



Manulife Health Saver Benefit*



MHSB Booster*

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

*PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit www.pidm.gov.my).

Manulife Insurance Berhad is a member of PIDM.



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



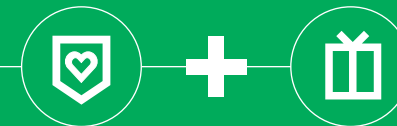
No Lifetime Limit and High Annual Limits up to RM2.2 million



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.

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 ⁹
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 ⁹
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) ¹⁰
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

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			



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 Limit¹¹



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**¹², 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**¹³

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?

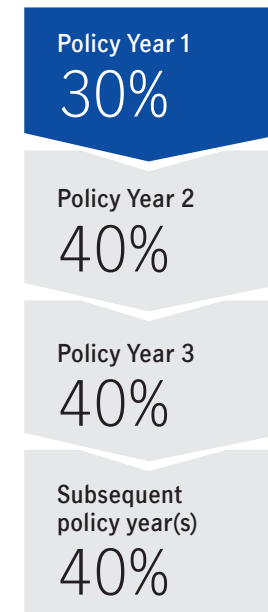
Discount Benefit is given based on the chart below:



Illustration 1: When no claim is made



Policy Inception



30% discount on the Insurance Charges

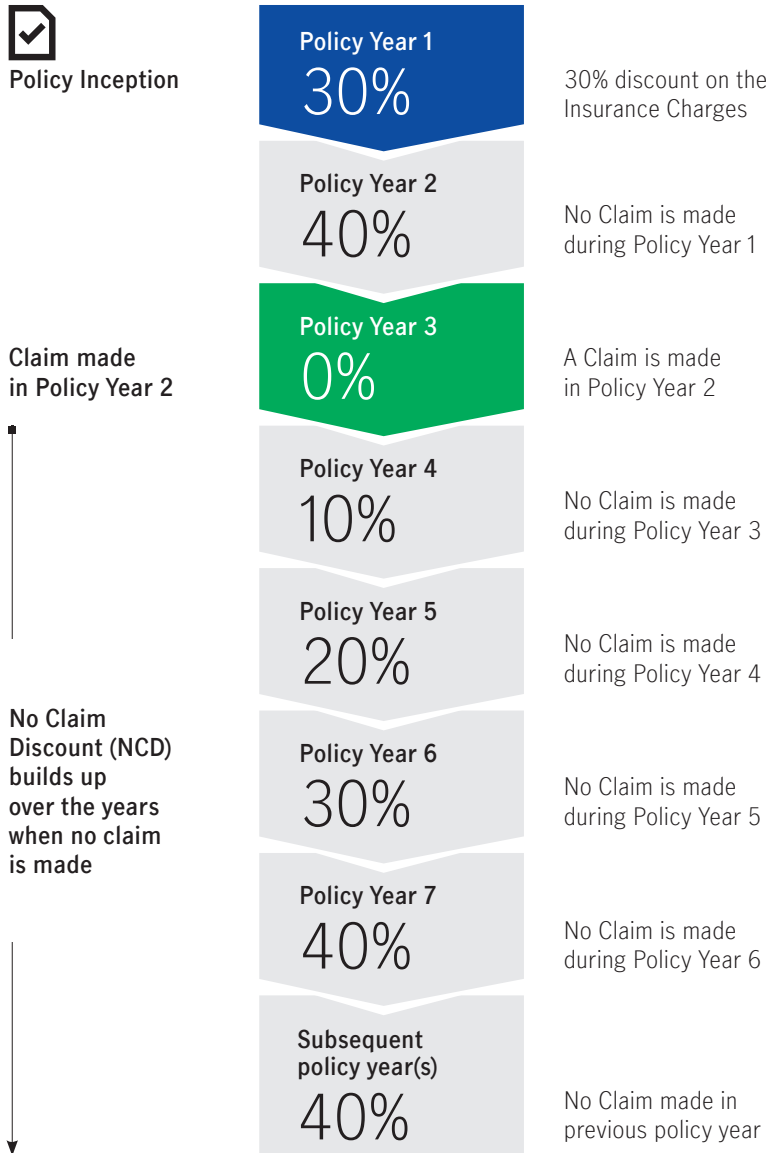
No Claim is made during Policy Year 1

No Claim is made during Policy Year 2

No Claim is made in previous policy year

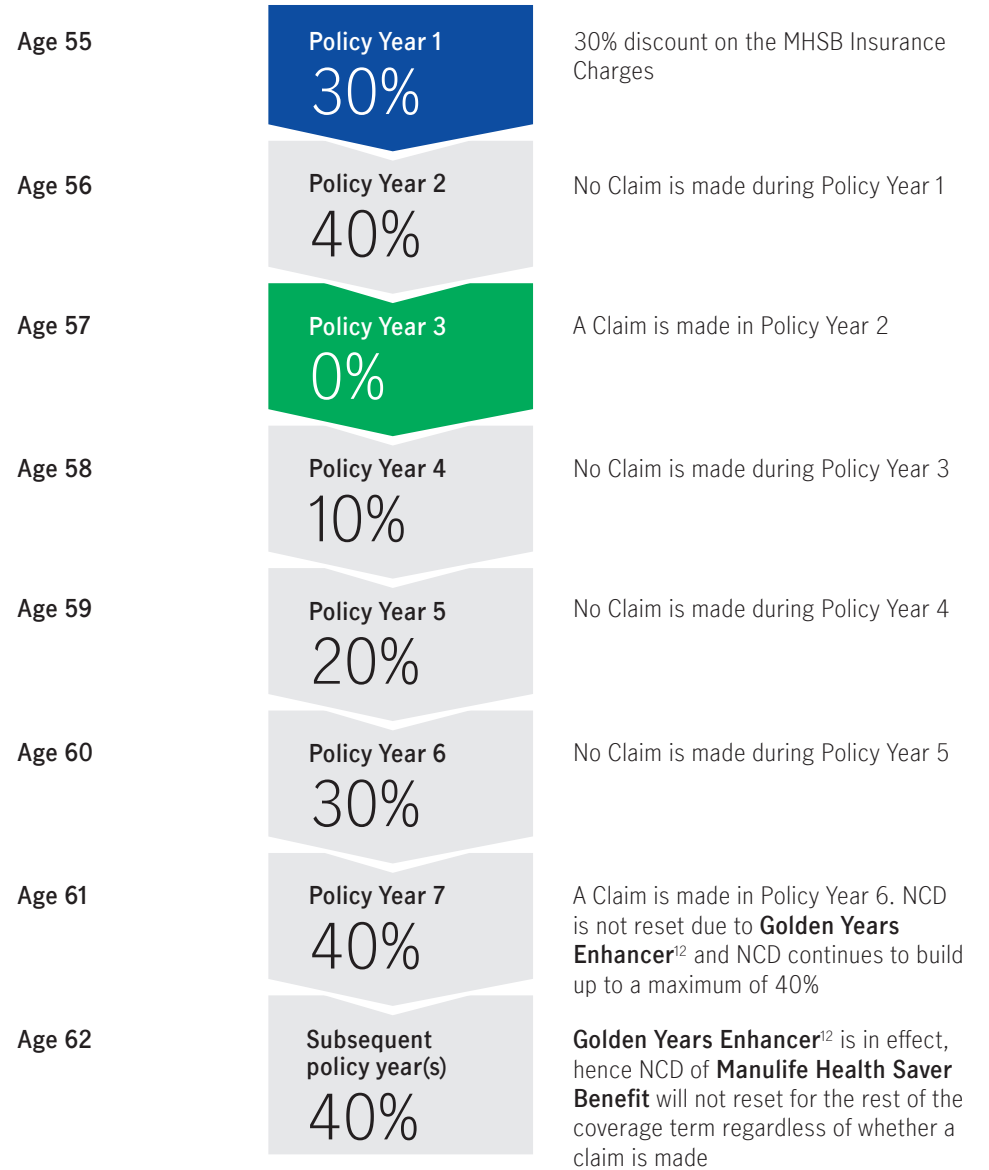
How does Discount Benefit work? (continued)

Illustration 2: When a claim is made



How does Discount Benefit work? (continued)

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



How does Discount Benefit work? (continued)

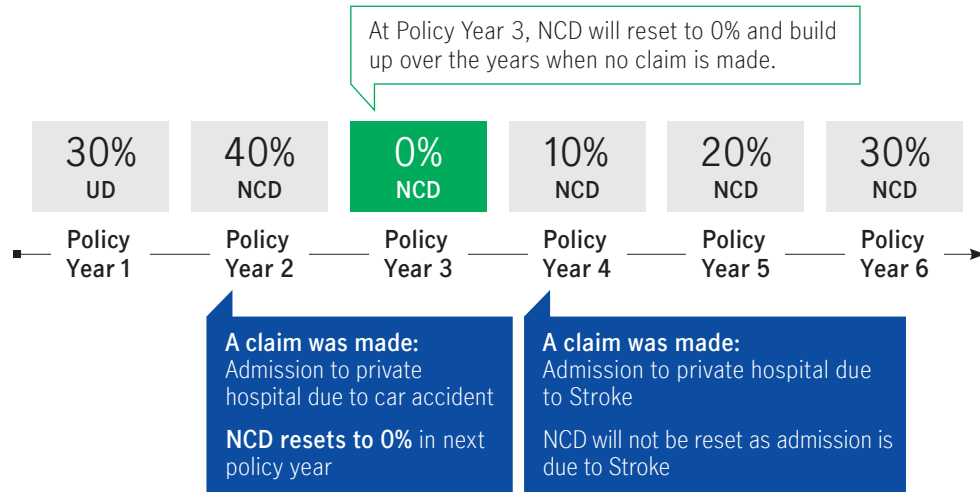


Example 1 - Insured only

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)

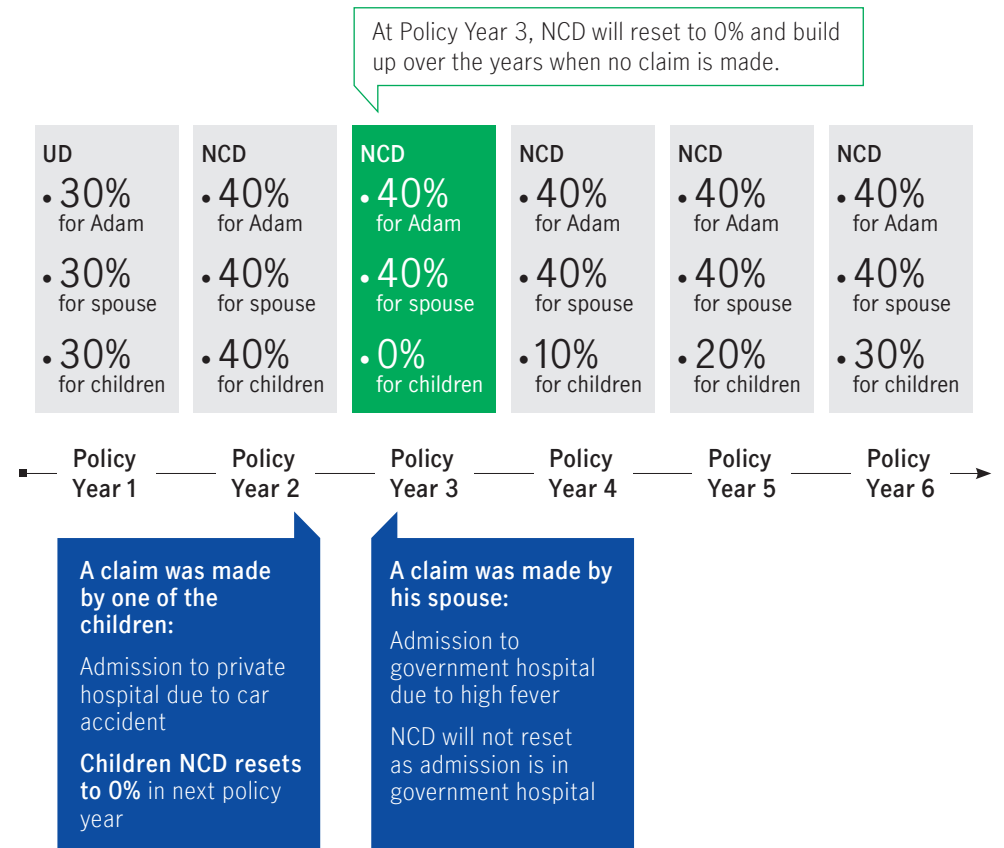


Example 2 - Family Plan

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)

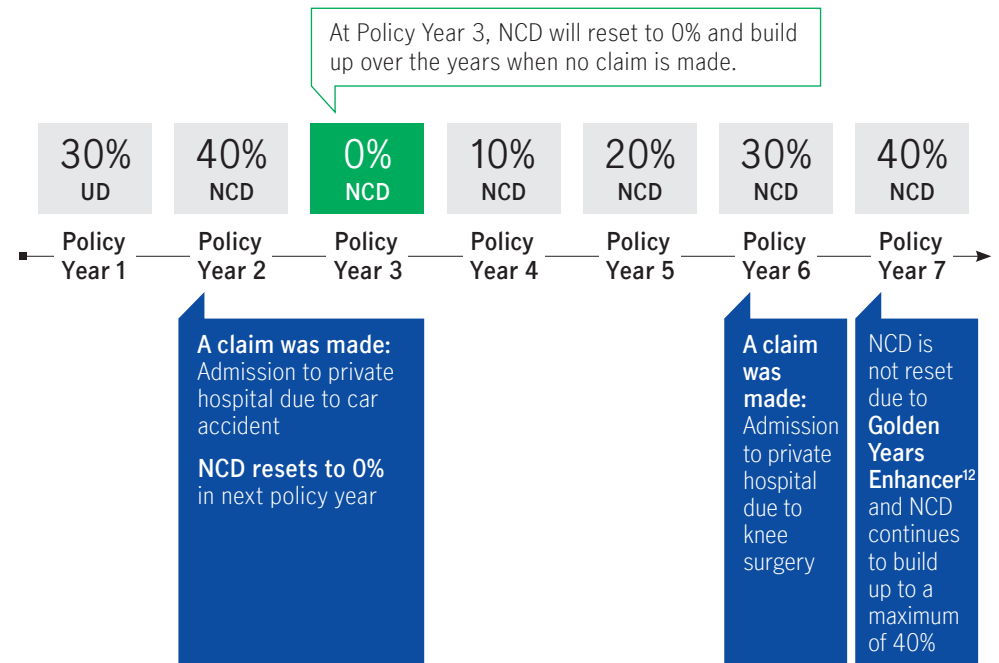


Example 3

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**¹², Alex continues to enjoy the No Claim Discount at Policy Year 7 as he has met the conditions to the **MHSB Booster**¹³.



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 thirty (30) 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 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.
- ¹⁰ The amount for reimbursement is limited up to 2 times of the reimbursable amount for Daily Hospital Room & Board benefit.
- ¹¹ 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**.
- ¹² **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**¹³.
- ¹³ 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!

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Manulife Health Saver Benefit*



MHSB Booster*

Pelan perubatan yang memberi anda *perlindungan tambahan* selain daripada diskaun 30% *dari permulaan*

*PERLINDUNGAN PIDM UNTUK MANFAAT YANG DIBAYAR DARIPADA BAHAGIAN UNIT PRODUK INI ADALAH TERTAKLUK KEPADA SYARAT-SYARAT TERTENTU. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Manulife Insurance Berhad atau PIDM (layari www.pidm.gov.my).

Manulife Insurance Berhad adalah ahli PIDM.



Manulife Health Saver Benefit sepintas lalu



Diskaun Pendahuluan 30% dari tahun polisi pertama

Nikmati Diskaun Tanpa Tuntutan sehingga 40% sebagai ganjaran kekal sihat



Perlindungan Perubatan Komprehensif



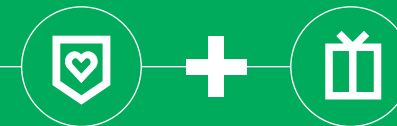
Tiada Had Seumur Hidup dan Had Tahunan Tinggi sehingga RM2.2 juta



Tiada Had untuk Bilik & Penginapan dan Penginapan ICU



Pilihan Perlindungan Keluarga



Dengan peningkatan kos rawatan kesihatan, sesungguhnya anda sekeluarga wajar dilindungi oleh pelan perubatan. Bukan sebarang pelan, tetapi pelan yang menawarkan pilihan dan nilai terbaik untuk melindungi keluarga anda.

Pelan **Manulife Health Saver Benefit** memberikan perlindungan kemasukan hospital komprehensif¹ kepada anda sekeluarga, termasuk **Perubatan Tradisional Cina** dan **Rawatan Kiropraktik**. Anda juga akan menerima **diskaun 30%** bagi caj insurans apabila anda mendaftar. Tambahan lagi, anda layak untuk menerima **diskaun 40%** bagi caj insurans anda pada tahun berikutnya jika tiada tuntutan dibuat pada tahun semasa.

Rider perubatan ini bukan sahaja membantu anda menanggung perbelanjaan perubatan, tetapi juga memberi ganjaran jika anda kekal sihat.

Ciri Kelebihan Manulife Health Saver Benefit



Perlindungan Komprehensif¹

Manulife Health Saver Benefit ("MHSB") menyediakan pilihan perlindungan perubatan yang luas sehingga umur 99 tahun pada hari jadi berikutnya. Ini termasuk pembayaran balik bagi perbelanjaan perubatan seperti caj sebelum masuk dan selepas keluar hospital, perkhidmatan rawatan rapi, perbelanjaan pembedahan, manfaat pesakit luar. Manfaat pesakit luar termasuk rawatan bagi strok, dialisis buah pinggang, kanser, demam denggi, perubatan tradisional cina dan rawatan kiropraktik.



Manfaat Diskaun²

Nikmati Diskaun Pendahuluan (UD) 30% bagi caj insurans dengan pembelian rider ini. Jika anda tidak membuat tuntutan pada tahun polisi pertama, anda akan menikmati Diskaun Tanpa Tuntutan (NCD) 40% bagi caj insurans pada tahun berikutnya.

Bagaimanapun, jika anda membuat tuntutan, anda boleh terus menikmati NCD jika tuntutan anda diluluskan akibat mana-mana peristiwa berikut:

- Manfaat hospital, pembedahan dan pesakit luar yang berkaitan dengan diagnosis Kanser, Strok, Serangan Jantung, Kegagalan Buah Pinggang dan Pembedahan Arteri Koronari; atau
- Kemasukan ke Unit Rawatan Rapi (ICU) untuk tempoh berterusan selama 7 hari atau lebih; atau
- Menjalani rawatan di mana-mana hospital dan klinik kerajaan.

Sila rujuk kepada muka surat 33 untuk keterangan mengenai ciri Manfaat Diskaun.



Pelan MHSB Signature

Pelan MHSB Signature akan sentiasa membolehkan anda menginap di Bilik Satu Katil yang disediakan di hospital³. Dengan itu, anda tidak akan dibebankan oleh kos Bilik dan Penginapan yang kian meningkat.

Di samping itu, anda juga akan menikmati Manfaat Pandangan Perubatan Kedua yang ditawarkan khas untuk pelan ini. Anda boleh mendapatkan pandangan perubatan kedua bagi diagnosis atau prosedur perubatan untuk membantu anda menilai pilihan yang boleh didapati.



Tiada Had Seumur Hidup dan Had Tahunan Tinggi

Memastikan anda tetap dilindungi sepanjang usia emas anda dengan manfaat Tiada Had Seumur Hidup kami. Tambahan lagi, had tahunan kami yang tinggi sehingga RM2.2 juta membolehkan anda mempunyai pilihan rawatan perubatan yang lebih luas.



Tiada Had untuk Bilik & Penginapan (R&B) dan Penginapan ICU

Tidak perlu bimbang akan tempoh penginapan hospital. Sebaliknya, tumpukan minda dan tenaga ke arah pemulihan anda.



Pilihan Perlindungan Keluarga

Lindungi suami/isteri dan anak-anak anda, semuanya dalam satu polisi! Perlindungan juga diperluas untuk merangkumi anak yang dilahirkan selepas polisi dibeli⁴ dengan maksimum 5 anak dibenarkan di bawah setiap Pelan Keluarga.



Kemasukan yang Mudah ke Hospital Panel dan Hospital Pilihan

Kad perubatan kami menyediakan kemasukan hospital tanpa tunai dan manfaat selepas keluar hospital di rangkaian hospital panel⁵ yang luas. Di samping itu, anda juga layak untuk Perkhidmatan Bantuan Kecemasan jika berlaku kecemasan perubatan.

Kami mempunyai rangkaian hospital pilihan⁵ daripada hospital panel kami yang menawarkan perkhidmatan istimewa⁶ untuk anda.



Pilihan Insurans Bersama⁷

Manulife Health Saver Benefit membolehkan anda memilih pelan dengan atau tanpa insurans bersama. Jika anda telah memilih pelan insurans bersama, anda boleh bertukar kepada pelan tanpa insurans bersama pada umur 60 tahun pada hari jadi berikutnya. Ini akan membolehkan anda terus menikmati rawatan perubatan tanpa menjejaskan simpanan persaraan anda.



Pelepasan Cukai Pendapatan

Anda mungkin layak untuk menerima pelepasan cukai pendapatan bagi insurans perubatan tertakluk pada terma dan syarat Lembaga Hasil Dalam Negeri.



Kemasukan Pra-kelahiran menerusi **Manulife Health Saver Benefit – Baby (MHSB – Baby)**⁸ disediakan untuk pelan insurans berkaitan pelaburan tertentu yang dilampirkan dengan **rider Manulife Precious Gift**, supaya anda boleh mendapatkan perlindungan untuk bayi dalam kandungan anda seawal 13 hingga 35 minggu kehamilan.

Jadual Manfaat untuk Manulife Health Saver Benefit

No.	Manfaat-manfaat	Jenis Pelan			
		MHSB 150	MHSB 200	MHSB 250	MHSB Signature
Seksyen A: Manfaat-manfaat Hospital & Pembedahan					
1	Bilik & Penginapan Hospital Harian (tiada had hari)	RM150 sehari	RM200 sehari	RM250 sehari	Seperti caj yang dikenakan ⁹
2	Bilik & Penginapan Hospital Harian Tambahan Semasa Di Luar Negara (sehingga 60 hari bagi setiap kemasukan hospital)	RM150 sehari	RM200 sehari	RM250 sehari	Seperti caj yang dikenakan ⁹
3	Rawatan Rapi Hospital (tiada had hari)	Seperti caj yang dikenakan, tertakluk kepada Caj yang Munasabah dan Lazim, ditolak Amaun Insurans Bersama (jika ada)		Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Lazim	
4	Manfaat Pembedahan				
5	Manfaat Pakar Bius				
6	Manfaat Bilik Pembedahan				
7	Manfaat Pakar Perubatan Bertugas				
8	Manfaat Sebelum Masuk Hospital (dalam tempoh 60 hari) i. Perundingan Pakar ii. X-Ray Diagnostik & Pemeriksaan Makmal iii. Imbasan iv. Perubatan dan Rawatan				
9	Manfaat Selepas Keluar Hospital (dalam tempoh 90 hari) i. X-Ray Diagnostik & Pemeriksaan Makmal Pesakit Luar ii. Perbelanjaan dan Perundingan Perubatan				
10	Perkhidmatan Kepelbagaian Hospital				
11	Yuran Ambulans				
12	Perbelanjaan Berkaitan Bukan Perubatan (bagi setiap Hilang Upaya setiap Tahun Polisi)	RM300	RM400	RM500	Seperti caj yang dikenakan (sehingga 2x Bilik & Penginapan harian) ¹⁰
13	Manfaat Tunai Hospital Kerajaan (sehingga 60 hari setiap kemasukan hospital)	RM100 sehari	RM130 sehari	RM150 sehari	RM200 sehari
14	Manfaat Penjagaan Harian Anak (maksimum 120 hari setiap Tahun Polisi)	RM50 sehari	RM65 sehari	RM75 sehari	RM100 sehari

No.	Manfaat-manfaat	Jenis Pelan			
		MHSB 150	MHSB 200	MHSB 250	MHSB Signature
Seksyen B: Manfaat-manfaat Pesakit Luar					
15	Pembedahan Harian	Seperti caj yang dikenakan, tertakluk kepada Caj yang Munasabah dan Lazim, ditolak Amaun Insurans Bersama (jika ada)		Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Lazim	
16	Manfaat Perubatan Tradisional Cina dan Rawatan Kiropraktik (setiap rawatan)	RM150	RM200	RM250	RM300
		Sehingga RM1,500 setahun	Sehingga RM2,000 setahun	Sehingga RM2,500 setahun	Sehingga RM3,000 setahun
17	Manfaat Kecederaan Akibat Kemalangan Kecemasan (setiap kecederaan)	RM2,000	RM2,500	RM2,750	RM3,500
18	Penjagaan Kejururawatan di Rumah (setiap Tahun Polisi)	RM2,000	RM2,500	RM2,750	RM3,500
19	Rawatan Dialisis Buah Pinggang Pesakit Luar	Seperti caj yang dikenakan, tertakluk kepada caj yang Munasabah dan Lazim, ditolak Amaun Insurans Bersama (jika ada)		Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Lazim	
20	Rawatan Kanser Pesakit Luar				
21	Rawatan Strok Pesakit Luar				
22	Rawatan Denggi Pesakit Luar				
Seksyen C: Manfaat-manfaat Lain					
23	Kanta Intraocular	Sehingga RM3,000 untuk satu mata dan maksimum RM6,000 sepanjang hayat			
24	Cukai Kerajaan	Seperti caj yang dikenakan, untuk sebarang cukai yang berlaku yang dikenakan berdasarkan Caj Munasabah dan Lazim			
25	Pandangan Perubatan Kedua (setiap Tahun Polisi)	Tidak Berkenaan			RM2,000
26	Perkhidmatan Bantuan Kecemasan	Ya			
27	Manfaat Pemindahan Perubatan Kecemasan Antarabangsa	Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Lazim sehingga maksimum RM100,000 sepanjang hayat, tertakluk kepada Had Tahunan Individu Keseluruhan			
Had Tahunan Individu Keseluruhan (RM)		1,000,000	1,500,000	1,750,000	2,200,000
Had Seumur Hidup Individu Keseluruhan		Tiada Had Seumur Hidup			



Tingkatkan perlindungan anda dengan MHSB Booster

MHSB Booster ialah pilihan tambahan yang meningkatkan perlindungan **Manulife Health Saver Benefit** dengan memberi anda manfaat tambahan untuk fikiran yang lebih tenang.

Ciri Kelebihan MHSB Booster



Nikmati Had Tahunan **tambahan RM2 juta**¹¹



Terima manfaat Bilik & Penginapan yang **bertambah secara automatik** sebanyak RM15 setiap tahun selama 10 tahun, terhadap pada maksimum RM150 untuk MHSB 150, 200 dan 250



Tempoh Sebelum Masuk dan Selepas Keluar Hospital masing-masing **dilanjutkan** sehingga 90 hari dan 180 hari



Nikmati ketenangan fikiran dengan **Golden Years Enhancer**¹² di mana Diskaun Tanpa Tuntutan bagi **Manulife Health Saver Benefit** **tidak akan ditetapkan semula** tanpa mengira sama ada tuntutan dibuat setelah Ahli Yang Dilindungi mencapai umur 60 tahun dan ke atas. Syarat ini hanya diguna pakai selepas tempoh sekurang-kurangnya lima (5) Tahun Rider dari Tarikh Berkuat Kuasa **MHSB Booster**¹³

Jadual Manfaat untuk MHSB Booster

No.	Manfaat-manfaat	Jenis Pelan			
		MHSB 150	MHSB 200	MHSB 250	MHSB Signature
Seksyen A: Manfaat-manfaat Hospital & Pembedahan					
1	Bilik & Penginapan Hospital Harian (tiada had hari)	Penambahan RM15 kepada pelan Bilik & Penginapan Hospital Harian setiap tahun polisi, sehingga jumlah terkumpul RM150			Tidak Berkeajaan
2	Bilik & Penginapan Hospital Harian Tambahan Semasa Di Luar Negara (sehingga 60 hari bagi setiap kemasukan hospital)				
3	Manfaat Sebelum Masuk Hospital (sehingga 90 hari) i. Perundingan Pakar ii. X-Ray Diagnostik & Pemeriksaan Makmal iii. Imbasan iv. Perubatan dan Rawatan	Seperti caj yang dikenakan, tertakluk kepada caj yang Munasabah dan Lazim, ditolak Amaun Insurans Bersama (jika ada)		Seperti caj yang dikenakan, tertakluk kepada Caj Munasabah dan Lazim	
4	Manfaat Selepas Keluar Hospital (sehingga 180 hari) i. X-Ray Diagnostik & Pemeriksaan Makmal Pesakit Luar ii. Perbelanjaan dan Perundingan Perubatan				
Had Tahunan Individu Keseluruhan (RM)		3,000,000	3,500,000	3,750,000	4,200,000

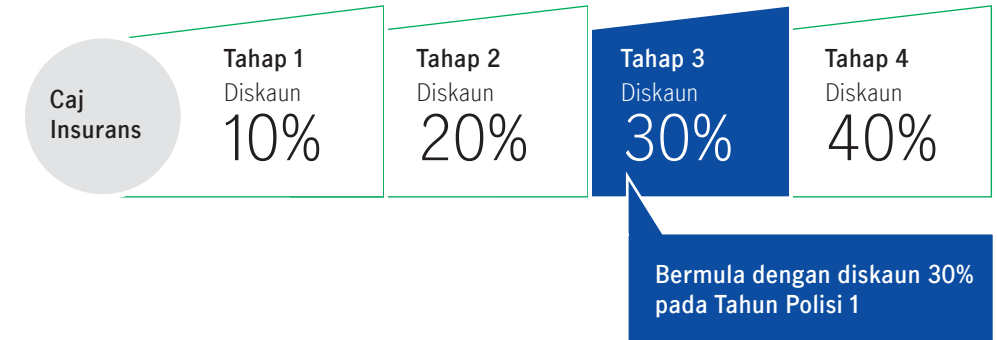
Bagaimana pelan MHSB Signature berfungsi?

Daniel, seorang lelaki berusia 40 tahun melanggan **Manulife Health Saver Benefit** (Pelan MHSB Signature) yang menyediakan manfaat Bilik & Penginapan Hospital Harian sehingga kategori Bilik Satu Katil Asas Ke-2. Daniel dimasukkan ke Hospital A, dengan pilihan kategori Bilik Satu Katil yang merangkumi pilihan Suite, Premier, Asas Ke-2 dan Asas Pertama. Kos Bilik & Penginapan Harian yang akan dibayar balik kepada Daniel adalah seperti berikut:

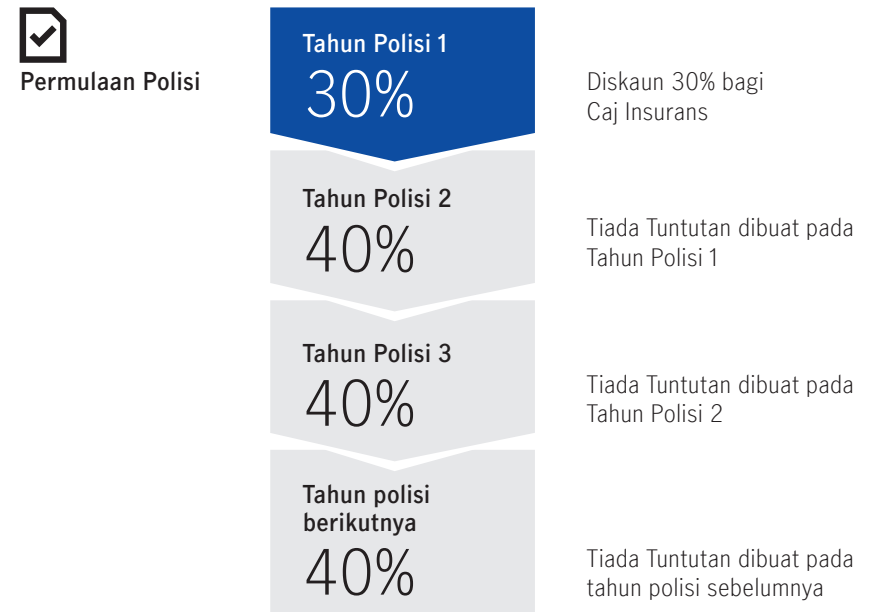
Kategori Bilik Satu Katil	Senario 1		Senario 2	
	Kadar Bilik Harian (RM)	Jumlah Dibayar Balik (RM)	Kadar Bilik Harian (RM)	Jumlah Dibayar Balik (RM)
Suite	1,000	Lebih rendah daripada (Asas Ke-2, 2x Asas Pertama) = 250	1,000	Lebih rendah daripada (Asas Ke-2, 2x Asas Pertama) = 400
Premier	300		700	
Asas Ke-2	250		500	
Asas Pertama	200	200	200	200
	<ul style="list-style-type: none"> Jika Daniel menginap di bilik dalam kategori Asas Pertama, beliau akan dibayar balik pada Kadar Bilik Harian Asas Pertama sebanyak RM200. Jika Daniel menginap di bilik dalam kategori Asas Ke-2 atau lebih tinggi, beliau akan dibayar balik maksimum kadar Bilik dan Penginapan Hospital harian yang dikenakan untuk kategori Asas Ke-2, iaitu RM250. 		<ul style="list-style-type: none"> Jika Daniel menginap di bilik dalam kategori Asas Pertama, beliau akan dibayar balik pada Kadar Bilik Harian Asas Pertama sebanyak RM200. Jika Daniel menginap di bilik dalam kategori Asas Ke-2 atau lebih tinggi, beliau akan dibayar balik maksimum 2 kali kadar Bilik dan Penginapan Hospital harian yang dikenakan untuk kategori Asas Pertama, iaitu RM400. 	

Bagaimana Manfaat Diskaun berfungsi?

Manfaat Diskaun diberikan berasaskan carta di bawah:

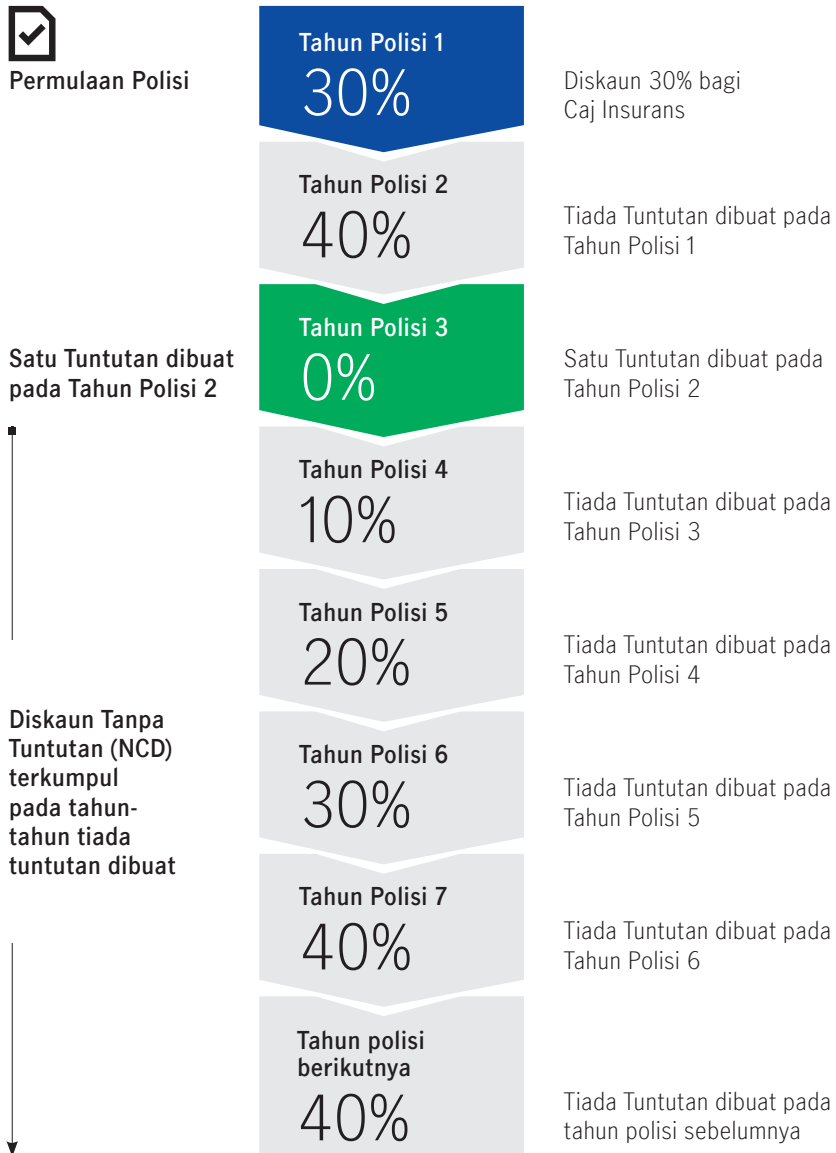


Ilustrasi 1: Apabila tiada tuntutan dibuat



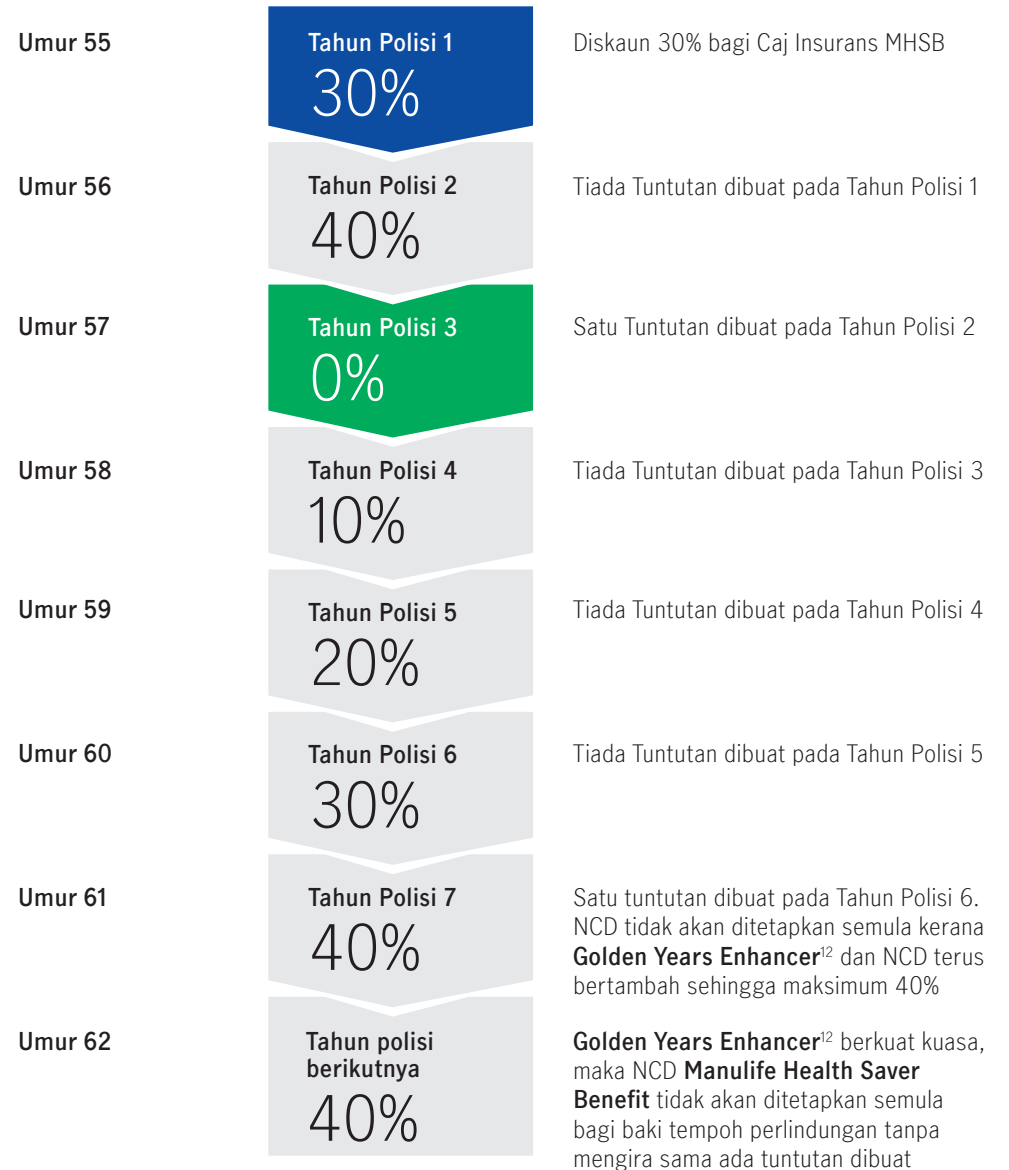
Bagaimana Manfaat Diskaun berfungsi? (sambungan)

Ilustrasi 2: Apabila tuntutan dibuat



Bagaimana Manfaat Diskaun berfungsi? (sambungan)

Ilustrasi 3: Manulife Health Saver Benefit dan MHSB Booster - Apabila tuntutan dibuat



Bagaimana Manfaat Diskaun berfungsi? (sambungan)

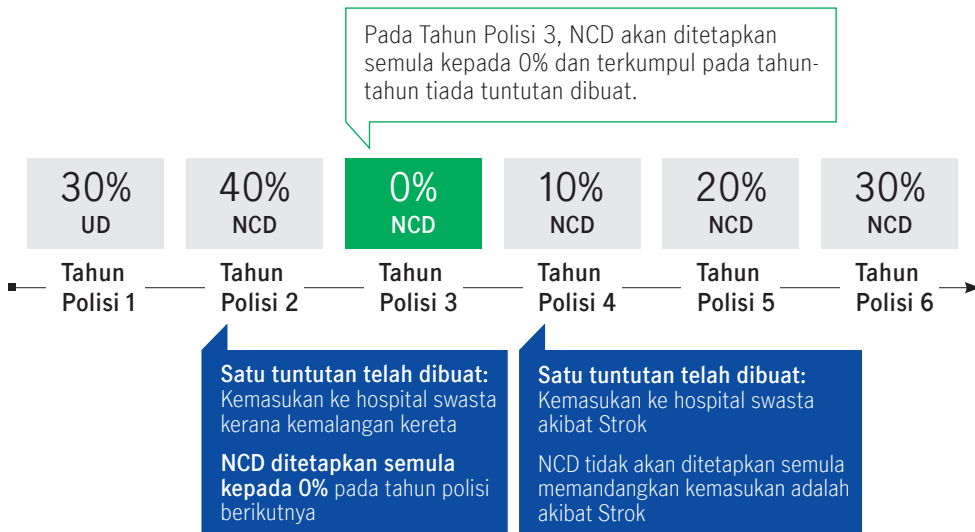


Contoh 1 - Orang Yang Diinsuranskan sahaja

Sarah, seorang wanita berumur 31 tahun, bukan perokok, pelanggan ManuLink Essential dengan Amaun Muka Asas RM100,000, Dana Ekuiti 100%, premium tahunan RM2,400 dan tempoh perlindungan sehingga umur 80 tahun. Beliau menambah **Manulife Health Saver Benefit** kepada polisi yang dibeli.

Pelan yang dipilih: MHSB 150, Bilik & Penginapan: RM150 tanpa insurans bersama.

Pada permulaan polisi, beliau **menikmati Diskaun Pendahuluan 30%** atas bagi caj insurans untuk Tahun Polisi pertama. Pengiraan NCD ditunjukkan di bawah:



	Tahun Polisi 1 (RM)	Tahun Polisi 2 (RM)	Tahun Polisi 3 (RM)	Tahun Polisi 4 (RM)	Tahun Polisi 5 (RM)	Tahun Polisi 6 (RM)
Caj Insurans Tahunan tanpa Manfaat Diskaun	1,562	1,562	1,562	1,562	1,562	1,685
Manfaat Diskaun	30%	40%	0%	10%	20%	30%
Amaun Diskaun Tahunan	469	625	0	156	312	506

Sila ambil perhatian bahawa apabila NCD ditetapkan semula kepada 0%, tempoh perlindungan polisi akan dikurangkan akibat daripada caj insurans yang lebih tinggi. Oleh yang demikian, sebelum NCD polisi ditetapkan semula, Sarah (Pemilik Polisi) akan dimaklumkan tentang pilihan yang boleh diambil olehnya untuk memastikan perlindungan diteruskan sehingga tempoh polisi penuh, termasuk tambah nilai premium. Anda dinasihatkan untuk menilai semula polisi dan mempertimbangkan cadangan kami untuk membayar premium tambah nilai. Sila ambil perhatian bahawa jumlah tambah nilai yang disyorkan mungkin lebih tinggi daripada jumlah diskaun yang diterima.

Nota: Sila ambil perhatian bahawa semua jumlah di atas dibundarkan ke Ringgit terdekat.

Bagaimana Manfaat Diskaun berfungsi? (sambungan)

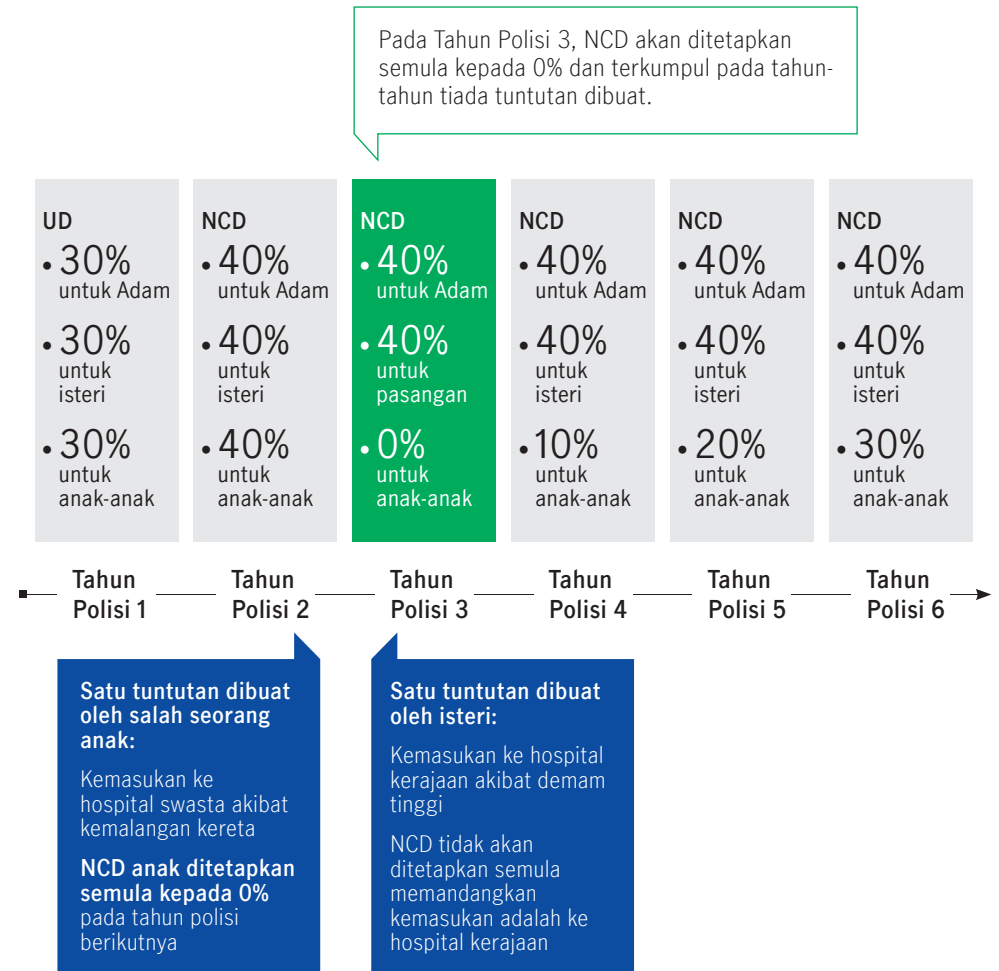


Contoh 2 - Pelan Keluarga

Adam, seorang lelaki berumur 46 tahun, bukan perokok, pelanggan ManuLink Essential dengan Amaun Muka RM100,000, Dana Ekuiti 100%, premium tahunan RM9,492 dan tempoh perlindungan sehingga umur 80 tahun. Beliau menambah pelan keluarga Manulife **Health Saver Benefit** yang termasuk rider isteri dan rider anak-anak.

Pelan yang dipilih: MHSB 150, Bilik & Penginapan: RM150 tanpa insurans bersama.

Selepas permulaan polisi, beliau **menikmati Diskaun Pendahuluan 30%** atas bagi caj insurans untuk Tahun Polisi pertama. Pengiraan Manfaat Diskaun ditunjukkan di bawah:



Bagaimana Manfaat Diskaun berfungsi? (sambungan)

	Tahun Polisi 1 (RM)	Tahun Polisi 2 (RM)	Tahun Polisi 3 (RM)	Tahun Polisi 4 (RM)	Tahun Polisi 5 (RM)	Tahun Polisi 6 (RM)
Caj Insurans Tahunan Adam	2,383	2,383	2,383	2,383	2,383	2,965
Caj Insurans Tahunan Isteri	2,535	2,535	2,535	2,535	2,535	2,961
Caj Insurans Tahunan Anak-anak	2,584	2,584	2,584	2,584	2,584	2,653
Caj Insurans Tahunan Pelan Keluarga tanpa Manfaat Diskaun	7,502	7,502	7,502	7,502	7,502	8,579
Manfaat Diskaun Adam	30%	40%	40%	40%	40%	40%
Manfaat Diskaun Isteri	30%	40%	40%	40%	40%	40%
Manfaat Diskaun Anak-anak	30%	40%	0%	10%	20%	30%
Amaun Diskaun Tahunan Adam	715	953	953	953	953	1,186
Amaun Diskaun Tahunan Isteri	761	1,014	1,014	1,014	1,014	1,184
Amaun Diskaun Tahunan Anak-anak	775	1,034	0	258	517	796
Jumlah Amaun Diskaun Tahunan	2,251	3,001	1,967	2,226	2,484	3,166

Sila ambil perhatian bahawa apabila NCD ditetapkan semula kepada 0%, tempoh perlindungan polisi akan dikurangkan akibat daripada caj insurans yang lebih tinggi. Oleh yang demikian, sebelum NCD polisi ditetapkan semula, Adam (Pemilik Polisi) akan dimaklumkan tentang pilihan yang boleh diambil olehnya untuk memastikan perlindungan diteruskan sehingga tempoh polisi penuh, termasuk tambah nilai premium. Anda dinasihatkan untuk menilai semula polisi dan mempertimbangkan cadangan kami untuk membayar premium tambah nilai. Sila ambil perhatian bahawa jumlah tambah nilai yang disyorkan mungkin lebih tinggi daripada jumlah diskaun yang diterima.

Nota: Untuk pelan keluarga yang merangkumi rider isteri dan rider anak-anak, setiap rider akan memiliki hak Manfaat Diskaun sendiri. Sekiranya tiada tuntutan dibuat pada tahun sebelumnya, rider tersebut akan terus menikmati diskaun Caj Insurans pada tahap berikutnya sehingga maksimum 40%. Sila ambil perhatian bahawa semua jumlah di atas dibundarkan ke Ringgit terdekat.

Bagaimana Manfaat Diskaun berfungsi? (sambungan)

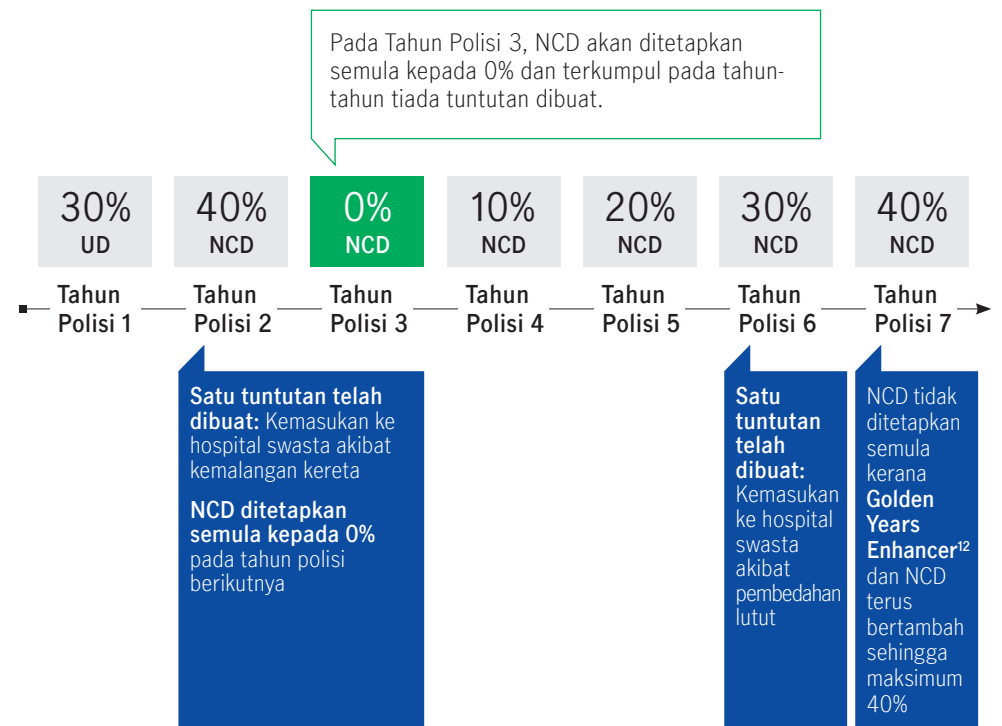


Contoh 3

Alex, seorang lelaki berumur 55 tahun melanggan ManuLink Essential yang ditambah dengan **Manulife Health Saver Benefit** dan **MHSB Booster**.

Tuntutan dibuat pada Tahun Polisi 2 dan seterusnya pada Tahun Polisi 6.

Dengan **Golden Years Enhancer**¹², Alex terus menikmati Diskaun Tanpa Tuntutan pada Tahun Polisi 7 kerana beliau telah menenuhi syarat **MHSB Booster**¹³.



Pengecualian

Sebarang penyakit atau kecederaan yang timbul daripada yang berikutnya tidak akan dilindungi oleh **Manulife Health Saver Benefit** dan **MHSB Booster**.

1. Penyakit sedia ada.
2. Penyakit Tertentu yang berlaku dalam tempoh 120 hari pertama perlindungan berterusan, dari Tarikh Pengeluaran atau Tarikh Penguatkuasaan Semula polisi, mana yang kemudian. Penyakit Tertentu merujuk kepada:
 - (i) hipertensi, diabetes mellitus atau penyakit kardiovaskula;
 - (ii) sebarang pertumbuhan termasuk tumor, kanser, sista, nodul, polip;
 - (iii) batu dalam sistem kencing dan sistem biliari;
 - (iv) sebarang penyakit telinga, hidung (termasuk sinus) atau tekak;
 - (v) hernia, hemoroid, fistula, hidrosel atau varikose;
 - (vi) sebarang penyakit berkaitan dengan sistem reproduktif termasuk endometrisosis; atau
 - (vii) sebarang gangguan spina (termasuk cakera tergelincir) atau sebarang masalah lutut.
3. Sebarang keadaan perubahan atau fizikal yang timbul dalam tempoh 30 hari yang pertama perlindungan Ahli Yang Dilindungi atau tarikh penguatkuasaan semula, mana yang kemudian, kecuali kecederaan akibat kemalangan.
4. Pembedahan plastik/kosmetik, pemeriksaan mata, cermin mata dan pembiasaan atau pembedahan pembedahan rabun (Keratotomy Radial atau Lasik) serta penggunaan atau pemerolehan peralatan atau peranti prostesis luaran seperti anggota palsu, alat bantu pendengaran, perentak jantung yang diimplan dan preskripsinya.
5. Pemulihan rehat atau penjagaan di sanatorium, ubat tidak sah di sisi undang-undang, kemabukan, pensterilan, penyakit kelamin dan keadaan akibat daripadanya, AIDS (Sindrom Kurang Daya Tahan Manusia) atau ARC (Kompleks Berkaitan AIDS) dan penyakit berkaitan HIV.
6. Membunuh diri, percubaan bunuh diri atau kecederaan diri yang disengajakan semasa waras atau tidak waras.
7. Peperangan atau sebarang tindakan peperangan, diisytiharkan atau tidak diisytiharkan, aktiviti penjenayah atau pengganas, tugas aktif dalam mana-mana angkatan bersenjata, penyertaan langsung dalam mogok, rusuhan dan kekacauan awam atau penderhakaan.
8. Sinaran pengionan atau pencemaran oleh keradioaktifan.
9. Penyakit atau kecederaan yang timbul daripada sebarang jenis perlumbaan (kecuali lumba kaki), sukan berbahaya seperti tetapi tidak terhad kepada terjun udara, luncur air, aktiviti dalam air yang memerlukan alat pernafasan, sukan musim sejuk, sukan profesional dan kegiatan haram.
10. Penerbangan persendirian melainkan sebagai penumpang yang membayar tambang di dalam mana-mana pesawat penerbangan komersil.
11. Perbelanjaan yang ditanggung untuk penukaran jantung.
12. Rawatan di luar negara jika Ahli Yang Dilindungi tinggal atau melancong di luar Malaysia, Brunei atau Singapura untuk tempoh melebihi 90 hari berturut-turut.

Sila ambil perhatian bahawa senarai pengecualian ini tidak menyeluruh dan tertakluk kepada tempoh kelayakan. Untuk butir-butir tepat tentang terma dan syarat, sila rujuk kepada kontrak polisi anda.

Nota Penting

1. **Manulife Health Saver Benefit** ialah rider perubahan pemotongan unit yang boleh ditambah kepada pelan insurans berkaitan pelaburan premium tetap yang terpilih. **MHSB Booster** ialah rider perubahan pemotongan unit yang boleh ditambah pada **Manulife Health Saver Benefit**. Pelan-pelan ini merupakan produk insurans yang terikat kepada prestasi aset-aset dasar dan bukan produk pelaburan tulen seperti unit amanah.
2. **Manulife Health Saver Benefit** dan **MHSB Booster** boleh diperbaharui sepanjang tempoh polisi kecuali berlaku penipuan atau salah nyata.
3. Penambahan **MHSB Booster** pada polisi sedia ada dengan **Manulife Health Saver Benefit** yang dikeluarkan sebelum 17 Jun 2022 akan layak menerima Manfaat Perlindungan Pandemik dan Manfaat Diskaun.
4. Perlindungan bermula serta-merta untuk kos kemasukan hospital dan pembedahan yang disebabkan oleh kemalangan.
5. Anda hendaklah memastikan bahawa rider ini akan memenuhi keperluan anda dan premium yang perlu dibayar di bawah kontrak polisi ialah jumlah yang mampu anda bayar. Anda boleh memilih untuk membayar premium anda sama ada secara bulanan, suku tahunan, setengah tahunan atau tahunan.
6. Sila ambil perhatian bahawa jika anda tidak membayar premium dalam tempoh ihsan tiga puluh (30) hari dari tarikh kena bayar premium, terdapat kemungkinan polisi luput apabila nilai Akaun tidak cukup untuk memotong semua caj polisi yang dikenakan.
7. Anda mungkin menghabiskan unit dana berkaitan pelaburan sekiranya membeli terlalu banyak rider penolakan unit.
8. Caj insurans rider ini tidak dijamin dan Manulife Insurance Berhad (MIB) berhak untuk menyemak caj insurans dengan memberikan notis bertulis tiga puluh (30) hari sebelum membuat perubahan. Caj insurans adalah berbeza dan bergantung kepada jantina, umur dicapai, faedah, pelan yang dipilih, penarafan kelas pekerjaan dan Manfaat Diskaun yang berkenaan. Manfaat Diskaun hanya sah untuk Caj Insurans Tahunan **Manulife Health Saver Benefit** dan tidak sah untuk Caj Insurans Tahunan **MHSB Booster**. Sila rujuk Lampiran 1 hingga Lampiran 10 untuk jadual Caj Insurans Tahunan tanpa sebarang diskaun untuk **Manulife Health Saver Benefit** dan Lampiran 11 untuk jadual Caj Insurans Tahunan untuk **MHSB Booster**. Untuk butiran lanjut, anda boleh merujuk kepada Lembaran Pendedahan Produk atau Ilustrasi Produk.
9. Sila ambil perhatian bahawa jika tuntutan telah dibuat pada tahun polisi semasa, Diskaun Tanpa Tuntutan akan ditetapkan semula kepada 0% berkuat kuasa pada ulang tahun polisi yang seterusnya. Tempoh perlindungan polisi mungkin dikurangkan akibat daripada caj insurans lebih tinggi apabila NCD ditetapkan semula kepada 0%. Anda dinasihatkan untuk menambah nilai premium untuk terus menikmati perlindungan sehingga tempoh polisi penuh. Premium tambah nilai disyorkan mungkin lebih tinggi daripada jumlah diskaun yang diterima sebelum ini.

Nota Penting (sambungan)

10. Polisi insurans hayat adalah satu komitmen jangka panjang. Anda tidak dinasihatkan untuk memegang polisi ini bagi jangka yang pendek memandangkan ia mempunyai kos permulaan yang tinggi.
11. Anda dinasihatkan untuk merujuk kepada sampel kontrak polisi untuk butiran tentang ciri-ciri penting pelan insurans kesihatan yang ingin anda beli. Untuk mengetahui lebih lanjut tentang maklumat asas insurans kesihatan, sila rujuk kepada risalah pendidikan pengguna tentang insurans kesihatan dan perubatan yang boleh didapati di kebanyakan cawangan syarikat insurans dan takaful atau hubungi Penasihat Manulife profesional. Anda juga boleh melayari www.insuranceinfo.com.my untuk maklumat lanjut.
12. Anda diberi “Tempoh Percubaan Percuma” selama lima belas (15) hari dari tarikh penerimaan kontrak polisi untuk menilai kesesuaian pelan insurans yang baru dibeli. Jika polisi asas pelan Insurans Berkaitan Pelaburan di mana rider yang dilampirkan ini dibatalkan dalam “Tempoh Percubaan Percuma”, premium tidak diperuntukkan bagi polisi asas (jika ada), nilai unit yang telah diperuntukkan (jika ada) pada harga unit pada tarikh penilaian seterusnya dan juga sebarang caj insurans dan yuran dan caj kecuali Caj Pengurusan Dana yang telah dipotong, ditolak sebarang perbelanjaan perubatan yang mungkin telah ditanggung, akan dipulangkan kepada anda dan polisi ini akan dibatalkan.
13. Sila ambil perhatian bahawa terdapat implikasi yang akan mempengaruhi permohonan insurans kesihatan anda jika anda bertukar daripada satu jenis pelan kesihatan dari syarikat insurans lain kepada MIB yang menawarkan manfaat yang serupa.
14. Premium dan/atau caj polisi, yang mana berkenaan, mungkin tertakluk kepada cukai yang diperkenalkan oleh Kerajaan Malaysia dari semasa ke semasa. MIB berhak untuk menuntut daripada anda amaun yang bersamaan dengan cukai yang perlu dibayar bagi premium dan/atau caj polisi, yang mana berkenaan, pada kadar semasa. Kewajipan anda untuk membayar cukai tersebut akan termaktub dalam Terma dan Syarat polisi insurans anda.
15. Risalah ini bertujuan untuk memberi maklumat am sahaja dan tidak boleh dianggap sebagai kontrak insurans. Terma, keadaan, pengecualian dan definisi yang tepat pelan ini adalah termaktub dalam kontrak polisi yang dikeluarkan oleh MIB. Tertakluk pada terma dan syarat.
16. Untuk maklumat lanjut mengenai pelan insurans berkaitan pelaburan, sila rujuk kepada “Panduan kepada Pemilik Polisi berkaitan Pelaburan mengenai Perlindungan Insurans” di www.manulife.com.my.
17. Semua umur dalam risalah merujuk kepada umur pada hari jadi berikutnya.
18. Jika terdapat percanggahan antara versi Bahasa Inggeris, Bahasa Melayu dan Bahasa Cina, versi Bahasa Inggeris akan digunakan.
19. Pelan ini ditaja jamin oleh Manulife Insurance Berhad (200801013654 (814942-M)), sebuah syarikat yang didaftarkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia. Syarikat ini terletak di Tingkat 16, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

Nota Produk

- 1 Sila rujuk kepada Jadual Manfaat **Manulife Health Saver Benefit** untuk maklumat lanjut.
- 2 Tertakluk pada terma dan syarat.
- 3 Untuk kemasukan hospital dalam kategori asas ke-2 bagi Bilik Satu Katil, jumlah pembayaran balik adalah tertakluk kepada maksimum 2 kali kadar Bilik & Penginapan Hospital Harian yang boleh dicajkan bagi kategori asas pertama Bilik Satu Katil.
- 4 Dengan syarat terdapat anak/anak-anak yang sudah dilindungi di bawah pelan. Perlindungan bagi anak di bawah pelan keluarga adalah sehingga umur 21.
- 5 Sila rujuk kepada <https://www.manulife.com.my/en/individual/services/hospitals/services-hospitals-preferredhospitals.html> untuk senarai terkini hospital panel dan hospital pilihan dari semasa ke semasa.
- 6 Manfaat mungkin berbeza dari satu hospital pilihan ke hospital pilihan lain, dan mungkin akan dikemaskinikan dari semasa ke semasa. Tertakluk pada terma dan syarat.
- 7 Diguna pakai untuk MHSB 150 dan MHSB 200 sahaja. Untuk pelan-pelan dengan pilihan untuk insurans bersama, anda perlu membayar 10% daripada jumlah perbelanjaan layak untuk Manfaat Pesakit Dalam, tertakluk kepada jumlah minimum RM500 dan maksimum RM3,000. Bagaimanapun, bagi Manfaat Pesakit Luar, anda perlu membayar 10% daripada jumlah perbelanjaan layak, tertakluk kepada jumlah maksimum RM3,000.
- 8 Manfaat pilihan ini hanya disediakan bersama rider Manulife Precious Gift, dan tempoh perlindungan adalah sehingga tempoh polisi ibu. Anda perlu memberikan maklumat bayi anda kepada MIB untuk mengaktifkan perlindungan perubatan dalam masa 90 hari dari tarikh lahirnya.
- 9 Amaun pembayaran balik adalah terhad pada 2 kategori asas kadar Bilik Satu Katil yang disediakan di hospital. Untuk kemasukan hospital dalam kategori asas ke-2 Bilik Satu Katil, amaun pembayaran balik adalah tertakluk kepada maksimum 2 kali kadar Bilik & Penginapan Hospital Harian yang boleh dikenakan bagi kategori asas pertama Bilik Satu Katil.
- 10 Amaun pembayaran balik adalah tertakluk kepada 2 kali amaun yang boleh dibayar untuk manfaat Bilik & Penginapan Hospital Harian.
- 11 Kelayakan maksimum bagi Had Tahunan Individu Keseluruhan bagi **Manulife Health Saver Benefit** dan **MHSB Booster** tertakluk kepada had yang ditetapkan dalam Jadual Manfaat **MHSB Booster**.
- 12 **Golden Years Enhancer** membolehkan Ahli Yang Dilindungi terus menikmati Diskaun Tanpa Tuntutan tanpa mengira sama ada tuntutan dibuat apabila Ahli Yang Dilindungi telah mencapai umur 60 tahun dan ke atas. Syarat ini hanya diguna pakai selepas tempoh sekurang-kurangnya lima (5) Tahun Rider dari Tarikh Berkuat Kuasa **MHSB Booster**³.
- 13 Sekiranya terdapat tuntutan pada umur 60 tahun dan ke atas dengan syarat sekurang-kurangnya lima (5) Tahun Rider sejak Tarikh Berkuat Kuasa **MHSB Booster**, anda akan terus menikmati NCD sehingga maksimum 40%.



Ketahui lebih lanjut dengan menghubungi Khidmat Pelanggan kami di talian **03 2719 9112/1300 13 2323** atau berhubung dengan Penasihat Manulife profesional kami hari ini!

Appendix 1 / Lampiran 1



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

Caj Insurans Tahunan tanpa pilihan insurans bersama, Hayat Standard – **Orang Yang Diinsuranskan sahaja.**

Age Next Birthday / Umur Hari Jadi Berikutnya	Male / Lelaki				Female / Perempuan			
	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 / Untuk premium pembaharuan sahaja.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 2 / Lampiran 2



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

Caj Insurans Tahunan tanpa pilihan insurans bersama, Hayat Standard – **Orang Yang Diinsuranskan dan Pasangan.**

Age Next Birthday / Umur Hari Jadi Berikutnya	Male / Lelaki				Female / Perempuan			
	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 / Untuk premium pembaharuan sahaja.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 3 / Lampiran 3



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

Caj Insurans Tahunan tanpa pilihan insurans bersama, Hayat Standard – **Orang Yang Diinsuranskan dan Anak.**

Age Next Birthday / Umur Hari Jadi Berikutnya	Male / Lelaki				Female / Perempuan			
	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 / Untuk premium pembaharuan sahaja.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 4 / Lampiran 4



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

Caj Insurans Tahunan tanpa pilihan insurans bersama, Hayat Standard – **Orang Yang Diinsuranskan dan Keluarga.**

Age Next Birthday / Umur Hari Jadi Berikutnya	Male / Lelaki				Female / Perempuan			
	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 / Untuk premium pembaharuan sahaja.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 5 / Lampiran 5



Annual Insurance Charges without co-insurance option, Standard Life – **Baby**.
Caj Insurans Tahunan tanpa pilihan insurans bersama, Hayat Standard – **Bayi**.

Age Next Birthday / Umur Hari Jadi Berikutnya	Male / Lelaki				Female / Perempuan			
	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 / Untuk premium pembaharuan sahaja.

^ Annual Insurance Charges from Expected Delivery Date till 1st Policy Year / Caj Insurans Tahunan dari Tarikh Jangkaan Bersalin sehingga Tahun Polisi Pertama.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 6 / Lampiran 6



Annual Insurance Charges with co-insurance option, Standard Life – **Insured only**.
Caj Insurans Tahunan dengan pilihan insurans bersama, Hayat Standard – **Orang Yang Diinsuranskan sahaja**.

Age Next Birthday / Umur Hari Jadi Berikutnya	Male / Lelaki		Female / Perempuan	
	MHSB 150 (RM)	MHSB 200 (RM)	MHSB 150 (RM)	MHSB 200 (RM)
1	1,973	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 / Untuk premium pembaharuan sahaja.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 7 / Lampiran 7



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

Caj Insurans Tahunan dengan pilihan insurans bersama, Hayat Standard – **Orang Yang Diinsuranskan dan Pasangan.**

Age Next Birthday / Umur Hari Jadi Berikutnya	Male / Lelaki		Female / Perempuan	
	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 / Untuk premium pembaharuan sahaja.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 8 / Lampiran 8



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

Caj Insurans Tahunan dengan pilihan insurans bersama, Hayat Standard – **Orang Yang Diinsuranskan dan Anak.**

Age Next Birthday / Umur Hari Jadi Berikutnya	Male / Lelaki		Female / Perempuan	
	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 / Untuk premium pembaharuan sahaja.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 9 / Lampiran 9



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

Caj Insurans Tahunan dengan pilihan insurans bersama, Hayat Standard – **Orang Yang Diinsuranskan dan Keluarga.**

Age Next Birthday / Umur Hari Jadi Berikutnya	Male / Lelaki		Female / Perempuan	
	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 / Untuk premium pembaharuan sahaja.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 10 / Lampiran 10



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

Caj Insurans Tahunan dengan pilihan insurans bersama, Hayat Standard – **Bayi.**

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 / Untuk premium pembaharuan sahaja.

^ Annual Insurance Charges from Expected Delivery Date till 1st Policy Year / Caj Insurans Tahunan dari Tarikh Jangkaan Bersalin sehingga Tahun Polisi Pertama.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

Appendix 11 / Lampiran 11



Annual Insurance Charges for **MHSB Booster** without co-insurance option, Standard Life.

Caj Insurans Tahunan untuk **MHSB Booster** tanpa pilihan insurans bersama, Hayat Standard.

Age Next Birthday / Umur Hari Jadi Berikutnya	Insurance Charge Rate (Unisex) per annum with respect to occupation classification of either 1 or 2 for all Covered Members / Kadar Caj Insurans (Unisex) setahun berkenaan dengan penarafan kelas pekerjaan sama ada 1 atau 2 untuk semua Ahli Yang Dilindungi				
	MHSB 150 / MHSB 200 / MHSB 250 / MHSB Signature				
	Insured only / Orang Yang Diinsuranskan sahaja (RM)	Insured and Spouse only / Orang Yang Diinsuranskan dan Pasangan sahaja (RM)	Insured and Child/Children only / Orang Yang Diinsuranskan dan Anak sahaja (RM)	Insured and Family / Orang Yang Diinsuranskan dan Keluarga (RM)	Baby / Bayi (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 / Untuk premium pembaharuan sahaja.

For plan with co-insurance option, the Insurance Charges will be 90% of the Insurance Charges shown above / Untuk pelan dengan pilihan insurans bersama, Caj Insurans adalah 90% daripada Caj Insurans yang ditunjukkan di atas.

Discount Benefit does not apply to the Annual Insurance Charges for **MHSB Booster** / Manfaat Diskaun tidak terpakai pada Caj Insurans Tahunan untuk **MHSB Booster**.

Note: Exclude any applicable taxes / Nota: Tidak termasuk sebarang cukai yang berkenaan.

