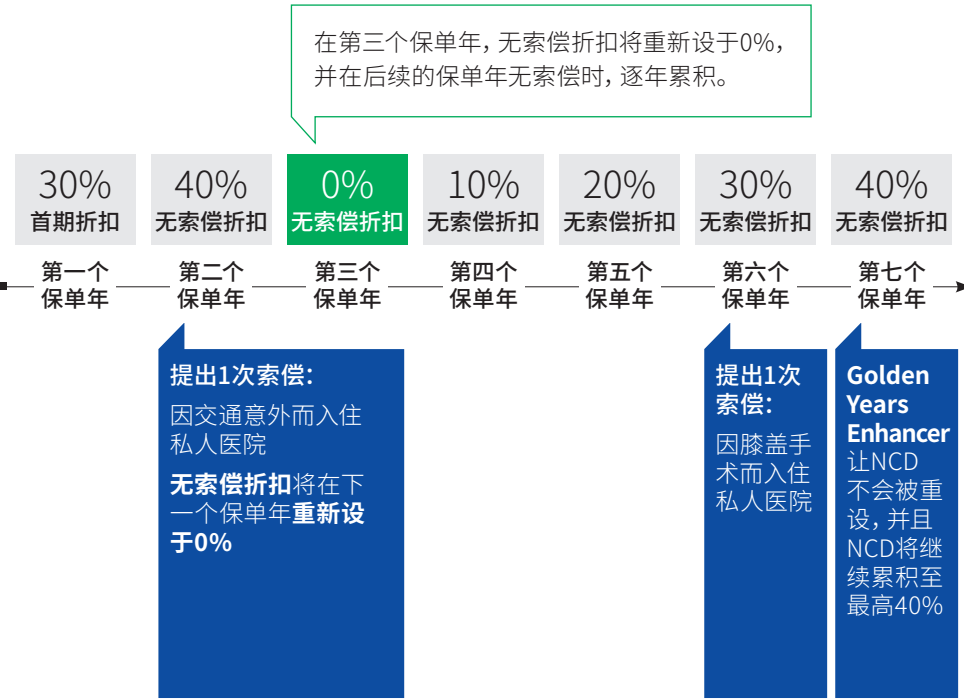
如何计算折扣惠益? (续)



例 (三)
Alex, 55岁男性, 购买了附加**Manulife Health Saver Benefit**和**MHSB Booster**的ManuLink Essential。

在第二个保单年和随后的第六个保单年各提出索偿。

Golden Years Enhancer让Alex继续享有第七个保单年的无索偿折扣，因为他已符合**MHSB Booster**的条件*。



* **Golden Years Enhancer**允许受保成员在年满60岁或以上时，无论是否曾提出过索偿，都可继续享有无索偿折扣。这仅适用于自**MHSB Booster**生效日期起至少五 (5) 个附加保单年的保单。

除外条款

由下列各项所引起的任何疾病或受伤均不在**Manulife Health Saver Benefit**和**MHSB Booster**的保障范围内:

1. 现存疾病。
2. 从保单发出日期或复效日期, 视何者为后, 算起的首120天连续保障期间被诊断的特定疾病。特定疾病是指:
 - a) 高血压、糖尿病或心血管疾病;
 - b) 任何类型的生长, 包括肿瘤、癌症、囊肿、结节、息肉;
 - c) 泌尿系统和胆道系统的结石;
 - d) 有关耳朵、鼻子 (包括鼻窦) 或咽喉的任何疾病;
 - e) 疝气、血管痉挛、瘘管、水疱或静脉曲张;
 - f) 任何与生殖系统有关的疾病, 包括子宫内膜异位症; 或
 - g) 任何与脊柱 (包括脊椎间盘) 或任何与膝盖有关的疾病。
3. 在保单开始生效或复效日期算起的首30天内 (视何者为后) 发生的任何疾病或身体状况, 除了意外受伤。
4. 整容/整形手术、验眼、配眼镜和测定屈光度或矫正近视的手术 (放射状角膜切开术或镭射型手术) 以及由此而使用或购取的外用修复器具或仪器, 如义肢、助听器、移植起搏器和药方等。
5. 康复治疗或卫生保健、非法药物、中毒、绝育、性病及其后遗症、爱滋病 (后天免疫缺损综合症) 或 ARC (爱滋病相关综合症) 和HIV相关疾病。
6. 在神志清醒或不清醒下自杀、企图自杀或蓄意自残。
7. 已宣战或未宣战的战争或任何战争行为、刑事或恐怖主义活动、服役于任何武装部队、直接参与罢工、骚乱、民事骚动或叛乱。
8. 离子辐射或遭到放射线感染。
9. 参加任何种类的竞赛 (除了徒步竞走)、高危运动, 例如唯不限于特技跳伞、水橇滑水、需要呼吸配备的水底活动、冬季运动、专业运动以及非法活动等而导致的病痛或受伤。
10. 参加私人飞行活动, 已付费乘客的身份乘搭商业航班除外。
11. 因变性而支付的费用。
12. 海外治疗, 若受保成员在马来西亚、汶莱或新加坡以外的国家居住或旅行连续超过九十 (90) 天。

敬请留意, 以上除外条款恕未能一一尽录, 且须符合特定合格期限的规定。欲知有关规则与条款之详情, 请参阅您的保单契约。

重要提示

1. **Manulife Health Saver Benefit**是一份能附加于特定的定期保费投资联结保险保单计划的单位扣除医疗附加保障。**MHSB Booster**是附加于**Manulife Health Saver Benefit**的单位扣除医疗附加保障。这些计划乃与资产基金投资表现息息相关的保险产品, 并非如同单位信托基金般的纯投资产品。
2. **Manulife Health Saver Benefit**和**MHSB Booster**能在保单期限内更新, 除非出现诈骗或失实申报。
3. 将**MHSB Booster**纳入于2022年6月17日之前所签发**Manulife Health Saver Benefit**的现有保单, 即可享有大流行病保障和加强折扣惠利。
4. 若因发生意外而入院及手术费用, 保险保障将立即生效。
5. 您应确保此附加保单能满足您的需求, 及所需缴付于此保单的保费是您所能够负担的。您可选择以每月一次、每三个月一次、每半年一次或每年一次的方式缴付保费。
6. 敬请留意, 若您在保费到期日算起的30天宽限期内没有缴付保费, 该保单将有可能因户口价值不足够扣除所有适用的保单费用而失效。
7. 若您添加太多附加保单, 您的基金单位可能被快速耗尽, 务必垂注。
8. 附加保单的保险费用并不受保证。Manulife Insurance Berhad (MIB)有权在提早给予90天前的书面通知而调整保险费用。保险费用将随着性别、所达到年龄、惠益、所选择计划、职业类别评级及适用的折扣惠益而改变。折扣惠益仅适用于**Manulife Health Saver Benefit**的年度保险费用, 不适用于**MHSB Booster**的年度保险费用。**Manulife Health Saver Benefit**的无任何折扣年度保险费用表请参阅附录1至附录10, **MHSB Booster**的年度保险费用表请参阅附录11。欲知详情, 您可参阅产品信息披露说明书或产品说明书。
9. 请注意, 若在本保单年内提出索偿, 无索偿折扣将在下一个保单年重新设于0%。当无索偿折扣重新设于0%时, 由于保险费用较高, 保单的承保期限可能会缩短。建议您添加保费以继续享有保险保障, 直至保单届满。建议的加额保费可能高于早前收到的折扣数额。
10. 敬请留意, 购买人寿保险是一项长期承诺。由于起始成本偏高, 我们并不鼓励您短期性持有这份保单。
11. 建议您参阅保单合约样本, 以了解您欲购买的健康保险计划的重要细节。欲知更多有关医疗与健康保险的基本资讯, 请参阅大部分保险公司所提供的医疗与健康保险消费者教育手册, 或联络您的Manulife专业保险顾问, 或浏览 www.insuranceinfo.com.my。

重要提示

12. 您可在收到保单合约日期算起的十五 (15) 天的免费审查期内审查新购买保单之适合性。若此附加保单所附加的投资联结保险基本保单在“免费审查期”内取消，基本保单未获分配的保费 (若有)，已在下个估计日期按单位价格已获配的单位价值 (若有)、以及任何已扣除的保险费用与收费 (基金管理费用除外)，扣除任何已支付的医疗费用后，将悉数退还给您，而此保单将被取消。
13. 请注意，若您从另一间提供类似利益医疗计划的保险公司转换至MIB，您的医疗保险申请可能受到影响。
14. 保费及/或保单费用 (视何者适用) 均可能须缴付马来西亚政府在任何时候所实施的任何税务。MIB有权向您征收按现行税率所计算的相关税务，并予以缴纳。缴付税款的义务将构成您签购保单的条件与条规之一部份。
15. 此册子只提供一般概述资讯，不可视为保险合约的一部分。此保险计划的详细条件与条规、定义和除外条款均注明于MIB发出的保单合约内。必须符合条规。
16. 欲了解更多与投资联结保险计划的详情，请参阅www.manulife.com.my所提供的“投资联结保单持有人保险保障指南”。
17. 所有年龄在此份册子是指下一个生日年龄。
18. 英文、马来文与中文版本之间若有任何出入，应以英文版本为准。
19. 此保险计划由Manulife Insurance Berhad (200801013654 (814942-M)) 承保。公司持有依据2013年金融服务法令所颁发的执照，并受马来西亚国家银行管制。其办事处地址是16th Floor, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur。

产品脚注

- ¹ 请参阅Manulife Health Saver Benefit的惠益列表，以了解详情。
- ² 须符合条规。
- ³ 住院时若选择第二个基本类别单人床病房，赔偿数额将限于第一个基本类别单人床病房所征收的每日住院膳宿费用的2倍。
- ⁴ 条件是目前此保险计划下有儿童受保障。在此家庭成员保障计划下，儿童可受保障至21岁。
- ⁵ 请浏览 <https://www.manulife.com.my/en/individual/services/hospitals/services-hospitals-preferredhospitals.html> 以查看最新的指定及首选医院名单。
- ⁶ 惠益可能因首选医院而异，并且可能会随时更新。须符合条规。
- ⁷ 仅适用于MHSB 150和MHSB 200。若您选择共同保险计划，您须缴付可索偿费用之10%，才可享受住院病人惠益，须视最低数额为RM500及最高数额为RM3,000。欲享有门诊惠益，您将须缴付可索偿费用之10%，须视最高数额为RM3,000。
- ⁸ 此自选惠益仅适用于附加Manulife Precious Gift附加保障，其保障期限以母亲的保单期限为准。您需要在宝宝出生后90天内向MIB提供宝宝的资料以激活医疗保险。
- ⁹ **Manulife Health Saver Benefit**和**MHSB Booster**的整体个人年度限额的最高限额受**MHSB Booster**惠益列表设定的数额所限。
- ¹⁰ 若在60岁及以上提出索偿，而且是从**MHSB Booster**生效日期起至少已满足 (5) 个附加保单年，您将继续享有最高40%的无索偿折扣。



欲了解详情，请即日拨打我们的客户服务热线
03 2719 9112/1300 13 2323或联络Manulife专业顾问!

Appendix 1 / 附录1



Annual Insurance Charges without co-insurance option, Standard Life – **Insured only.**

无共同保险选项的年度保险费用，标准风险 – 仅限受保人本身。

| Age Next Birthday / 下一个生日 年龄 | Male / 男 | | | | Female / 女 | | | |
|---------------------------------|---------------|---------------|---------------|---------------------|---------------|---------------|---------------|---------------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) |
| 1 | 2,192 | 2,746 | 3,270 | 4,270 | 1,777 | 2,232 | 2,662 | 3,480 |
| 2 | 2,098 | 2,629 | 3,132 | 4,093 | 1,694 | 2,128 | 2,539 | 3,324 |
| 3 - 5 | 1,897 | 2,376 | 2,830 | 3,705 | 1,521 | 1,910 | 2,280 | 2,992 |
| 6 - 10 | 1,053 | 1,324 | 1,580 | 2,069 | 799 | 1,010 | 1,206 | 1,591 |
| 11 - 15 | 962 | 1,209 | 1,442 | 1,892 | 726 | 919 | 1,097 | 1,449 |
| 16 - 20 | 1,159 | 1,447 | 1,718 | 2,239 | 1,065 | 1,331 | 1,583 | 2,079 |
| 21 - 25 | 1,490 | 1,853 | 2,190 | 2,844 | 1,310 | 1,631 | 1,931 | 2,520 |
| 26 - 30 | 1,503 | 1,867 | 2,208 | 2,865 | 1,386 | 1,725 | 2,044 | 2,664 |
| 31 - 35 | 1,583 | 1,969 | 2,333 | 3,035 | 1,562 | 1,947 | 2,310 | 3,023 |
| 36 - 40 | 1,694 | 2,107 | 2,496 | 3,250 | 1,685 | 2,103 | 2,496 | 3,263 |
| 41 - 45 | 1,917 | 2,402 | 2,857 | 3,744 | 2,072 | 2,600 | 3,097 | 4,067 |
| 46 - 50 | 2,383 | 2,993 | 3,570 | 4,697 | 2,535 | 3,185 | 3,798 | 5,003 |
| 51 - 55 | 2,965 | 3,736 | 4,466 | 5,888 | 2,961 | 3,728 | 4,454 | 5,869 |
| 56 - 60 | 4,074 | 5,170 | 6,211 | 8,252 | 5,014 | 6,329 | 7,573 | 10,020 |
| 61 - 65 | 6,030 | 7,551 | 8,987 | 11,805 | 6,454 | 8,062 | 9,582 | 12,561 |
| 66 - 70 | 8,226 | 10,296 | 12,252 | 16,094 | 8,747 | 10,929 | 12,986 | 17,035 |
| *71 - 75 | 10,565 | 13,225 | 15,739 | 20,688 | 11,245 | 14,058 | 16,711 | 21,943 |
| *76 - 80 | 13,641 | 17,079 | 20,326 | 26,731 | 14,486 | 18,108 | 21,528 | 28,271 |
| *81 - 85 | 17,545 | 21,960 | 26,128 | 34,361 | 18,575 | 23,207 | 27,578 | 36,215 |
| *86 - 90 | 21,820 | 27,335 | 32,547 | 42,854 | 22,785 | 28,447 | 33,790 | 44,356 |
| *91 | 25,711 | 32,219 | 38,370 | 50,547 | 26,726 | 33,360 | 39,618 | 52,010 |
| *92 | 26,402 | 33,083 | 39,398 | 51,904 | 27,415 | 34,220 | 40,640 | 53,350 |
| *93 | 27,111 | 33,974 | 40,458 | 53,298 | 28,125 | 35,107 | 41,693 | 54,731 |
| *94 | 27,839 | 34,884 | 41,543 | 54,727 | 28,925 | 36,104 | 42,877 | 56,289 |
| *95 | 28,590 | 35,828 | 42,666 | 56,207 | 29,750 | 37,134 | 44,100 | 57,894 |
| *96 | 29,364 | 36,804 | 43,831 | 57,751 | 30,596 | 38,229 | 45,435 | 59,700 |
| *97 | 30,159 | 37,797 | 45,017 | 59,314 | 31,464 | 39,314 | 46,724 | 61,394 |
| *98 | 30,982 | 38,828 | 46,245 | 60,932 | 32,361 | 40,436 | 48,053 | 63,145 |

* For renewal premium only / 仅供于保费更新。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 2 / 附录2



Annual Insurance Charges without co-insurance option, Standard Life – **Insured and Spouse.**

无共同保险选项的年度保险费用，标准风险 – 受保人和配偶。

| Age Next Birthday / 下一个生日 年龄 | Male / 男 | | | | Female / 女 | | | |
|---------------------------------|---------------|---------------|---------------|---------------------|---------------|---------------|---------------|---------------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) |
| 18 - 20 | 2,224 | 2,778 | 3,301 | 4,318 | 2,224 | 2,778 | 3,301 | 4,318 |
| 21 - 25 | 2,800 | 3,484 | 4,121 | 5,364 | 2,800 | 3,484 | 4,121 | 5,364 |
| 26 - 30 | 2,889 | 3,592 | 4,252 | 5,529 | 2,889 | 3,592 | 4,252 | 5,529 |
| 31 - 35 | 3,145 | 3,916 | 4,643 | 6,058 | 3,145 | 3,916 | 4,643 | 6,058 |
| 36 - 40 | 3,379 | 4,210 | 4,992 | 6,513 | 3,379 | 4,210 | 4,992 | 6,513 |
| 41 - 45 | 3,989 | 5,002 | 5,954 | 7,811 | 3,989 | 5,002 | 5,954 | 7,811 |
| 46 - 50 | 4,918 | 6,178 | 7,368 | 9,700 | 4,918 | 6,178 | 7,368 | 9,700 |
| 51 - 55 | 5,926 | 7,464 | 8,920 | 11,757 | 5,926 | 7,464 | 8,920 | 11,757 |
| 56 - 60 | 9,088 | 11,499 | 13,784 | 18,272 | 9,088 | 11,499 | 13,784 | 18,272 |
| 61 - 65 | 12,484 | 15,613 | 18,569 | 24,366 | 12,484 | 15,613 | 18,569 | 24,366 |
| 66 - 70 | 16,973 | 21,225 | 25,238 | 33,129 | 16,973 | 21,225 | 25,238 | 33,129 |
| *71 - 75 | 21,810 | 27,283 | 32,450 | 42,631 | 21,810 | 27,283 | 32,450 | 42,631 |
| *76 - 80 | 28,127 | 35,187 | 41,854 | 55,002 | 28,127 | 35,187 | 41,854 | 55,002 |
| *81 - 85 | 36,120 | 45,167 | 53,706 | 70,576 | 36,120 | 45,167 | 53,706 | 70,576 |
| *86 - 90 | 44,605 | 55,782 | 66,337 | 87,210 | 44,605 | 55,782 | 66,337 | 87,210 |
| *91 | 52,437 | 65,579 | 77,988 | 102,557 | 52,437 | 65,579 | 77,988 | 102,557 |
| *92 | 53,817 | 67,303 | 80,038 | 105,254 | 53,817 | 67,303 | 80,038 | 105,254 |
| *93 | 55,236 | 69,081 | 82,151 | 108,029 | 55,236 | 69,081 | 82,151 | 108,029 |
| *94 | 56,764 | 70,988 | 84,420 | 111,016 | 56,764 | 70,988 | 84,420 | 111,016 |
| *95 | 58,340 | 72,962 | 86,766 | 114,101 | 58,340 | 72,962 | 86,766 | 114,101 |
| *96 | 59,960 | 75,033 | 89,266 | 117,451 | 59,960 | 75,033 | 89,266 | 117,451 |
| *97 | 61,623 | 77,111 | 91,741 | 120,708 | 61,623 | 77,111 | 91,741 | 120,708 |
| *98 | 63,343 | 79,264 | 94,298 | 124,077 | 63,343 | 79,264 | 94,298 | 124,077 |

* For renewal premium only / 仅供于保费更新。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 3 / 附录3



Annual Insurance Charges without co-insurance option, Standard Life – **Insured and Child.**

无共同保险选项的年度保险费用，标准风险 – 受保人和孩子。

| Age Next Birthday / 下一个生日 年龄 | Male / 男 | | | | Female / 女 | | | |
|---------------------------------|---------------|---------------|---------------|---------------------|---------------|---------------|---------------|---------------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) |
| 18 - 20 | 5,422 | 6,797 | 8,095 | 10,577 | 5,328 | 6,681 | 7,960 | 10,417 |
| 21 - 25 | 5,753 | 7,203 | 8,567 | 11,182 | 5,573 | 6,981 | 8,308 | 10,858 |
| 26 - 30 | 5,766 | 7,217 | 8,585 | 11,203 | 5,649 | 7,075 | 8,421 | 11,002 |
| 31 - 35 | 4,894 | 6,129 | 7,294 | 9,532 | 4,873 | 6,107 | 7,271 | 9,520 |
| 36 - 40 | 5,005 | 6,267 | 7,457 | 9,747 | 4,996 | 6,263 | 7,457 | 9,760 |
| 41 - 45 | 4,676 | 5,871 | 6,994 | 9,168 | 4,831 | 6,069 | 7,234 | 9,491 |
| 46 - 50 | 4,967 | 6,240 | 7,440 | 9,772 | 5,119 | 6,432 | 7,668 | 10,078 |
| 51 - 55 | 5,618 | 7,065 | 8,431 | 11,084 | 5,614 | 7,057 | 8,419 | 11,065 |
| 56 - 60 | 6,854 | 8,643 | 10,337 | 13,650 | 7,794 | 9,802 | 11,699 | 15,418 |
| 61 - 65 | 8,810 | 11,024 | 13,113 | 17,203 | 9,234 | 11,535 | 13,708 | 17,959 |
| 66 - 70 | 11,006 | 13,769 | 16,378 | 21,492 | 11,527 | 14,402 | 17,112 | 22,433 |
| *71 - 75 | 12,789 | 16,003 | 19,040 | 25,006 | 13,469 | 16,836 | 20,012 | 26,261 |
| *76 - 80 | 15,865 | 19,857 | 23,627 | 31,049 | 16,710 | 20,886 | 24,829 | 32,589 |
| *81 - 85 | 19,769 | 24,738 | 29,429 | 38,679 | 20,799 | 25,985 | 30,879 | 40,533 |
| *86 - 90 | 24,044 | 30,113 | 35,848 | 47,172 | 25,009 | 31,225 | 37,091 | 48,674 |
| *91 | 27,935 | 34,997 | 41,671 | 54,865 | 28,950 | 36,138 | 42,919 | 56,328 |
| *92 | 28,626 | 35,861 | 42,699 | 56,222 | 29,639 | 36,998 | 43,941 | 57,668 |
| *93 | 29,335 | 36,752 | 43,759 | 57,616 | 30,349 | 37,885 | 44,994 | 59,049 |
| *94 | 30,063 | 37,662 | 44,844 | 59,045 | 31,149 | 38,882 | 46,178 | 60,607 |
| *95 | 30,814 | 38,606 | 45,967 | 60,525 | 31,974 | 39,912 | 47,401 | 62,212 |
| *96 | 31,588 | 39,582 | 47,132 | 62,069 | 32,820 | 41,007 | 48,736 | 64,018 |
| *97 | 32,383 | 40,575 | 48,318 | 63,632 | 33,688 | 42,092 | 50,025 | 65,712 |
| *98 | 33,206 | 41,606 | 49,546 | 65,250 | 34,585 | 43,214 | 51,354 | 67,463 |

* For renewal premium only / 仅供于保费更新。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 4 / 附录4



Annual Insurance Charges without co-insurance option, Standard Life – **Insured and Family.**

无共同保险选项的年度保险费用，标准风险 – 受保人和家人。

| Age Next Birthday / 下一个生日 年龄 | Male / 男 | | | | Female / 女 | | | |
|---------------------------------|---------------|---------------|---------------|---------------------|---------------|---------------|---------------|---------------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) |
| 18 - 20 | 6,487 | 8,128 | 9,678 | 12,656 | 6,487 | 8,128 | 9,678 | 12,656 |
| 21 - 25 | 7,063 | 8,834 | 10,498 | 13,702 | 7,063 | 8,834 | 10,498 | 13,702 |
| 26 - 30 | 7,152 | 8,942 | 10,629 | 13,867 | 7,152 | 8,942 | 10,629 | 13,867 |
| 31 - 35 | 6,456 | 8,076 | 9,604 | 12,555 | 6,456 | 8,076 | 9,604 | 12,555 |
| 36 - 40 | 6,690 | 8,370 | 9,953 | 13,010 | 6,690 | 8,370 | 9,953 | 13,010 |
| 41 - 45 | 6,748 | 8,471 | 10,091 | 13,235 | 6,748 | 8,471 | 10,091 | 13,235 |
| 46 - 50 | 7,502 | 9,425 | 11,238 | 14,775 | 7,502 | 9,425 | 11,238 | 14,775 |
| 51 - 55 | 8,579 | 10,793 | 12,885 | 16,953 | 8,579 | 10,793 | 12,885 | 16,953 |
| 56 - 60 | 11,868 | 14,972 | 17,910 | 23,670 | 11,868 | 14,972 | 17,910 | 23,670 |
| 61 - 65 | 15,264 | 19,086 | 22,695 | 29,764 | 15,264 | 19,086 | 22,695 | 29,764 |
| 66 - 70 | 19,753 | 24,698 | 29,364 | 38,527 | 19,753 | 24,698 | 29,364 | 38,527 |
| *71 - 75 | 24,034 | 30,061 | 35,751 | 46,949 | 24,034 | 30,061 | 35,751 | 46,949 |
| *76 - 80 | 30,351 | 37,965 | 45,155 | 59,320 | 30,351 | 37,965 | 45,155 | 59,320 |
| *81 - 85 | 38,344 | 47,945 | 57,007 | 74,894 | 38,344 | 47,945 | 57,007 | 74,894 |
| *86 - 90 | 46,829 | 58,560 | 69,638 | 91,528 | 46,829 | 58,560 | 69,638 | 91,528 |
| *91 | 54,661 | 68,357 | 81,289 | 106,875 | 54,661 | 68,357 | 81,289 | 106,875 |
| *92 | 56,041 | 70,081 | 83,339 | 109,572 | 56,041 | 70,081 | 83,339 | 109,572 |
| *93 | 57,460 | 71,859 | 85,452 | 112,347 | 57,460 | 71,859 | 85,452 | 112,347 |
| *94 | 58,988 | 73,766 | 87,721 | 115,334 | 58,988 | 73,766 | 87,721 | 115,334 |
| *95 | 60,564 | 75,740 | 90,067 | 118,419 | 60,564 | 75,740 | 90,067 | 118,419 |
| *96 | 62,184 | 77,811 | 92,567 | 121,769 | 62,184 | 77,811 | 92,567 | 121,769 |
| *97 | 63,847 | 79,889 | 95,042 | 125,026 | 63,847 | 79,889 | 95,042 | 125,026 |
| *98 | 65,567 | 82,042 | 97,599 | 128,395 | 65,567 | 82,042 | 97,599 | 128,395 |

* For renewal premium only / 仅供于保费更新。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 5 / 附录5



Annual Insurance Charges without co-insurance option, Standard Life – **Baby**.
无共同保险选项的年度保险费用，标准风险 – 婴儿。

| Age Next Birthday / 下一个生日 年龄 | Male / 男 | | | | Female / 女 | | | |
|---------------------------------|---------------|---------------|---------------|---------------------|---------------|---------------|---------------|---------------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 250 (RM) | MHSB Signature (RM) |
| 1 [^] | 1,985 | 2,489 | 2,966 | 3,875 | 1,985 | 2,489 | 2,966 | 3,875 |
| 1 | 2,192 | 2,746 | 3,270 | 4,270 | 1,777 | 2,232 | 2,662 | 3,480 |
| 2 | 2,098 | 2,629 | 3,132 | 4,093 | 1,694 | 2,128 | 2,539 | 3,324 |
| 3 - 5 | 1,897 | 2,376 | 2,830 | 3,705 | 1,521 | 1,910 | 2,280 | 2,992 |
| 6 - 10 | 1,053 | 1,324 | 1,580 | 2,069 | 799 | 1,010 | 1,206 | 1,591 |
| 11 - 15 | 962 | 1,209 | 1,442 | 1,892 | 726 | 919 | 1,097 | 1,449 |
| 16 - 20 | 1,159 | 1,447 | 1,718 | 2,239 | 1,065 | 1,331 | 1,583 | 2,079 |
| 21 - 25 | 1,490 | 1,853 | 2,190 | 2,844 | 1,310 | 1,631 | 1,931 | 2,520 |
| 26 - 30 | 1,503 | 1,867 | 2,208 | 2,865 | 1,386 | 1,725 | 2,044 | 2,664 |
| 31 - 35 | 1,583 | 1,969 | 2,333 | 3,035 | 1,562 | 1,947 | 2,310 | 3,023 |
| 36 - 40 | 1,694 | 2,107 | 2,496 | 3,250 | 1,685 | 2,103 | 2,496 | 3,263 |
| 41 - 45 | 1,917 | 2,402 | 2,857 | 3,744 | 2,072 | 2,600 | 3,097 | 4,067 |
| 46 - 50 | 2,383 | 2,993 | 3,570 | 4,697 | 2,535 | 3,185 | 3,798 | 5,003 |
| 51 - 55 | 2,965 | 3,736 | 4,466 | 5,888 | 2,961 | 3,728 | 4,454 | 5,869 |
| 56 - 60 | 4,074 | 5,170 | 6,211 | 8,252 | 5,014 | 6,329 | 7,573 | 10,020 |
| 61 - 65 | 6,030 | 7,551 | 8,987 | 11,805 | 6,454 | 8,062 | 9,582 | 12,561 |
| 66 - 70 | 8,226 | 10,296 | 12,252 | 16,094 | 8,747 | 10,929 | 12,986 | 17,035 |
| *71 - 75 | 10,565 | 13,225 | 15,739 | 20,688 | 11,245 | 14,058 | 16,711 | 21,943 |
| *76 - 80 | 13,641 | 17,079 | 20,326 | 26,731 | 14,486 | 18,108 | 21,528 | 28,271 |
| *81 - 85 | 17,545 | 21,960 | 26,128 | 34,361 | 18,575 | 23,207 | 27,578 | 36,215 |
| *86 - 90 | 21,820 | 27,335 | 32,547 | 42,854 | 22,785 | 28,447 | 33,790 | 44,356 |
| *91 | 25,711 | 32,219 | 38,370 | 50,547 | 26,726 | 33,360 | 39,618 | 52,010 |
| *92 | 26,402 | 33,083 | 39,398 | 51,904 | 27,415 | 34,220 | 40,640 | 53,350 |
| *93 | 27,111 | 33,974 | 40,458 | 53,298 | 28,125 | 35,107 | 41,693 | 54,731 |
| *94 | 27,839 | 34,884 | 41,543 | 54,727 | 28,925 | 36,104 | 42,877 | 56,289 |
| *95 | 28,590 | 35,828 | 42,666 | 56,207 | 29,750 | 37,134 | 44,100 | 57,894 |
| *96 | 29,364 | 36,804 | 43,831 | 57,751 | 30,596 | 38,229 | 45,435 | 59,700 |
| *97 | 30,159 | 37,797 | 45,017 | 59,314 | 31,464 | 39,314 | 46,724 | 61,394 |
| *98 | 30,982 | 38,828 | 46,245 | 60,932 | 32,361 | 40,436 | 48,053 | 63,145 |

* For renewal premium only / 仅供于保费更新。

[^] Annual Insurance Charges from Expected Delivery Date till 1st Policy Year / 预计分娩期至第一个保单年的年度保险费用。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 6 / 附录6



Annual Insurance Charges with co-insurance option, Standard Life – **Insured only**.
共同保险选项的年度保险费用，标准风险 – 仅限受保人本身。

| Age Next Birthday / 下一个生日 年龄 | Male / 男 | | Female / 女 | |
|---------------------------------|---------------|---------------|---------------|---------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 150 (RM) | MHSB 200 (RM) |
| 1 | 1,973 | 2,471 | 1,599 | 2,009 |
| 2 | 1,888 | 2,366 | 1,525 | 1,915 |
| 3 - 5 | 1,707 | 2,138 | 1,369 | 1,719 |
| 6 - 10 | 948 | 1,192 | 719 | 909 |
| 11 - 15 | 866 | 1,088 | 653 | 827 |
| 16 - 20 | 1,043 | 1,302 | 959 | 1,198 |
| 21 - 25 | 1,341 | 1,668 | 1,179 | 1,468 |
| 26 - 30 | 1,353 | 1,680 | 1,247 | 1,553 |
| 31 - 35 | 1,425 | 1,772 | 1,406 | 1,752 |
| 36 - 40 | 1,525 | 1,896 | 1,517 | 1,893 |
| 41 - 45 | 1,725 | 2,162 | 1,865 | 2,340 |
| 46 - 50 | 2,145 | 2,694 | 2,282 | 2,867 |
| 51 - 55 | 2,669 | 3,362 | 2,665 | 3,355 |
| 56 - 60 | 3,667 | 4,653 | 4,513 | 5,696 |
| 61 - 65 | 5,427 | 6,796 | 5,809 | 7,256 |
| 66 - 70 | 7,403 | 9,266 | 7,872 | 9,836 |
| *71 - 75 | 9,509 | 11,903 | 10,121 | 12,652 |
| *76 - 80 | 12,277 | 15,371 | 13,037 | 16,297 |
| *81 - 85 | 15,791 | 19,764 | 16,718 | 20,886 |
| *86 - 90 | 19,638 | 24,602 | 20,507 | 25,602 |
| *91 | 23,140 | 28,997 | 24,053 | 30,024 |
| *92 | 23,762 | 29,775 | 24,674 | 30,798 |
| *93 | 24,400 | 30,577 | 25,313 | 31,596 |
| *94 | 25,055 | 31,396 | 26,033 | 32,494 |
| *95 | 25,731 | 32,245 | 26,775 | 33,421 |
| *96 | 26,428 | 33,124 | 27,536 | 34,406 |
| *97 | 27,143 | 34,017 | 28,318 | 35,383 |
| *98 | 27,884 | 34,945 | 29,125 | 36,392 |

* For renewal premium only / 仅供于保费更新。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 7 / 附录7



Annual Insurance Charges with co-insurance option, Standard Life – **Insured and Spouse.**

共同保险选项的年度保险费用，标准风险 – **受保人和配偶。**

| Age Next Birthday / 下一个生日年龄 | Male / 男 | | Female / 女 | |
|-----------------------------|---------------|---------------|---------------|---------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 150 (RM) | MHSB 200 (RM) |
| 18 - 20 | 2,002 | 2,500 | 2,002 | 2,500 |
| 21 - 25 | 2,520 | 3,136 | 2,520 | 3,136 |
| 26 - 30 | 2,600 | 3,233 | 2,600 | 3,233 |
| 31 - 35 | 2,831 | 3,524 | 2,831 | 3,524 |
| 36 - 40 | 3,042 | 3,789 | 3,042 | 3,789 |
| 41 - 45 | 3,590 | 4,502 | 3,590 | 4,502 |
| 46 - 50 | 4,427 | 5,561 | 4,427 | 5,561 |
| 51 - 55 | 5,334 | 6,717 | 5,334 | 6,717 |
| 56 - 60 | 8,180 | 10,349 | 8,180 | 10,349 |
| 61 - 65 | 11,236 | 14,052 | 11,236 | 14,052 |
| 66 - 70 | 15,275 | 19,102 | 15,275 | 19,102 |
| *71 - 75 | 19,630 | 24,555 | 19,630 | 24,555 |
| *76 - 80 | 25,314 | 31,668 | 25,314 | 31,668 |
| *81 - 85 | 32,509 | 40,650 | 32,509 | 40,650 |
| *86 - 90 | 40,145 | 50,204 | 40,145 | 50,204 |
| *91 | 47,193 | 59,021 | 47,193 | 59,021 |
| *92 | 48,436 | 60,573 | 48,436 | 60,573 |
| *93 | 49,713 | 62,173 | 49,713 | 62,173 |
| *94 | 51,088 | 63,890 | 51,088 | 63,890 |
| *95 | 52,506 | 65,666 | 52,506 | 65,666 |
| *96 | 53,964 | 67,530 | 53,964 | 67,530 |
| *97 | 55,461 | 69,400 | 55,461 | 69,400 |
| *98 | 57,009 | 71,337 | 57,009 | 71,337 |

* For renewal premium only / 仅供于保费更新。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 8 / 附录8



Annual Insurance Charges with co-insurance option, Standard Life – **Insured and Child.**

共同保险选项的年度保险费用，标准风险 – **受保人和孩子。**

| Age Next Birthday / 下一个生日年龄 | Male / 男 | | Female / 女 | |
|-----------------------------|---------------|---------------|---------------|---------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 150 (RM) | MHSB 200 (RM) |
| 18 - 20 | 4,880 | 6,117 | 4,796 | 6,013 |
| 21 - 25 | 5,178 | 6,483 | 5,016 | 6,283 |
| 26 - 30 | 5,190 | 6,495 | 5,084 | 6,368 |
| 31 - 35 | 4,405 | 5,516 | 4,386 | 5,496 |
| 36 - 40 | 4,505 | 5,640 | 4,497 | 5,637 |
| 41 - 45 | 4,208 | 5,284 | 4,348 | 5,462 |
| 46 - 50 | 4,471 | 5,616 | 4,608 | 5,789 |
| 51 - 55 | 5,057 | 6,358 | 5,053 | 6,351 |
| 56 - 60 | 6,169 | 7,779 | 7,015 | 8,822 |
| 61 - 65 | 7,929 | 9,922 | 8,311 | 10,382 |
| 66 - 70 | 9,905 | 12,392 | 10,374 | 12,962 |
| *71 - 75 | 11,511 | 14,403 | 12,123 | 15,152 |
| *76 - 80 | 14,279 | 17,871 | 15,039 | 18,797 |
| *81 - 85 | 17,793 | 22,264 | 18,720 | 23,386 |
| *86 - 90 | 21,640 | 27,102 | 22,509 | 28,102 |
| *91 | 25,142 | 31,497 | 26,055 | 32,524 |
| *92 | 25,764 | 32,275 | 26,676 | 33,298 |
| *93 | 26,402 | 33,077 | 27,315 | 34,096 |
| *94 | 27,057 | 33,896 | 28,035 | 34,994 |
| *95 | 27,733 | 34,745 | 28,777 | 35,921 |
| *96 | 28,430 | 35,624 | 29,538 | 36,906 |
| *97 | 29,145 | 36,517 | 30,320 | 37,883 |
| *98 | 29,886 | 37,445 | 31,127 | 38,892 |

* For renewal premium only / 仅供于保费更新。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 9 / 附录9



Annual Insurance Charges with co-insurance option, Standard Life – **Insured and Family.**

共同保险选项的年度保险费用，标准风险 – **受保人和家人。**

| Age Next Birthday / 下一个生日 年龄 | Male / 男 | | Female / 女 | |
|---------------------------------|---------------|---------------|---------------|---------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 150 (RM) | MHSB 200 (RM) |
| 18 - 20 | 5,839 | 7,315 | 5,839 | 7,315 |
| 21 - 25 | 6,357 | 7,951 | 6,357 | 7,951 |
| 26 - 30 | 6,437 | 8,048 | 6,437 | 8,048 |
| 31 - 35 | 5,811 | 7,268 | 5,811 | 7,268 |
| 36 - 40 | 6,022 | 7,533 | 6,022 | 7,533 |
| 41 - 45 | 6,073 | 7,624 | 6,073 | 7,624 |
| 46 - 50 | 6,753 | 8,483 | 6,753 | 8,483 |
| 51 - 55 | 7,722 | 9,713 | 7,722 | 9,713 |
| 56 - 60 | 10,682 | 13,475 | 10,682 | 13,475 |
| 61 - 65 | 13,738 | 17,178 | 13,738 | 17,178 |
| 66 - 70 | 17,777 | 22,228 | 17,777 | 22,228 |
| *71 - 75 | 21,632 | 27,055 | 21,632 | 27,055 |
| *76 - 80 | 27,316 | 34,168 | 27,316 | 34,168 |
| *81 - 85 | 34,511 | 43,150 | 34,511 | 43,150 |
| *86 - 90 | 42,147 | 52,704 | 42,147 | 52,704 |
| *91 | 49,195 | 61,521 | 49,195 | 61,521 |
| *92 | 50,438 | 63,073 | 50,438 | 63,073 |
| *93 | 51,715 | 64,673 | 51,715 | 64,673 |
| *94 | 53,090 | 66,390 | 53,090 | 66,390 |
| *95 | 54,508 | 68,166 | 54,508 | 68,166 |
| *96 | 55,966 | 70,030 | 55,966 | 70,030 |
| *97 | 57,463 | 71,900 | 57,463 | 71,900 |
| *98 | 59,011 | 73,837 | 59,011 | 73,837 |

* For renewal premium only / 仅供于保费更新。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 10 / 附录10



Annual Insurance Charges with co-insurance option, Standard Life – **Baby.**

共同保险选项的年度保险费用，标准风险 – **婴儿。**

| Age Next Birthday / Umur Hari Jadi Berikutnya | Male / Lelaki | | Female / Perempuan | |
|-----------------------------------------------|---------------|---------------|--------------------|---------------|
| | MHSB 150 (RM) | MHSB 200 (RM) | MHSB 150 (RM) | MHSB 200 (RM) |
| 1^ | 1,786 | 2,240 | 1,786 | 2,240 |
| 1 | 1,973 | 2,471 | 1,599 | 2,009 |
| 2 | 1,888 | 2,366 | 1,525 | 1,915 |
| 3 - 5 | 1,707 | 2,138 | 1,369 | 1,719 |
| 6 - 10 | 948 | 1,192 | 719 | 909 |
| 11 - 15 | 866 | 1,088 | 653 | 827 |
| 16 - 20 | 1,043 | 1,302 | 959 | 1,198 |
| 21 - 25 | 1,341 | 1,668 | 1,179 | 1,468 |
| 26 - 30 | 1,353 | 1,680 | 1,247 | 1,553 |
| 31 - 35 | 1,425 | 1,772 | 1,406 | 1,752 |
| 36 - 40 | 1,525 | 1,896 | 1,517 | 1,893 |
| 41 - 45 | 1,725 | 2,162 | 1,865 | 2,340 |
| 46 - 50 | 2,145 | 2,694 | 2,282 | 2,867 |
| 51 - 55 | 2,669 | 3,362 | 2,665 | 3,355 |
| 56 - 60 | 3,667 | 4,653 | 4,513 | 5,696 |
| 61 - 65 | 5,427 | 6,796 | 5,809 | 7,256 |
| 66 - 70 | 7,403 | 9,266 | 7,872 | 9,836 |
| *71 - 75 | 9,509 | 11,903 | 10,121 | 12,652 |
| *76 - 80 | 12,277 | 15,371 | 13,037 | 16,297 |
| *81 - 85 | 15,791 | 19,764 | 16,718 | 20,886 |
| *86 - 90 | 19,638 | 24,602 | 20,507 | 25,602 |
| *91 | 23,140 | 28,997 | 24,053 | 30,024 |
| *92 | 23,762 | 29,775 | 24,674 | 30,798 |
| *93 | 24,400 | 30,577 | 25,313 | 31,596 |
| *94 | 25,055 | 31,396 | 26,033 | 32,494 |
| *95 | 25,731 | 32,245 | 26,775 | 33,421 |
| *96 | 26,428 | 33,124 | 27,536 | 34,406 |
| *97 | 27,143 | 34,017 | 28,318 | 35,383 |
| *98 | 27,884 | 34,945 | 29,125 | 36,392 |

* For renewal premium only / 仅供于保费更新。

^ Annual Insurance Charges from Expected Delivery Date till 1st Policy Year / 预计分娩期至第一个保单年的年度保险费用。

Note: Exclude any applicable taxes / 注: 不包括任何适用的税务。

Appendix 11 / 附录11



Annual Insurance Charges for **MHSB Booster** without co-insurance option, Standard Life.
无共同保险选项的 **MHSB Booster** 年度保险费用，标准风险。

| Age Next Birthday / 下一个生日年龄 | Insurance Charge Rate (Unisex) per annum with respect to occupation classification of either 1 or 2 for all Covered Members / 依据所有受保成员职业类别1或2的保险费用率 (男女皆宜) | | | | |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------|----------------------------------|----------------|
| | MHSB 150 / MHSB 200 / MHSB 250 / MHSB Signature | | | | |
| | Insured only / 仅限受保人 (RM) | Insured and Spouse only / 仅限受保人和配偶 (RM) | Insured and Child/Children only / 仅限受保人和孩子 (RM) | Insured and Family / 受保人和家人 (RM) | Baby / 婴儿 (RM) |
| 1 - 2 | 100 | – | – | – | 100 |
| 3 - 17 | 80 | – | – | – | 80 |
| 18 - 20 | 80 | 160 | 320 | 400 | 80 |
| 21 - 30 | 90 | 180 | 330 | 420 | 90 |
| 31 - 35 | 100 | 200 | 320 | 420 | 100 |
| 36 - 40 | 110 | 220 | 330 | 440 | 110 |
| 41 - 45 | 120 | 240 | 330 | 450 | 120 |
| 46 - 50 | 140 | 280 | 350 | 490 | 140 |
| 51 - 55 | 250 | 500 | 460 | 710 | 250 |
| 56 - 60 | 430 | 860 | 630 | 1,060 | 430 |
| 61 - 65 | 750 | 1,500 | 950 | 1,700 | 750 |
| 66 - 70 | 1,200 | 2,400 | 1,400 | 2,600 | 1,200 |
| *71 - 75 | 1,670 | 3,340 | 1,830 | 3,500 | 1,670 |
| *76 - 80 | 2,000 | 4,000 | 2,160 | 4,160 | 2,000 |
| *81 - 85 | 2,650 | 5,300 | 2,810 | 5,460 | 2,650 |
| *86 - 90 | 3,230 | 6,460 | 3,390 | 6,620 | 3,230 |
| *91 - 98 | 3,800 | 7,600 | 3,960 | 7,760 | 3,800 |

* For renewal premium only / 仅供于保费更新。

For plan with co-insurance option, the Insurance Charges will be 90% of the Insurance Charges shown above / 共同保险选项计划的保险费用将为上述保险费用的90%。

Discount Benefit does not apply to the Annual Insurance Charges for **MHSB Booster** / 折扣惠益不适用于**MHSB Booster**的年度保险费用。

Note: Exclude any applicable taxes / 注：不包括任何适用的税务。

Contact our professional Manulife advisor /
请联络 Manulife 专业顾问



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