



Date: 07 October 2022

Dear Valued Customer,

**Re: Manulife Medical Coverage Opt-In Campaign – Enhancements to Your Medical Plan, Manulife Health Saver Benefit (MHSB)**

- 1) Revision in Medical Exclusion Clause
- 2) Enhancement to Discount Benefit

---

In truly making everyday better for our customers, we are pleased to announce that we are giving you a limited period option to get Pandemic Coverage and enhancement to the Discount Benefit at no extra cost with the following enhancements for MHSB.

**1) Pandemic Coverage: Removal of the medical exclusion clause for “any communicable diseases requiring quarantine by law”.**

This revision is to reinforce our commitment to stand by our customers in times of need, to support against all pandemic situations such as Covid-19. The removal of this medical exclusion clause will provide you with a wider medical coverage against future communicable diseases.

**2) Enhancements to the Discount benefit**

For any approved diagnosis or admission of the following Covered Events, your medical plan's No Claim Discount will not reset, allowing you to continue to enjoy your medical plan's No Claim Discount entitlement.

These Covered Events include:-

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

**Will there be any changes to my premium and/or insurance charges?**

As a customer who is currently covered by one of our medical plan(s), you may choose to opt-in and there will be no change to your current premium and/or insurance charges.

**Important Note:**

While the current premium and/or cost of insurance remains unchanged, medical insurance is subject to regular review and may be adjusted in future to reflect the rising healthcare costs. The frequency and magnitude of the repricing varies and is dependent on the experience of the medical portfolio. Therefore, by opting-in to this campaign, the healthcare costs of the Pandemic Coverage and the enhancement to the Discount Benefit will be taken into consideration, and this may impact the future premiums payable. If you purchased an investment-linked policy, the insurance charges may increase and you may be required to perform top ups to ensure your policy is sustainable until the end of term. You will receive a prior notice from us if there is a need for such revision to your current premium and/or insurance charges in future.

For more information on medical repricing, please visit <https://www.manulife.com.my/en/individual/services/announcements/medical-repricing.html>



### How to Opt-In?

All you need to do is complete and return the **Reply Slip** enclosed with this letter by **30 September 2023**. You will receive a policy endorsement once your request to opt-in is approved, and the enhanced benefits will form part of your policy contract. Do note that there is no Pandemic Coverage and enhancement to the Discount Benefit provided until your request to opt-in is approved. Rest assured there are no other changes to your policy terms and conditions.

### How do I return the Reply Slip?

To opt-in for the campaign, please complete the Reply Slip and return to us by:

1. Mail at the following address:

Customer Service  
Level 12, Menara Manulife,  
No. 6, Jalan Gelenggang,  
Damansara Heights,  
50490 Kuala Lumpur.

Or

2. Email a scanned copy of your slip to: [MYCARE@manulife.com](mailto:MYCARE@manulife.com) with subject "Reply Slip: Manulife Medical Coverage Campaign"

Should you decide not to opt-in, you may disregard this letter and no changes will be applied to your medical policy.

We would also like to take this opportunity to share with you our Critical Illness (CI) plans that are available for you and your loved ones:

1. Beyond Critical Cover (BCC)
  - Sometimes buying a Critical Illness plan may not give you the protection you are looking for. When a critical event strikes and it's not covered in a Critical Illness plan, BCC lets you focus on your recovery rather than having to worry about financials. Want to know how you can stay protected against other Critical Events that comes by? Refer to the link below:  
[www.manulife.com.my/en/individual/products/health/critical-illness/beyond-critical-cover-and-beyond-critical-cover-plus.html](http://www.manulife.com.my/en/individual/products/health/critical-illness/beyond-critical-cover-and-beyond-critical-cover-plus.html)
2. Advance Beyond Critical Cover (ABCC -)
  - A comprehensive critical illness plan that provides H.O.P.E. and financial confidence. This plan provides Multi-stage CI Benefit which covers 142 CI Conditions, from Early CI to Advanced CI with the benefit payout up to 125% rider's Face Amount. Know H.O.P.E more by referring to the link below:  
[www.manulife.com.my/en/individual/products/health/critical-illness/advance-beyond-critical-cover.html](http://www.manulife.com.my/en/individual/products/health/critical-illness/advance-beyond-critical-cover.html)
3. Manulife Easy 5
  - A simple critical illness plan that provides coverage from early to advanced stages of 5 common Critical Illnesses with affordable premium: Cancer, Stroke, Heart Attack, Kidney Failure and Coronary Artery Surgery. Why these 5 CI? Visit [www.manulife.com.my/en/individual/products/health/critical-illness/manulife-easy-5.html](http://www.manulife.com.my/en/individual/products/health/critical-illness/manulife-easy-5.html) to know more.

Get yourself and your loved ones covered now.



You can also visit our website at <https://www.manulife.com.my/en/individual/products/health/critical-illness.html>.

**Where can I get more information?**

You may consult your servicing Agent/Broker/Financial Adviser or authorized bank representative for more information or call our Customer Service Hotline at 03-2719 9112 or 1-300-13-2323. You can also e-mail us at [MYCARE@manulife.com](mailto:MYCARE@manulife.com).

Thank you.

Making your everyday better



**Reply Slip: Manulife Medical Coverage Opt-In Campaign - Enhancements to Your Medical Plan, Manulife Health Saver Benefit (MHSB)**

I POLICY OWNER as the policy owner hereby accept and agree to remove the exclusion on “any communicable diseases requiring quarantine by law” and apply the enhancements to the discount benefit for my medical plan bearing policy no POLICY NUMBER.

I acknowledge that by opting-in, the enhanced benefits shall form part of the product benefits throughout the term of coverage and I am not allowed to opt-out from these enhanced benefits in future.

I acknowledge that future revisions to the premium and/or insurance charges for my policy will take into consideration the cost of medical coverage from this enhanced benefit.

I understand that I may consult my Agent/Broker/Financial Adviser or authorized bank representative if I need further clarification.

I give my consent to Manulife Insurance Berhad (“MIB”), the insurer, to update my mobile number and email address for their records accordingly.

**Signature of Policy Owner**

(Please ensure your signature is the same as per the latest updated signature in the Company’s record.)

**Name of Policy Owner :**  
**NRIC Number :**  
**Date :**  
**Malaysia Mobile Number :**  
(e.g. 0124567890)  
**Email Address :**

Note: This request is only valid until 30-09-2023

**Manulife Insurance Berhad** (200801013654 (814942-M))  
Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.  
Tel: 03-2719 9228

[www.manulife.com.my](http://www.manulife.com.my)

CONFIDENTIAL