

## Frequently Asked Questions (FAQs)

**Q01 : What is Manulife Medical Coverage Campaign?**

A01 : The Manulife Medical Coverage Campaign is designed for customers to enrol and enhance their Medical Plans by opting-in for Pandemic Coverage and Enhancement of Discount Benefit

**Q02 : What are the product enhancements under this campaign?**

A02 : Product enhancements under this campaign are as follows:

Enhancement	Description
<b>Pandemic Coverage</b>	For medical policies that carry an exclusion for “any communicable disease requiring quarantine by law”, this exclusion will be removed. Hence, providing a wider medical coverage against future communicable disease(s).
<b>Enhancement of Discount Benefit</b>	For MHSB Customers, the No Claim Discount (NCD) benefit will be enhanced and will not reset for medical treatments arising from: <ol style="list-style-type: none"> <li>Hospitalisation, surgical and out-patient benefits that are related to the diagnosis of Cancer, Stroke, Heart Attack, Kidney Failure and Coronary Artery Surgery; and/or</li> <li>Admission to Intensive Care Unit (ICU) for a continuous period of seven (7) days or more.</li> </ol>

**Q03 : Who is eligible for the Manulife Medical Coverage Campaign?**

A03 : This campaign is open to the following policyholders/customers:

Enhancement	Description
<b>Pandemic Coverage</b>	Existing medical policyholders that contain the exclusion “for any communicable disease requiring quarantine by law” in his/her policy, whose policy contracts were issued between 1 January 2006 till 16 June 2022.
<b>Enhancement of Discount Benefit</b>	MHSB Customers whose policy contracts were issued between 21 January 2021 till 16 June 2022.

**Q04 : What is the period for this campaign?**

A04 : The campaign period will be from 07 October 2022 to 30 September 2023 and is offered to medical policyholders whose medical policy applications were issued before 17 June 2022. Eligible medical policyholders who would like their medical plans to be enhanced with the benefit(s) are required to opt-in during the campaign period.

**Q05 : How do I enrol / opt-in for this campaign?**

A05 : Kindly refer to the [Step-By-Step to Opt-In](#).

**Q06 : When will the enhanced benefit(s) take effect on my Medical Plan(s) after I have provided my opt-in response?**

A06 : The enhanced benefit(s) will only take effect after Manulife has approved your opt-in request. Once the request to opt-in is approved, a policy endorsement will be sent to the policyholders' addresses within 10 working days from the opt-in request. Please take note that the policy will not cover the enhanced benefit(s) before the opt-in approval date.

**Q07 : With the Pandemic Coverage benefit, there will be a Guaranteed Letter (GL) available for hospitalisation due to future pandemic illnesses including COVID-19?**

A07 : Yes, GL will be available, subject to the policy terms and conditions.

**Q08 : Are medical claims due to COVID-19 limited to only certain COVID-19 clinical stages/symptoms?**

A08 : No, there is no limitation based on the clinical stages or symptoms. However, all the eligible claims are subject to Reasonable and Customary Charges due to hospitalisation and other terms and conditions as stated in the policy contract.

**Q09 : Will there be any changes to my premium and/or insurance charges if I opt-in to this campaign?**

A09 : As a customer who is currently covered by one of our medical plan(s), you may opt-in and there will be no change to your current premium and/or insurance charges.

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

- Q010 : If I have multiple medical plan(s) with Manulife, will I receive multiple notification(s)?**  
A010 : If customers own multiple policies with Manulife, they will receive notifications for each policy. Do note that customers have to respond to Manulife with the “opt-in” decision for each policy.
- Q011 : Can I request to retract/withdraw the enhanced benefit(s) in future?**  
A011 : No. Once the opt-in request has been submitted, the enhanced benefit(s) shall form part of the product benefits throughout the term of coverage and you are not allowed to opt-out to remove the enhanced benefit(s) in future.
- Q012 : Can I choose to opt-in at a later stage after the campaign has ended?**  
A012 : This is a limited period campaign. If customers do not respond to us before the end date of the campaign, their medical plan will not contain these enhanced benefit(s).