



Manulife

Every day better

Beyond Critical Cover (BCC) Series



BCC Booster

*Elevate your
protection with
the perfect
combination of
coverage that
goes above and
beyond*



Introducing **Beyond Critical Cover (BCC) Series** – a revolutionary critical illness plan that goes above and beyond to protect you from unexpected medical situations that can disrupt your lifestyle. Whether it's a road accident that requires an extended hospital stay or dengue that requires intensive care, **BCC Series** is there to support you through these challenges.

With the inclusion of **BCC Booster**, you can further strengthen your safety net. This addition automatically increases your coverage by 5% annually, keeping up with the rising tide of future inflation. The boost in coverage continues until it reaches 100% of the prevailing BCC coverage, ensuring that your protection keeps pace with the potential higher expenses. You no longer need to worry about the financial burden of escalating living costs, as **BCC Booster** fills the inflation gap and helps to future proof your critical illness protection needs.

Rest assured that your health and financial well-being are safeguarded with the perfect combination of coverage offered by **BCC Series** and **BCC Booster**.

Making your **every day better**.



What am I covered for?

When **BCC Series** is designed to make a difference, you will be protected from below:



48 Covered Critical Illnesses¹

Receive a lump sum payout if you are diagnosed with one of the Covered Critical Illnesses. Check out the Table of Covered Critical Illnesses for further details.



Admission Events¹

If you are hospitalised due to accident or diagnosed with illness which is not related to any of the 48 Covered Critical Illnesses, you will receive a lump sum payment subject to the product's terms and conditions. This will help support you financially so that you can focus on recovery.





Future proof your coverage with **BCC Booster**

Plan ahead by ensuring you get the coverage you need for the future. **BCC Booster** provides a 5% increase in prevailing Face Amount every year up to a maximum of 100% of prevailing BCC Face Amount and advance payouts for Intensive Care Unit (ICU) admissions.

Which plan of the **BCC Series** is right for you?

Step 1: Choose your preferred plan from our **BCC Series**

 Beyond Critical Cover (BCC)	OR	 Beyond Critical Cover + (BCC +)
Accelerated Coverage: Basic Plan Face Amount will be <u>reduced</u> when claim is made		Additional Coverage: Basic Plan Face Amount <u>remain unchanged</u> when claim is made
Wellness Reward Benefit²: We reward you for staying healthy by reinvesting up to 30% of the total Insurance Charges into your policy. This reward will be credited at the end of policy years 10, 20 and 30 if no claims were made		Preborn Entry with BCC + Baby: Secure an early protection for your baby with Manulife Precious Gift from as early as 13 to 35 weeks into pregnancy up to a maximum Face Amount of RM250,000

Step 2: Further enhance your coverage with **BCC Booster**

- Maximise future protection by adding extra coverage to your **BCC Series**. The **BCC Booster** provides a yearly increase of 5% of your prevailing **BCC Series** Face Amount, up to 100% or RM250,000 per life.
- Greater flexibility with the shorter ICU admission from 10 consecutive days to 7 days.

¹ Terms and conditions apply. The amount claimed will reduce the Basic Plan's Face Amount. Please refer to policy contract for further details.

² Applicable for Beyond Critical Cover attached to selected investment-linked insurance plans with Wellness Reward Benefit only. Wellness Reward Benefit is not applicable for BCC +, BCC + Baby and BCC Booster.

List of covered Admission Events

BCC Series

Admission Events	Benefits Payable
Hospitalisation for a continuous period of 21 days or more, where the hospitalisation must be accompanied by a surgical procedure	Lump sum payment of 100% of the BCC Series Face Amount up to RM500,000 per life ³
Admission to ICU for a continuous period of 10 days or more ⁴ (excluding admission due to Dengue)	
Admission to ICU for a continuous period of 10 days or more due to Dengue	50% of the BCC Series Face Amount subject to a maximum of RM125,000 per life ⁵

BCC Booster

Admission Events	Benefits payable below are extra payouts in addition to those of the BCC Series
Hospitalisation for a continuous period of 21 days or more, where the hospitalisation must be accompanied by a surgical procedure	Lump sum payment of 100% of the BCC Booster rider Face Amount up to RM250,000 per life
Admission to ICU for a continuous period of 7 days or more ⁴ (excluding admission due to Dengue)	
Admission to ICU for a continuous period of 7 days or more due to Dengue	50% of the BCC Booster rider Face Amount subject to a maximum of RM125,000 per life

³ You can only claim either Covered Critical Illness or Admission Event coverage up to RM500,000 per life.

⁴ The benefits shall not be payable if the Admission Event is due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least seven (7) consecutive days (**BCC Booster**) OR ten (10) consecutive days (**BCC Series**).

⁵ Any claim payout will reduce the prevailing Face Amount of **BCC Series**.

How does BCC Series work?

Scenario 1:

Mark, aged 40, and non-smoker, signed up a new insurance plan with an accelerated critical illness coverage (**BCC**) as below:

Basic Plan Face Amount RM500,000
BCC rider Face Amount RM250,000
1st Claim (for Cancer) RM250,000
Basic Plan Face Amount RM250,000 (RM500,000 - RM250,000)
BCC rider Face Amount RM0 (Fully claimed & terminated)
2nd Claim (for Death) Remaining Basic Plan Face Amount RM250,000

Scenario 2:

Jess, aged 40, and non-smoker, signed up a new insurance plan with an additional critical illness coverage (**BCC +**) as below:

Basic Plan Face Amount RM500,000
BCC + rider Face Amount RM250,000
1st Claim (for Cancer) RM250,000
Basic Plan Face Amount RM500,000 (Payout from BCC + will not reduce Basic Plan Face Amount)
BCC + rider Face Amount RM0 (Fully claimed & terminated)
2nd Claim (for Death) Basic Plan Face Amount RM500,000



5 years later,
both were diagnosed
with cancer



Thereafter



35 years later,
both had passed away

How do BCC Series and BCC Booster work?

Scenario 1:

Mike, aged 40, and non-smoker, signed up a new insurance plan with an accelerated critical illness coverage (**BCC**) as below:

Scenario 2:

Anne, aged 40, and non-smoker, signed up a new insurance plan with an accelerated critical illness coverage (**BCC**) and **BCC Booster** to boost up the rider's Face Amount every year:



21 years later,
both were diagnosed
with cancer



Thereafter



5 years later,
both had passed away

	<div>Basic Plan Face Amount RM500,000</div> <div>BCC rider Face Amount RM100,000</div>	<div>Basic Plan Face Amount RM500,000</div> <div>BCC rider Face Amount RM100,000</div> <div>BCC Booster rider Face Amount (Annual increase of 5% of BCC rider Face Amount RM100,000)</div>
	<div>1st Claim (for cancer) RM100,000</div> <div>BCC = RM100,000</div>	<div>1st Claim (for cancer) RM200,000</div> <div>BCC = RM100,000</div> <div>BCC Booster = RM100,000</div>
	<div>Basic Plan Face Amount RM400,000 (RM500,000 - RM100,000)</div> <div>BCC rider Face Amount RM0 (Fully claimed and terminated)</div>	<div>Basic Plan Face Amount RM400,000 (RM500,000 - RM100,000) (Payout from BCC Booster will not reduce Basic Plan Face Amount)</div> <div>BCC rider Face Amount RM0 (Fully claimed and terminated)</div> <div>BCC Booster rider Face Amount RM0 (Fully claimed and terminated)</div>
	<div>2nd Claim (for Death) Remaining Basic Plan Face Amount RM400,000</div>	<div>2nd Claim (for Death) Remaining Basic Plan Face Amount RM400,000</div>

Table of Covered Critical Illnesses

1. Stroke	25. Chronic Aplastic Anaemia
2. Heart Attack	26. Motor Neuron Disease
3. Kidney Failure	27. Parkinson's Disease
4. Cancer	28. Alzheimer's Disease / Severe Dementia
5. Coronary Artery By-Pass Surgery	29. Muscular Dystrophy
6. Serious Coronary Artery Disease	30. Surgery to Aorta
7. End-Stage Liver Failure	31. Multiple Sclerosis
8. Fulminant Viral Hepatitis	32. Primary Pulmonary Arterial Hypertension
9. Coma	33. Medullary Cystic Disease
10. Benign Brain Tumour	34. Cardiomyopathy
11. Paralysis of Limbs	35. Systemic Lupus Erythematosus with Severe Kidney Complications
12. Blindness	36. Occupationally Acquired HIV Infection
13. Deafness	37. Brain Surgery
14. Third Degree Burns	38. Terminal Illness
15. HIV Infection due to Blood Transfusion	39. Apallic Syndrome
16. Full Blown AIDS	40. Chronic Relapsing Pancreatitis
17. End-Stage Lung Disease	41. Creutzfeldt-Jakob Disease (Mad Cow Disease)
18. Encephalitis	42. Elephantiasis
19. Major Organ / Bone Marrow Transplant	43. Poliomyelitis
20. Loss of Speech	44. Progressive Scleroderma
21. Heart Valve Surgery	45. Chronic Autoimmune Hepatitis
22. Loss of Independent Existence	46. Crohn's Diseases with Fistula
23. Bacterial Meningitis	47. Severe Eisenmenger's Syndrome
24. Major Head Trauma	48. Angioplasty and Other Invasive Treatments for Coronary Artery Disease*

*10% of the benefit's Face Amount shall be payable, up to a maximum of RM25,000.

Waiting Period

Waiting Period	Events
30 days	<ol style="list-style-type: none">All Admission Events except for cancer and cardiac-related conditionsAll Covered Critical Illnesses except for Heart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease
60 days	<ol style="list-style-type: none">Cancer and cardiac-related conditions under Admission EventsHeart Attack, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease

Waiting period shall commence from the date of issue or reinstatement of the rider, whichever is later.

Exclusions

Benefits for **BCC Series** and **BCC Booster** shall not be payable if the:

- Events are due to a pre-existing condition at the Issue Date or Reinstatement Date, whichever is later; or
- Events are caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or
- Covered Critical Illnesses are caused due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horses or wheels, etc; or
- Admission Event is due to any treatment or surgical procedure for congenital abnormalities or deformities including hereditary and developmental conditions; or
- Admission Event is due to pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilisation; or
- Admission Event is due to elective surgeries or procedures such as but not limited to plastic/cosmetic surgery, gender changes, bariatric surgery or any experimental, investigational or surgery of research nature; or
- Admission Event is due to rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV-related diseases; or
- Admission Event is due to suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane; or
- Admission Event is due to psychotic, mental or nervous disorders (including psychosis, neurosis and their physiological psychosomatic manifestations); or Admission Event is due to non-compliance with prescribed medication or treatment; or
- Admission Event is due to 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; or
- Admission Event is due to ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- Admission Event is due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least seven (7) consecutive days (**BCC Booster**) OR ten (10) consecutive days (**BCC Series**).

Important Notes

1. **BCC Series** and **BCC Booster** are unit-deducting riders with a coverage term of up to age 80 (next birthday). It can be attached to selected 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. 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.
3. If you stop paying premiums for a period of time, there will be a possibility of the policy lapsing when the Account Value is insufficient to deduct all applicable policy charges.
4. Please be aware that you may deplete the investment-linked funds' units when purchasing too many unit deducting riders.
5. The insurance charges for these riders are not guaranteed and Manulife Insurance Berhad (MIB) reserves the right to revise the insurance charges by giving thirty (30) days written notice prior to change. The insurance charges will vary depending on gender, attained age, smoking status, occupation and avocation class rating. Please refer to the Appendix for the Annual Insurance Charges table. For further details you can refer to Product Disclosure Sheet or Product Illustration.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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/or policy charges, as applicable. Your obligation to pay such taxes shall form part of the Terms and Conditions in your insurance policy.
11. 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.
12. 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**.
13. In the event of any discrepancy between the English, Bahasa Malaysia and Chinese versions, the English version shall prevail.
14. 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.



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!

Appendix

BCC Booster Annual Insurance Charges for Standard Life

Age Next Birthday	Per RM1,000 Face Amount (RM)			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
1	0.89	0.89	0.67	0.67
2	0.84	0.84	0.60	0.60
3	0.80	0.80	0.54	0.54
4	0.78	0.78	0.53	0.53
5	0.71	0.71	0.52	0.45
6	0.70	0.70	0.53	0.53
7	0.69	0.69	0.47	0.47
8	0.67	0.67	0.45	0.45
9	0.64	0.64	0.43	0.43
10	0.67	0.67	0.45	0.45
11	0.70	0.70	0.49	0.49
12	0.76	0.76	0.52	0.52
13	0.81	0.81	0.55	0.55
14	0.82	0.82	0.61	0.61
15	0.79	0.79	0.63	0.63
16	0.82	0.82	0.60	0.60
17	0.83	0.83	0.59	0.59
18	0.87	0.87	0.61	0.61
19	0.90	1.03	0.63	0.70
20	0.91	1.02	0.65	0.70
21	0.91	1.03	0.65	0.74
22	0.88	1.02	0.66	0.75
23	0.88	1.05	0.72	0.85
24	0.88	1.05	0.74	0.85
25	0.90	1.07	0.75	0.86
26	0.91	1.10	0.76	0.90
27	0.91	1.11	0.82	0.98
28	0.94	1.14	0.90	1.09
29	0.97	1.23	0.98	1.17
30	1.02	1.36	1.02	1.27
31	1.06	1.52	1.06	1.42
32	1.13	1.69	1.16	1.58
33	1.22	1.82	1.29	1.76
34	1.30	1.97	1.43	1.94
35	1.38	2.11	1.56	2.12
36	1.45	2.32	1.68	2.22
37	1.57	2.57	1.82	2.46
38	1.71	2.83	1.97	2.71
39	1.86	3.14	2.01	2.98

Age Next Birthday	Per RM1,000 Face Amount (RM)			
	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
40	2.09	3.52	2.12	3.29
41	2.37	3.94	2.46	3.95
42	2.66	4.40	2.68	4.31
43	2.98	4.94	2.94	4.67
44	3.23	5.44	3.22	5.05
45	3.47	5.91	3.46	5.39
46	3.89	6.74	4.17	6.86
47	4.19	7.34	4.37	7.29
48	4.49	7.98	4.63	7.67
49	4.86	8.67	4.91	8.04
50	5.39	9.55	5.20	8.52
51	5.92	10.53	5.37	8.81
52	6.23	11.08	5.64	9.03
53	6.88	12.28	5.91	9.26
54	7.48	13.44	6.17	9.72
55	8.17	14.68	6.41	10.29
56	9.31	17.02	7.35	12.28
57	11.01	19.44	7.47	12.77
58	12.66	22.11	8.71	14.80
59	14.31	24.75	9.92	16.76
60	15.87	27.10	11.08	18.56
61	17.72	29.97	11.72	19.42
62	20.63	34.40	12.35	20.30
63	22.63	37.22	13.58	22.09
64	24.86	40.32	14.80	23.81
65	26.98	43.05	16.06	25.49
66	27.25	44.57	17.68	27.63
67	29.63	46.09	19.35	29.82
68	31.60	48.28	21.04	31.90
69	34.10	51.12	23.31	34.75
70	35.91	52.89	25.35	37.37
71	38.18	55.26	27.49	40.13
72	42.20	60.08	31.44	44.51
73	45.07	63.20	33.38	46.50
74	48.53	67.02	35.57	48.84
75	52.24	71.10	38.16	51.66
76	56.22	75.43	41.24	55.03
77	60.21	79.72	48.32	63.36
78	64.19	83.93	52.41	67.78
79	68.00	87.94	56.64	72.34

Manulife Insurance Berhad (200801013654 (814942-M))

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 [manulife.malaysia](https://www.instagram.com/manulife.malaysia)

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06/2023