



Manulife

Every day better

**Manulife Health
Saver Benefit**

A medical plan
that *rewards*
you with 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.

You will continue to enjoy the NCD², even if the 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 9 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 offers 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 could 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.

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?

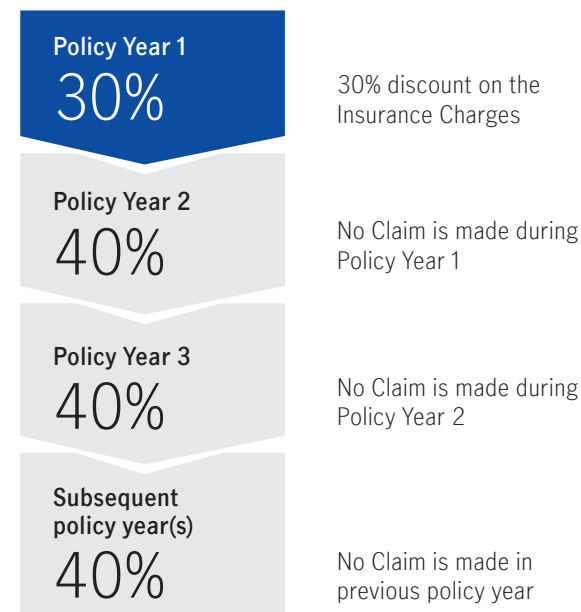
Discount Benefit is given based on the chart below:



Illustration 1 - When no claim is made



Policy Inception



How does Discount Benefit work? (continued)

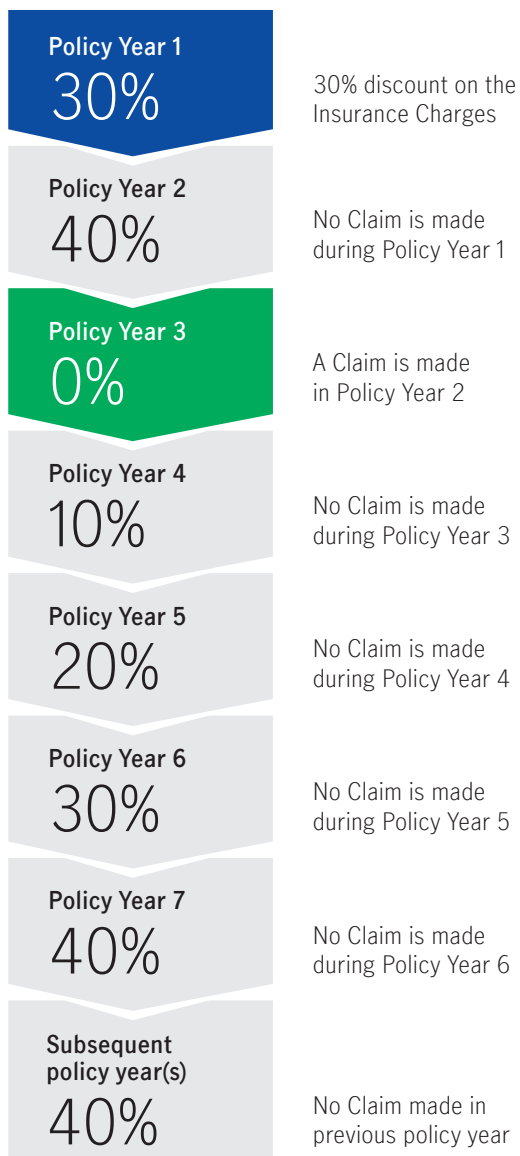
Illustration 2 - When a claim is made



Policy Inception

Claim made
in Policy Year 2

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



Note: If a claim is incurred from a local government hospital or local government clinic, NCD shall continue to apply.

How does Discount Benefit work? (continued)

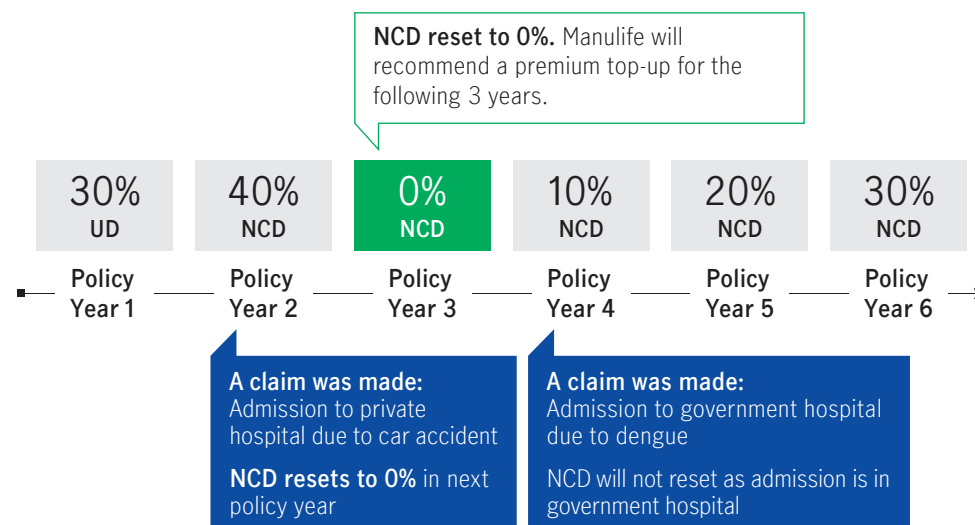


Example 1 - Insured only

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
Annual Insurance Charges with Discount Benefit	1,093	937	1,562	1,406	1,250	1,179
Annual premium	2,400	2,400	2,400	2,400	2,400	2,400
Recommended premium top-up for the following 3 years	N/A	N/A	552	552	552	N/A
Total annual premium	2,400	2,400	2,952	2,952	2,952	2,400

Note: In the event that the claim is incurred from a local government hospital or local government clinic, the NCD of the Covered Member will not be reset for the following policy year. Please note that all amounts above are rounded up to the nearest Ringgit.

The recommended top-up premium may be higher than the discount amount received earlier.

How does Discount Benefit work? (continued)

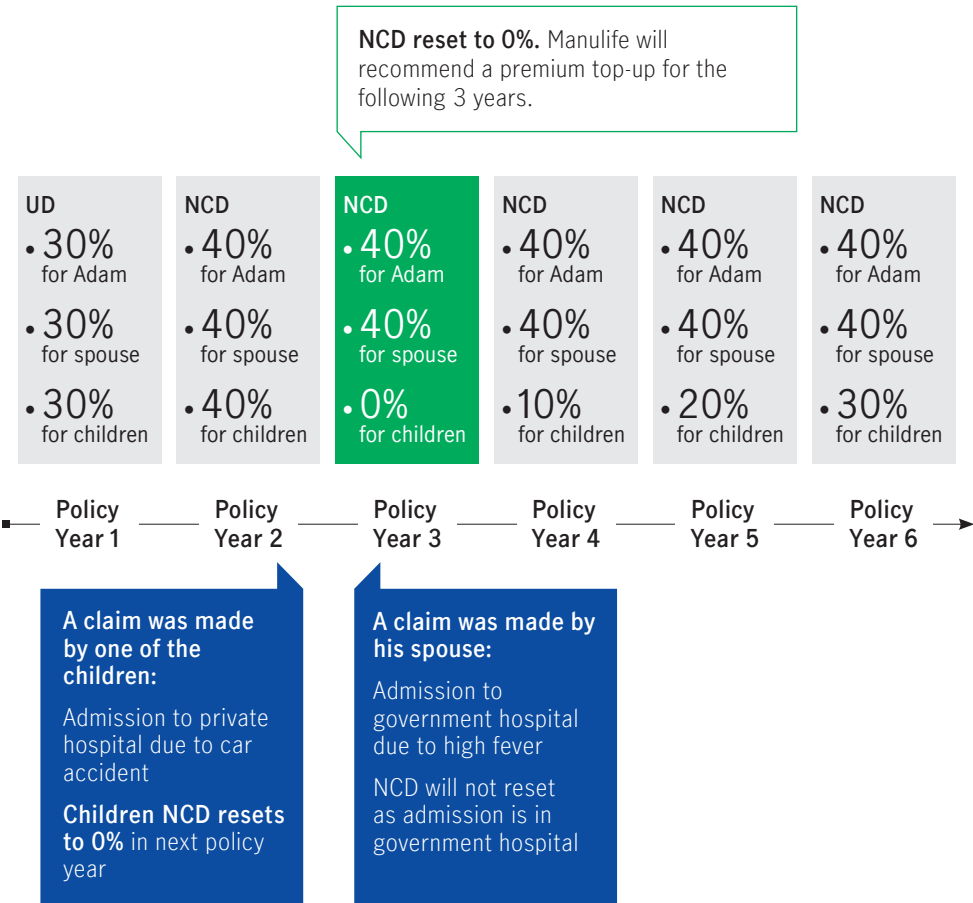


Example 2 - Family Plan

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:



	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
Annual Insurance Charges with Discount Benefit	5,251	4,501	5,535	5,276	5,018	5,413
Annual premium	9,492	9,492	9,492	9,492	9,492	9,492
Recommended premium top-up for the following 3 years	N/A	N/A	909	909	909	N/A
Total annual premium	9,492	9,492	10,401	10,401	10,401	9,492

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.

The recommended top-up premium may be higher than the discount amount received earlier.

Exclusions

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

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. 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 is renewable throughout its policy term except in the event of fraud or misrepresentations.
3. Coverage begins immediately for hospitalisation and surgery costs incurred due to accidents.
4. You should be assured that this rider 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.
5. 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.
6. Please be aware that you may deplete the investment-linked funds units when purchasing too many unit deducting riders.
7. The insurance charges for this rider 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. Please refer to Appendix 1 to Appendix 10 for the Annual Insurance Charges table, without any discount. For further details you can refer to Product Disclosure Sheet or Product Illustration.
8. Please note that if a claim is made in the current policy year, the No Claim Discount will be reset to 0% effective next policy anniversary. MIB will recommend a premium top-up for the following 3 years and you may be required to perform premium top-up to cover the higher Insurance Charges due to Discount Benefit being reset to 0%. The recommended top-up premium may be higher than the discount amount received earlier.
9. 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.
10. 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.

Important Notes (continued)

11. 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. In the event of any discrepancy between the English, Bahasa Malaysia and Chinese version, the English version shall prevail.
17. 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 next birthday.
- ⁵ Please refer to www.manulife.com.my 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.



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**

一签购便
立即享有
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)。

如果索偿因以下任何情况而获得批准，您仍将继续享有无索偿折扣 (NCD)²:

- 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27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。

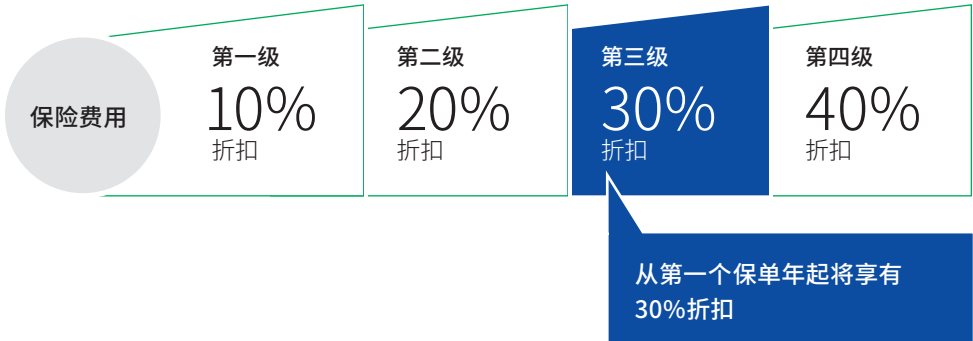
MHSB Signature 计划如何发挥效用？

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？

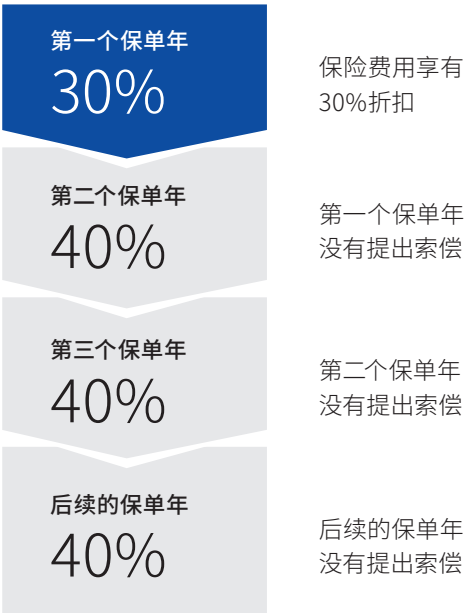
折扣惠益根据以下图表计算：



描述 (一) 无索偿



保单生效



如何计算折扣惠益? (续)

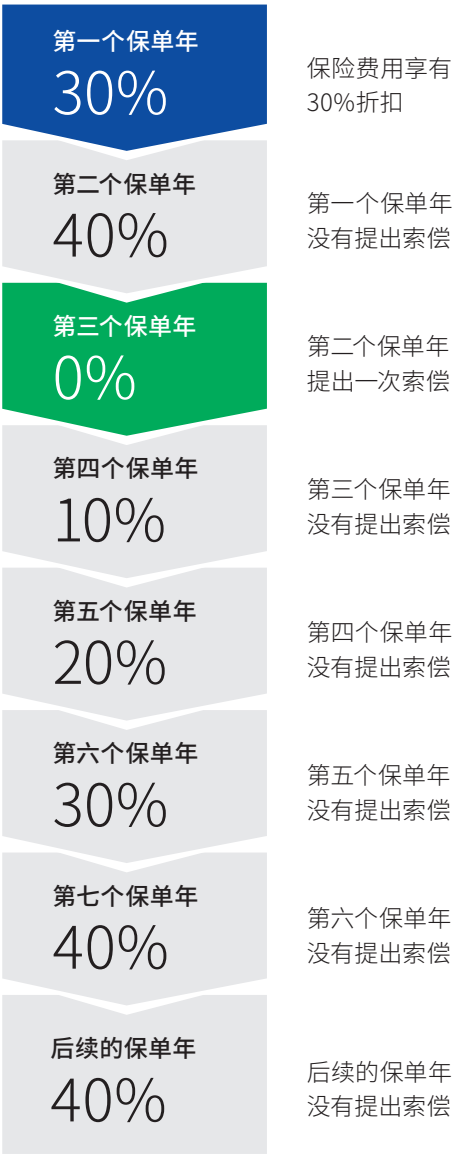
描述 (二) 有索偿



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



注: 若索偿来自本地政府医院或本地政府诊所, 则NCD将继续适用。

如何计算折扣惠益? (续)

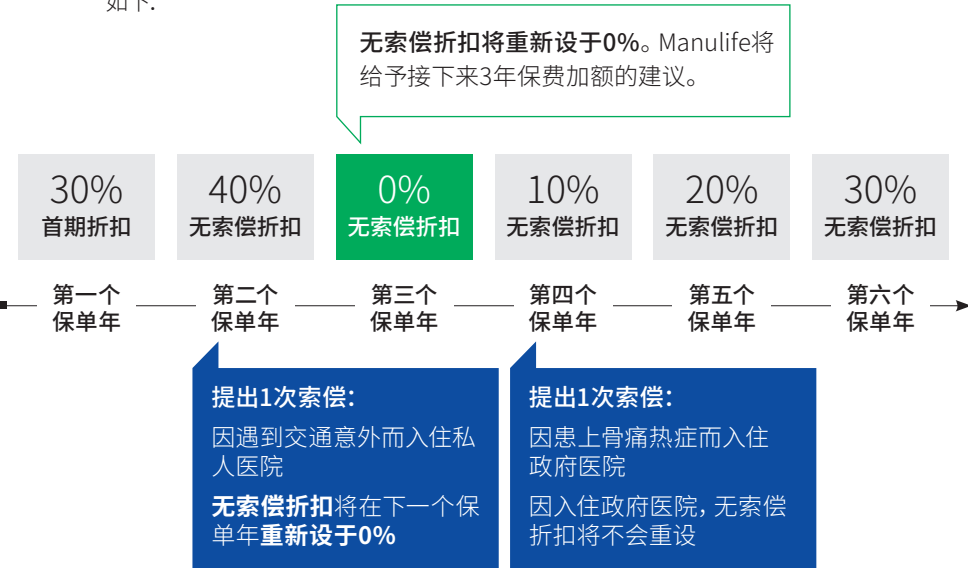


例 (一) - 仅限受保人本身

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
折扣惠益的年度保险费用	1,093	937	1,562	1,406	1,250	1,179
年度保费	2,400	2,400	2,400	2,400	2,400	2,400
接下来3年所建议的保费加额	N/A	N/A	552	552	552	N/A
年度保费总额	2,400	2,400	2,952	2,952	2,952	2,400

注: 若索偿来自本地政府医院或本地政府诊所, 受保会员的无索偿折扣将不会在下一个保单年度重设。以上列举的数额皆为令吉近似值。

建议的加额保费可能高于早前收到的折扣数额。

如何计算折扣惠益? (续)

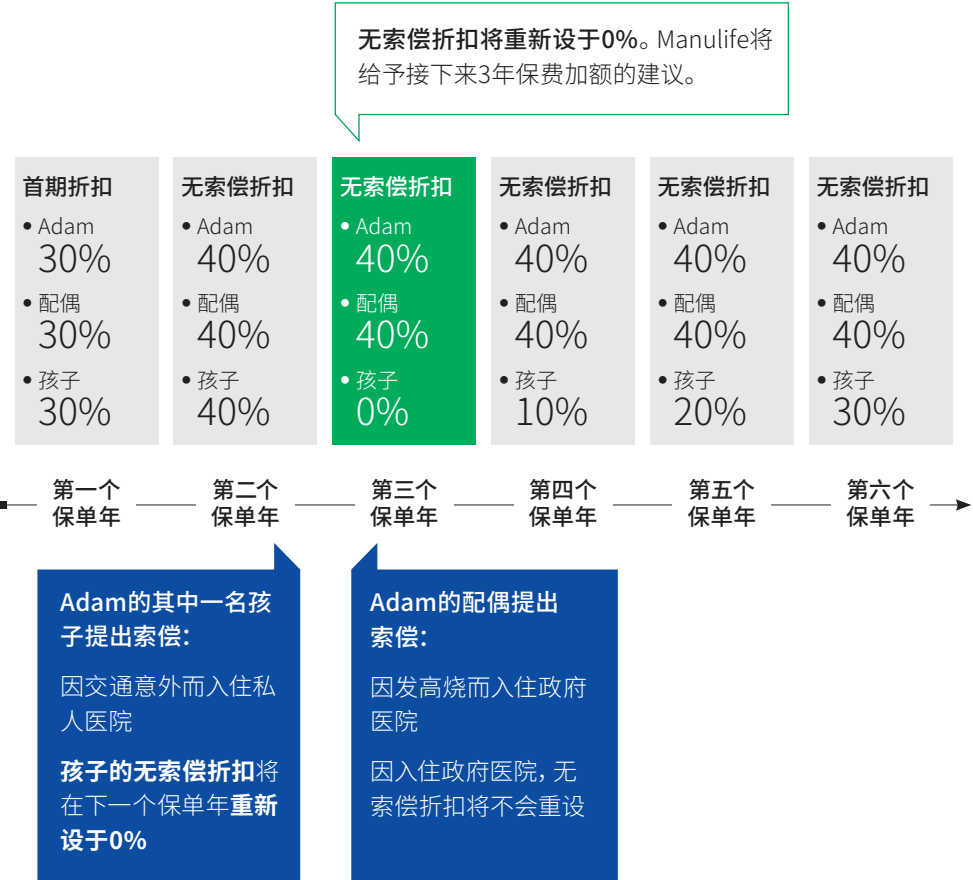


例 (二) - 家庭保险计划

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:



	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
折扣惠益的年度保险费用	5,251	4,501	5,535	5,276	5,018	5,413
年度保费	9,492	9,492	9,492	9,492	9,492	9,492
接下来3年所建议的保费加额	N/A	N/A	909	909	909	N/A
年度保费总额	9,492	9,492	10,401	10,401	10,401	9,492

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。

建议的加额保费可能高于早前收到的折扣数额。

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**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、水泡或静脉曲张;
 - 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。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能在保单期限内更新, 除非出现诈骗或失实申报。
3. 若因发生意外而入院及手术费用, 保险保障将立即生效。
4. 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。
5. 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。
6. 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。
7. 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。有关无任何折扣年度保险费用表, 请参阅附录(一) 至附录(十)。欲知详情, 您可参阅产品信息披露说明书或产品说明书。
8. 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%。MIB将建议您在接下来的3年加额保费及您可能需要缴付此加额保费以支付因折扣惠益重新设于0%而导致较高的保险费用。建议的加额保费可能高于早前收到的折扣数额。
9. 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。
10. 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。
11. 您可在收到保单合约日期算起的十五 (15) 天的免费审察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。
12. 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。

重要提示

13. 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。
14. 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。
15. 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”。
16. 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。
17. 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(下一个生日年龄)。
- ⁵ 请浏览www.manulife.com.my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。



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。

Contact our professional Manulife advisor /
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