

Manulife MultiCI Enrich (MME)*

Your Partner in Critical Illness Recovery,
Every Step of The Way.



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UNIT PORTION OF THIS PRODUCT IS SUBJECT TO
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Insurance Berhad or PIDM (visit www.pidm.gov.my).

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What if courage is not the absence of fear, but the presence of support?

A diagnosis can change everything in a heartbeat. Suddenly, life feels uncertain, and strength seems far away.

In those moments, one question echoes:
“Who will walk this journey with me?”

Courage isn't about being fearless. It's about knowing you're not alone. When support is by your side, strength follows.

That's where **Manulife MultiCI Enrich (MME)** comes in, not as a promise to erase uncertainty, but as a partner who stands with you through every step of recovery.

“Because every life deserves not just another chance, but the *strength* to continue its story.”



Key Highlights



Multi-Stage Covered Event Benefit

Protects up to **188 Covered Conditions** across early to advanced stages.



Multiple Recovery Support

Provides total benefits up to **870% of your Face Amount**, because resilience isn't a single event; it's a path made of many steps.



Beyond Listed Critical Illnesses ★

Coverage for qualifying hospital admission events, even when they **fall outside the listed critical illnesses**.



Support Personalised Recovery ★

Supports personalised recovery through **Pharmacogenomics (PGx)**, aligning treatment with your DNA insight.



Care Beyond the Patient ★

Comfort into recovery through **Caregiver Support**, recognising that recovery is never a solo journey.

This plan is designed to support impactful health realities, from diagnosis to recovery, *every step of the way*.

Every fear tells a story; every gap reveals a need and every feature of MME is designed to respond to the real illness journey Malaysians face today. This is protection designed not just to respond, but to endure.

“What if the illness comes back or changes over time?”

The Gaps

- Modern illnesses are getting **broader** and **more complex**, often appearing at earlier stages.
- Progression and secondary diagnoses are also **increasingly common**.
- Many traditional critical illness plans cover only **one event**, leaving families exposed after the first claim.
- Most critical illness plans **wind down at later ages** or after limits are exhausted, leaving seniors without protection just when risks increase and recovery costs rise.

Our Solutions

Coverage for up to 188 Covered Conditions

To give you confidence through breadth of protection from early, intermediate to advanced stages across a wide range of Covered Conditions so you are covered even when the diagnosis is unexpected.

Multi-Pay up to 870% of Face Amount

Multi-recovery support with total payouts of up to 800% of your Face Amount before age 80, covering early to advanced stage.

Plus, get an extra 70% through added care benefits like Pharmacogenomic Testing (PGx), Caregiver Support, and Special Benefits.

Coverage That Stays With You Beyond Age 80 ★

At age 80, your plan continues to provide up to 100% of Face Amount until end of coverage term, regardless of previous claims. This helps ensure you do not outlive your protection.

Double Protection for Cancer, Heart Attack or Stroke ★

Additional payout if you are diagnosed again with Cancer, Heart Attack or Stroke.



“What if the illness is not the one I prepared for or is not listed in the critical illness listing?”

The Gap

Traditional critical illness plans focus only on specific listed conditions. But in real life, some of the most serious health emergencies come in the form of unexpected ICU stays or major surgeries, situations that may not appear on a standard critical illness list.



Admission Event Coverage for ICU or Major Surgery ★

MME extends protection beyond listed conditions, so when health conditions don't follow the list, your coverage still does. Receive a lump sum if you are hospitalised due to an unlisted illness that requires ICU care or major surgery. This helps ease financial stress during serious medical events.



“What if the treatment does not work well for me?”

The Gap

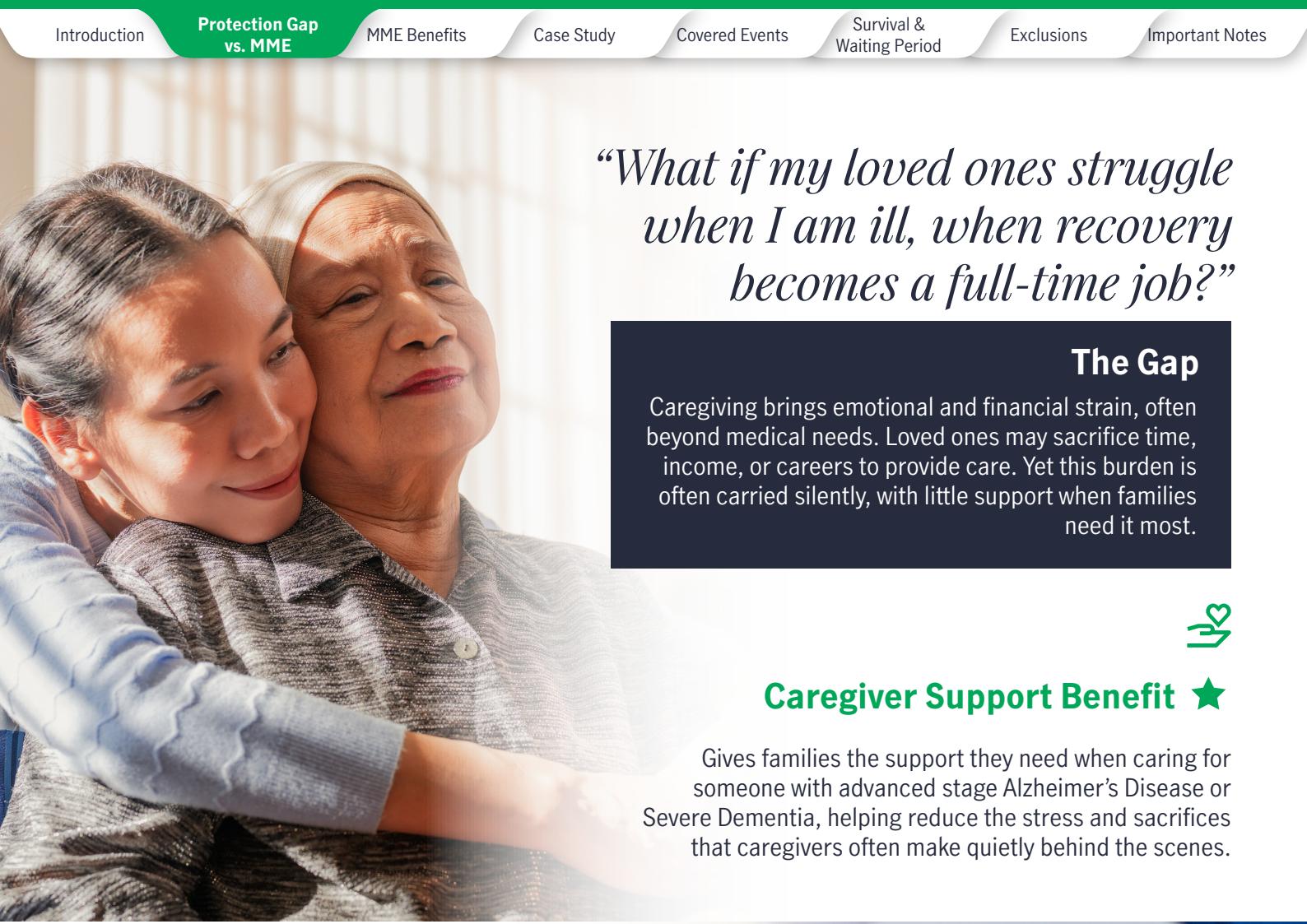
Medication responses differ from person to person. Care can default to trial-and-error dosing, causing delays, side effects and longer recovery period.

Pharmacogenomics Testing (PGx) ★

A genetic guide that helps your doctor understand which medications better react with your body, giving you a clearer, safer and more confident treatment path.



PGx



“What if my loved ones struggle when I am ill, when recovery becomes a full-time job?”

The Gap

Caregiving brings emotional and financial strain, often beyond medical needs. Loved ones may sacrifice time, income, or careers to provide care. Yet this burden is often carried silently, with little support when families need it most.



Caregiver Support Benefit ★

Gives families the support they need when caring for someone with advanced stage Alzheimer’s Disease or Severe Dementia, helping reduce the stress and sacrifices that caregivers often make quietly behind the scenes.

“What if there is a way to catch cancer before symptoms appear?”

The Gap

Between suspicion and diagnosis, there’s a costly uncertainty. Traditional critical illness plans don’t fund this stage, creating a cost gap where broad, proactive screening should happen.



Early Cancer Detection ★

Multi-Cancer Early Detection (MCED) Test screens for multiple cancer indicators at once, making it easier to spot potential problems at an early stage. It helps shorten the gap between suspicion and action by guiding you toward timely follow-up testing. The benefit applies only if your MCED test is positive, providing support at the point where further care is needed.





“Support only matters if it can *last*.”

How does MME work?

MME is a unit-deducting critical illness rider that provides comprehensive protection against **188 Covered Conditions**, grouped into 68 Covered Events across the early stage (**67 Covered Conditions**), intermediate stage (**46 Covered Conditions**), and advanced stage (**67 Covered Conditions**), and **8 Special Benefit Conditions**.



Multi-Stage Covered Event Benefit

This benefit covers:

| Stage | Benefit Payable |
|--------------|--|
| Early | 50% of Face Amount (up to max RM300,000 per claim) |
| Intermediate | 50% of Face Amount (up to max RM300,000 per claim) |
| Advanced | 100% of Face Amount |

- Up to 4 claims allowed for early/intermediate stages
- Up to 200% for Cancer, Heart Attack, and Stroke (max 400% combined)
- Total payout of up to **800% of Face Amount** before age 80
- Coverage continues beyond age 80, with up to 100% of Face Amount payable until end of coverage term, regardless of previous claims, provided the policy is still in force.

Important Note

Once MME is paid for a Covered Condition, future claims for the same or lower-stage Covered Condition won't be payable, except for Cancer, Heart Attack, and Stroke under **Double Protection Benefit**.



Double Protection Benefit ★

Even after a major illness, life goes on. That's why we offer a second layer of protection. You're protected for:

- Second Cancer
- Second Heart Attack
- Second Stroke

- Each second Condition must be a completely new illness not a progression or continuation of the first Covered Condition and it must meet the required diagnostic criteria.
- Payouts follow the same structure as **Multi-Stage Covered Event Benefit**.



Stay Ahead with Early Cancer Detection ★

- Reimbursement for MCED test (upon positive diagnosis)
- Up to 5% of Face Amount per claim, with a cumulative maximum of RM10,000 across all claims
- Multiple claims allowed (with at least a 5-year gap between claims)
- It will reduce the amount payable but such reduction will not affect future benefit payments for new cancer unrelated to any previously admitted cancer claim, subject to the MCED Test limit.



Admission Event Coverage for ICU or Major Surgery ★

When a medical emergency leads to hospitalisation, the impact goes beyond medical bills. **MME** provides additional financial support during these challenging times.

Admission Event Coverage

| Event Type | Benefit Payable |
|---|---|
| ICU Stay (5–9 days), exclude admission due to dengue | 50% of Face Amount (max RM125,000 per claim) |
| ICU Stay (≥ 10 days), admission due to dengue | 50% of Face Amount (max RM125,000 per claim) |
| ICU Stay (≥ 10 days), exclude admission due to dengue | 100% of Face Amount (max RM500,000 per claim) |
| Hospitalisation (≥ 21 days with surgery) | 100% of Face Amount (max RM500,000 per claim) |

Special Benefits for Modern Health Challenges



Diabetic Related Conditions

Up to 20% of Face Amount (max RM150,000 per life) for the conditions below:

- Surgery for Type 2 Diabetic Retinopathy
- Limb Amputation Due to Type 2 Diabetic Complications
- Diabetic Nephropathy Resulting in Kidney Failure



Mental Illness Related Conditions

Up to 20% of Face Amount (max RM150,000 per life) for the conditions below:

- Severe Major Depressive Disorder
- Bipolar Disorder I
- Severe Obsessive Compulsive Disorder (OCD)
- Schizophrenia
- Schizoaffective Disorder

Additional Support Benefits



Genetic Testing for Pharmacogenomics ★

- 5% of Face Amount (up to a maximum of RM10,000)
- Payable only after an approved claim for an advanced stage Covered Condition



Caregiver Support Benefit ★

- 5% of Face Amount annually (up to a maximum of RM10,000 per year)
- Payable for 5 consecutive years if diagnosed with advanced stage Alzheimer's Disease or Severe Dementia before age 80, and the diagnosis continues and person survives during the benefit period

Payable once per category (Diabetic Related Conditions, Mental Illness Related Conditions, Genetic Testing for Pharmacogenomics and Caregiver Support Benefit) before age 80.



Case Study



Mr Lim, a 45 year-old male, purchased **MME** with **RM100,000** Face Amount.

| | |
|--------------------|-------------------------------|
| Basic Plan | ManuLink Essential |
| Rider | Manulife MultiCI Enrich (MME) |
| Face Amount | RM100,000 |

Age

48



Mr. Lim undergoes an MCED test in a hospital, and the result shows a positive cancer signal. The actual cost of **RM5,000** is reimbursed.



6 weeks later, it is confirmed as **advanced stage Lung Cancer**. He receives a payout of **RM95,000**.



He requests a **Pharmacogenomic** test to help personalise his cancer treatment plan.



He is covered for Genetic Testing for **Pharmacogenomics** and receives **RM5,000** (5% of Face Amount) as a one-time benefit once the claim is approved. This genetic testing helps Mr. Lim's doctor to create a customised recovery plan, reduces Adverse Drug Reactions (ADR), and supports a faster, safer recovery.

58



10 years later, Mr. Lim suffers an **advanced stage Heart Attack**.

He receives a payout of **RM100,000** to cover treatment and recovery costs.

63



5 years later, Mr. Lim has **advanced stage Second Heart Attack**.

Thanks to the **Double Protection Benefit**, he can claim under Heart Attack again after the 2-year waiting period and receives **RM100,000**.

64



1 year later, he suffers an **advanced stage Stroke**. Since this is a different Covered Condition, only a 1-year waiting period applies. He receives a payout of **RM100,000**.

80

Total Payout:



RM405,000

Multi-Stage Covered Event Benefit remains active, so Mr. Lim is still protected for future critical illnesses. **After age 80, Mr. Lim is still protected** for up to **100% of Face Amount**, which is **RM100,000**.

List of Covered Events

| No. | Covered Event | Early Stage | Intermediate Stage | Advanced Stage |
|-----|---|--|---|---|
| 1 | Accidental Fracture Of Spinal Column | - | - | Accidental Fracture Of Spinal Column |
| 2 | Alzheimer's Disease / Severe Dementia | Diagnosis Of Dementia Including Alzheimer's Disease | Moderately Severe Dementia Including Alzheimer's Disease | Alzheimer's Disease / Severe Dementia |
| 3 | Angioplasty And Other Invasive Treatments For Coronary Artery Disease | - | - | Angioplasty And Other Invasive Treatments For Coronary Artery Disease |
| 4 | Apallic Syndrome | Akinetic Mutism | Locked In Syndrome | Apallic Syndrome |
| 5 | Aplastic Anemia | <ul style="list-style-type: none"> • Reversible Aplastic Anemia • Pure Red Cell Aplasia (PRCA) | - | Chronic Aplastic Anemia |
| 6 | Bacterial Meningitis | Bacterial Meningitis With Full Recovery | Bacterial Meningitis With Reversible Neurological Deficit | Bacterial Meningitis |
| 7 | Benign Tumor | <ul style="list-style-type: none"> • Surgical Excision Of A Spinal Meningioma • Surgical Removal Of Pituitary Tumor (By Transphenoidal / Transnasal Hypophysectomy) • Pheochromocytoma | Surgical Removal Of Pituitary Tumor (By Open Craniotomy) | Benign Brain Tumor |
| 8 | Blindness | Loss Of Sight In One Eye | <ul style="list-style-type: none"> • Optic Nerve Atrophy • Retinitis Pigmentosa | Blindness |
| 9 | Blood Transfusions | Occupationally Acquired Hepatitis B Or C | - | HIV Infection Due To Blood Transfusion |
| 10 | Brain Surgery | - | Removal Of Brain Tumour Via Transphenoidal Route | Brain Surgery |
| 11 | Burns | Mild Severe Burns | Moderately Severe Burns | Third Degree Burns |
| 12 | Cancer | <ul style="list-style-type: none"> • Carcinoma In-Situ • Early Prostate Cancer • Early Thyroid Cancer • Early Bladder Cancer • Early Chronic Lymphocytic Leukemia • Early Melanoma | Carcinoma In-Situ Of Specified Organs Treated With Radical Surgery | Cancer |
| 13 | Cardiomyopathy | Hypertrophic Cardiomyopathy | Constrictive Pericarditis With Surgery | Cardiomyopathy |
| 14 | Chronic Adrenal Insufficiency | Adrenalectomy For Adrenal Adenoma | - | Chronic Adrenal Insufficiency |
| 15 | Chronic Autoimmune Hepatitis | Early Chronic Autoimmune Hepatitis | - | Chronic Autoimmune Hepatitis |
| 16 | Coma | Coma For 48 Hours | <ul style="list-style-type: none"> • Coma For 72 Hours • Severe Epilepsy | Coma |
| 17 | Coronary Artery Disease | Mild Coronary Artery Disease | Moderate Coronary Artery Disease | Serious Coronary Artery Disease |
| 18 | Coronary Artery Surgery | Transmyocardial Laser Therapy | Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) | Coronary Artery By-Pass Surgery |
| 19 | Creutzfeldt-Jakob Disease (Mad Cow Disease) | - | Moderate Creutzfeldt-Jakob Disease (Mad Cow Disease) | Creutzfeldt-Jakob Disease (Mad Cow Disease) |
| 20 | Deafness | <ul style="list-style-type: none"> • Partial Loss Of Hearing • Cavernous Sinus Thrombosis Surgery | Cochlear Implant Surgery | Deafness - Permanent And Irreversible |
| 21 | Ebola Hemorrhagic Fever | - | - | Ebola Hemorrhagic Fever |

| No. | Covered Event | Early Stage | Intermediate Stage | Advanced Stage |
|-----|---|---|--|--|
| 22 | Elephantiasis | - | - | Elephantiasis |
| 23 | Encephalitis | Viral Encephalitis With Full Recovery | Severe Viral Encephalitis | Encephalitis - Resulting In Permanent Inability To Perform Activities Of Daily Living |
| 24 | Full Blown AIDS | - | - | Full Blown AIDS |
| 25 | Fulminant Viral Hepatitis | <ul style="list-style-type: none"> Biliary Tract Reconstruction Surgery Hepatitis With Cirrhosis | Chronic Primary Sclerosing Cholangitis | Fulminant Viral Hepatitis |
| 26 | Generalised Tetanus | - | - | Generalised Tetanus |
| 27 | Head Trauma | <ul style="list-style-type: none"> Mild Head Trauma Head Trauma Due To Accident Requiring Reconstructive Surgery Cervical Spinal Cord Injury Due To Accident Surgery For Subdural Haematoma Due To Accident | Head Trauma Due To Accident Requiring Open Craniotomy | Major Head Trauma |
| 28 | Heart Attack | <ul style="list-style-type: none"> Cardiac Pacemaker Insertion Pericardectomy | Cardiac Defibrillator Insertion | Heart Attack |
| 29 | Heart Valve Surgery | Percutaneous Or Minimally Invasive Valvuloplasty Or Valvotomy | Percutaneous Valve Replacement | Heart Valve Surgery |
| 30 | HIV Infection Due to Organ Transplant | - | HIV Infection Due To Organ Transplant | - |
| 31 | Infective Endocarditis | Less Severe Infective Endocarditis | - | Infective Endocarditis |
| 32 | Inflammatory Bowel Disease | <ul style="list-style-type: none"> Chronic Crohn's Disease Chronic Ulcerative Colitis | - | <ul style="list-style-type: none"> Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation Chronic Ulcerative Colitis With Total Colectomy And Ileostomy |
| 33 | Kawasaki Disease With Heart Complications | Kawasaki Disease With Heart Complications | - | - |
| 34 | Kidney Failure | Surgical Removal Of One Kidney | Chronic Kidney Disease | Kidney Failure |
| 35 | Liver Failure | Partial Hepatectomy | Liver Cirrhosis | End-Stage Liver Failure |
| 36 | Loss Of Independent Existence | Loss Of Fingers | Loss Of Independent Existence | Loss Of Independent Existence |
| 37 | Loss Of Speech | Tracheostomy | <ul style="list-style-type: none"> Loss of Speech Due To Neurological Disease Or Injury Loss Of Speech | Loss Of Speech |
| 38 | Lung Disease | Severe Asthma With Status Asthmaticus | Surgical Removal Of One Lung | <ul style="list-style-type: none"> End-Stage Lung Disease Severe Pulmonary Fibrosis |
| 39 | Maffucci Syndrome | - | Maffucci Syndrome | - |
| 40 | Medullary Cystic Disease | Chronic Glomerulonephritis | - | Medullary Cystic Disease |
| 41 | Meningeal Tuberculosis | Tuberculous Myelitis | - | Meningeal Tuberculosis |
| 42 | Motor Neuron Disease | Peripheral Neuropathy | Early Motor Neuron Disease | Motor Neuron Disease |
| 43 | Multiple Sclerosis | Early Multiple Sclerosis | Guillain-Barre Syndrome | Multiple Sclerosis |
| 44 | Muscular Dystrophy | Spinal Cord Disease Or Injury Resulting In Bowel And Bladder Dysfunction | Moderately Severe Muscular Dystrophy | Muscular Dystrophy |

| No. | Covered Event | Early Stage | Intermediate Stage | Advanced Stage |
|-----|--|---|---|---|
| 45 | Myasthenia Gravis | Less Severe Myasthenia Gravis | Myasthenia Gravis With Myasthenic Crisis | Myasthenia Gravis |
| 46 | Necrotising Fasciitis | Early Stage Necrotising Fasciitis | - | Necrotising Fasciitis |
| 47 | Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection | - | - | Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 48 | Ollier's Disease | - | Ollier's Disease | - |
| 49 | Organ / Bone Marrow Transplant | <ul style="list-style-type: none"> Small Bowel Transplant Corneal Transplant | Major Organ / Bone Marrow Transplant (On Waitlist) | Major Organ / Bone Marrow Transplant |
| 50 | Pancreatitis | Acute Necrotising Pancreatitis | Moderately Chronic Relapsing Pancreatitis | Chronic Relapsing Pancreatitis |
| 51 | Paralysis Of Limbs | Loss Of Use Of One Limb | Loss Of One Limb Requiring Prosthesis | Paralysis Of Limbs |
| 52 | Parkinson's Disease | Early Parkinson's Disease | Moderately Severe Parkinson's Disease | Parkinson's Disease - Resulting In Permanent Inability To Perform Activities Of Daily Living |
| 53 | Poliomyelitis | - | Moderate Poliomyelitis | Poliomyelitis |
| 54 | Progressive Muscular Atrophy | - | - | Progressive Muscular Atrophy |
| 55 | Progressive Scleroderma | Early Progressive Scleroderma | Progressive Scleroderma With CREST Syndrome | Progressive Scleroderma |
| 56 | Progressive Supranuclear Palsy | Early Progressive Supranuclear Palsy | - | Progressive Supranuclear Palsy |
| 57 | Pulmonary Arterial Hypertension | <ul style="list-style-type: none"> Early Pulmonary Arterial Hypertension Insertion Of A Vena Cava Filter | Secondary Pulmonary Arterial Hypertension | Primary Pulmonary Arterial Hypertension - Of Specified Severity |
| 58 | Rabies | - | - | Rabies |
| 59 | Resection Of The Whole Small Intestine (Duodenum, Jejunum And Ileum) | - | - | Resection Of The Whole Small Intestine (Duodenum, Jejunum And Ileum) |
| 60 | Severe Eisenmenger's Syndrome | Less Severe Eisenmenger's Syndrome | - | Severe Eisenmenger's Syndrome |
| 61 | Severe Rheumatoid Arthritis | - | Mild Rheumatoid | Severe Rheumatoid Arthritis |
| 62 | Stroke | <ul style="list-style-type: none"> Brain Aneurysm Surgery Cerebral Shunt Insertion Stroke Treatment By Carotid Angioplasty And Stent Placement | Carotid Artery Surgery | Stroke |
| 63 | Surgery For Idiopathic Scoliosis | - | - | Surgery For Idiopathic Scoliosis |
| 64 | Surgery To Aorta | Large Asymptomatic Aortic Aneurysm Or Aortic Dissection | Minimally Invasive Surgery To Aorta | Surgery To Aorta |
| 65 | Systemic Lupus Erythematosus | Mild Systemic Lupus Erythematosus | Moderately Severe Systemic Lupus Erythematosus With Lupus Nephritis | Systemic Lupus Erythematosus With Severe Kidney Complications |
| 66 | Terminal Illness | - | - | Terminal Illness |
| 67 | Wilson's Disease | - | - | Wilson's Disease |
| 68 | Admission Events | Admission to Intensive Care Unit (ICU) for a continuous period of 5 days to 9 days (exclude admission due to Dengue Fever)* | Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more for admission due to Dengue Fever | <ul style="list-style-type: none"> Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more (exclude admission due to Dengue Fever)* Hospitalisation for a continuous period of 21 days or more, where the hospitalisation must be accompanied by a surgical procedure |

*If the admission to ICU 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, the benefit will only be payable if the admission is accompanied WITH the use of mechanical ventilation.

Survival Period

The Company shall not pay the benefits under this plan if the Covered Member/Covered Baby dies within the following Survival Period:

| Survival Period | Covered Event, Diabetic Related Condition, Mental Illness Related Condition |
|--------------------|---|
| Seven (7) days | From the date of diagnosis of the Early Stage or Intermediate Stage of Covered Events, except for Early Stage Admission Events and Intermediate Stage Admission Events. |
| Fourteen (14) days | <ul style="list-style-type: none"> (a) From the date of diagnosis of the Advanced Stage of Covered Events. (b) From the date of diagnosis of Diabetic Related Conditions. (c) From first day of admission to Hospital or admission to Intensive Care Unit for any of the covered Admission Events. |

No Survival Period applies to Mental Illness Related Conditions.

Waiting Period

(a) The Company shall not pay the benefits under this provision if the signs or symptoms of a Covered Event, Diabetic Related Condition, or Mental Illness Related Condition existed prior to or occurs within the following Waiting Period from the Issue Date (for Covered Member)/actual date of birth (for Covered Baby) or Reinstatement Date of this policy, whichever is later:

| Waiting Period | Covered Event, Diabetic Related Condition, Mental Illness Related Condition |
|------------------|--|
| Thirty (30) days | <ul style="list-style-type: none"> (a) Early Stage Admission Events except those due to cancer or cardiac-related conditions. (b) Intermediate Stage Admission Events except those due to cancer or cardiac-related conditions. (c) Advanced Stage Admission Events except those due to cancer or cardiac-related conditions. (d) Advanced Stage of Covered Event except for Advanced Stage Heart Attack, Advanced Stage Cancer, Advanced Stage Coronary Artery Surgery, Advanced Stage Coronary Artery Disease and Advanced Stage Angioplasty And Other Invasive Treatments For Coronary Artery Disease. |
| Sixty (60) days | <ul style="list-style-type: none"> (a) Early Cancer Detection. (b) Early Stage Covered Events. However, for Early Stage Admission Events, the 60-day waiting period shall only apply if the event is due to cancer or cardiac-related conditions only. (c) Intermediate Stage Covered Events. However, for Intermediate Stage Admission Events, the 60-day waiting period shall only apply if the event is due to cancer or cardiac-related conditions. (d) Advanced Stage Admission Events due to cancer or cardiac-related conditions. (e) Advanced Stage Heart Attack, Advanced Stage Cancer, Advanced Stage Coronary Artery Surgery, Advanced Stage Coronary Artery Disease, Advanced Stage Angioplasty And Other Invasive Treatments For Coronary Artery Disease. (f) All covered Conditions under Diabetic Related Conditions and Mental Illness Related Conditions. |

(b) The Company shall not admit any claim for a Covered Event if the diagnosis existed prior to or occurs within the following Waiting Period:

| Waiting Period | Covered Event |
|-----------------|---|
| Sixty (60) days | All claims between Early Stage and Intermediate Stage of different Covered Events, in any sequence, except for claims between Cancer and Second Cancer which shall be subject to a different Waiting Period. |
| One (1) year | All claims between Advanced Stage of different Covered Events except for the following which shall be subject to a different Waiting Period: <ul style="list-style-type: none"> (a) Claims between Advanced Stage Heart Attack and Advanced Stage Second Heart Attack. (b) Claims between Advanced Stage Stroke and Advanced Stage Second Stroke. (c) Claims between Advanced Stage Cancer and Advanced Stage Second Cancer. |
| Two (2) years | <ul style="list-style-type: none"> (a) Claims between Advanced Stage Heart Attack and Advanced Stage Second Heart Attack. (b) Claims between Advanced Stage Stroke and Advanced Stage Second Stroke. (c) Claims between Cancer and Second Cancer at any stage, except where the said cancer advances from Early Stage to Intermediate Stage or Advanced Stage, or advances from Intermediate Stage to Advanced Stage. |
| (c) | Progression within a same Covered Event (for example, from Early Stage to Intermediate Stage, or from Early Stage/Intermediate Stage to Advanced Stage) shall not bring into effect a new Waiting Period. |

Exclusions

No benefit is payable:

A. For any claim under the Multi-Stage Covered Event Benefit (except for Admission Events), Double Protection Benefit, Early Cancer Detection, Genetic Testing for Pharmacogenomics, Caregiver Support Benefit, or Special Benefits, if it is:

- (i) due to a Pre-Existing Illness at the Issue Date (for Covered Member)/actual date of birth (for Covered Baby) or Reinstatement Date, whichever is the later; or
- (ii) 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
- (iii) due to commission of a criminal act; or
- (iv) caused from the donation of any of the Covered Member/Covered Baby's organ(s); or
- (v) for any Disability suffered by the Covered Member/Covered Baby or any medical procedure undergone by the Covered Member/Covered Baby as a result of an Accident due to provoked assault, unlawful act or deliberate exposure to danger; or
- (vi) where the Covered Member/Covered Baby is tested positive for Human Immuno-deficiency Virus (HIV) Antibody, either before or after the Issue Date (for Covered Member)/actual date of birth (for Covered Baby) or any reinstatement date, whichever is the later, unless the condition or disease or infection arose as a result of blood transfusion; or
- (vii) due to suicide, attempted suicide or any intentionally self-inflicted injuries while sane or insane; or
- (viii) caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth; or
- (ix) due to aviation activities other than as a fare paying passenger or crew on a commercial passenger airline; or
- (x) due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horses or wheels, etc.

B. If the Admission Event is:

- (i) due to a Pre-Existing Illness at the Issue Date (for Covered Member)/actual date of birth (for Covered Baby) or Reinstatement Date, whichever is the later; or
- (ii) due to any treatment or surgical procedure for congenital abnormalities or deformities, including hereditary conditions which have manifested or was diagnosed before the Covered Member attains the age of seventeen (17) years next birthday; or
- (iii) 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 sterilization; or
- (iv) 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
- (v) rest cures or sanitaria 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
- (vi) due to suicide, attempted suicide or intentionally self-inflicted Injuries while sane or insane; or
- (vii) caused directly or indirectly, by alcohol or substance abuse, attempted suicide or intentional self-inflicted Injury; or
- (viii) due to psychotic, mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations); or
- (ix) due to non-compliance with prescribed medication or treatment; or
- (x) 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
- (xi) 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 materials; or
- (xii) due to communicable disease requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to the World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least ten (10) consecutive days.

Please note that the list of exclusions above is not exhaustive and the qualifying period may apply. You are advised to refer to the policy contract for full details of exclusions.

Important Notes

1. **Manulife MultiCI Enrich** is a unit-deducting critical illness rider attachable to selected regular premium investment-linked insurance plans. This is an insurance product that is tied to the performance of the underlying assets and is not pure investment product such as unit trust.
2. Please take note that benefit coverage for Double Protection Benefit, Admission Events, Special Benefit, Early Cancer Detection, Genetic Testing For Pharmacogenomics, and Caregiver Support Benefit will end at age 80.
3. You should be assured that this plan 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.
4. 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.
5. The Insurance Charges for this plan is 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, smoking status and other rating factors. 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. All ages in this brochure refers to age next birthday.
14. The term "Year" shall be twelve (12) consecutive months, with the first year starting from the inception date of this plan. Each subsequent year shall begin one (1) day after the previous twelve (12) month period.
15. In the event of any discrepancy between the English, Bahasa Malaysia and Chinese version, the English version shall prevail.
16. 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.

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