

# PRODUCT DISCLOSURE SHEET



## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

MANULIFE INSURANCE BERHAD  
(200801013654 (814942-M))

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: <dd/mm/yyyy>

## 1 What is Advance Beyond Critical Cover?

**Advance Beyond Critical Cover** is a unit deducting rider which provides coverage for specified critical illnesses and admission events, throughout the Early Stage, Intermediate Stage and Advanced Stage.

## 2 Know Your Coverage/Benefits

**As an illustration**, for **RM 11,080.54** annually, you will receive the following insurance **coverage**:

Multi-stage Critical Illness Benefit and Admission Events	Face Amount for this rider is RM100,000.
Additional Coverage / Benefits	<ul style="list-style-type: none"><li>• Cancer Treatment Booster Benefit</li><li>• Disability Care Benefit</li><li>• Special Benefit</li></ul> Please refer to the Appendix for more details.

The critical illnesses covered under this product include:

1. Cancer
2. Stroke
3. Heart Attack

**Note:** This is not a complete list. Please read your Appendix and policy contract for details on the critical illnesses covered.

**Note:** The illustration above shows a sample of benefits and premium for a healthy 30-year-old male customer, assuming the fund chosen is 100% in Equity Fund, with a basic plan of RM500,000 face amount and this rider benefit. Please refer to the policy contract for full details of your benefits and premium.

Your medical and health insurance **excludes**:

- all benefits (excluding admission events) if the claim is:
  - (a) due to a Pre-Existing Illness or condition at the Issue Date or Reinstatement Date, whichever is the later; or
  - (b) 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
  - (c) due to commission of a criminal act; or
  - (d) caused from the donation of any of the Insured's organ(s); or
  - (e) for any Disability suffered by the Insured or any medical procedure undergone by the Insured as a result of an Accident due to provoked assault, unlawful act or deliberate exposure to danger; or
  - (f) where the Insured is tested positive for Human Immuno-deficiency Virus (HIV) Antibody, either before or after the Issue Date or any reinstatement date, whichever is the later, unless the condition or disease or infection arose as a result of blood transfusion in accordance with Schedule I of the Definition of Advance Beyond Critical Cover Provision; or
  - (g) due to suicide, attempted suicide or any intentionally self-inflicted injuries whether sane or insane; or
  - (h) caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth; or
  - (i) due to aviation activities other than as a fare paying passenger or crew on a commercial passenger airline; or
  - (j) due to participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horses or wheels, etc.
- all admission events if the claim is:
  - (a) due to a Pre-Existing Illness at the Issue Date or Reinstatement Date, whichever is the later; or
  - (b) due to any treatment or surgical procedure for congenital abnormalities or deformities, including hereditary and developmental conditions; or

- (c) due to pregnancy or pregnancy related conditions including child birth (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
- (d) 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, etc; or
- (e) 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; or
- (f) due to suicide, attempted suicide or intentionally self-inflicted Injuries while sane or insane; or
- (g) caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted Injury; or
- (h) due to psychotic, mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations); or
- (i) due to non-compliance with prescribed medication or treatment; or
- (j) 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
- (k) 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
- (l) due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least 10 consecutive days.

**If you have any questions or require assistance on your medical and health insurance, you can:**



Call us at:  
(03) 2719-9112



Visit us at:  
[www.manulife.com.my/products](http://www.manulife.com.my/products)



Email us at:  
[MYCARE@manulife.com](mailto:MYCARE@manulife.com)

### 3 Know Your Obligations

**For your medical and health insurance, you must pay a premium of:**

Premium (inclusive of any applicable tax)	Not applicable, as this is a unit-deducting rider. Monthly Insurance Charges for this rider will be deducted from the policy's Account Value.
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Duration : Not applicable, as this is a unit-deducting rider.

**You also have to pay the following fees and charges:**

Insurance Charge	Please refer to Product Illustration for details.
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### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated / cancelled.
- Waiting Period - Your coverage will only start at least 30 calendar days from the effective date of the policy.
- Survival Period - You must survive a short period after diagnosis of critical illness or admission events before benefits can be paid.
- For details on how to make a claim, please refer to our guide at [www.manulife.com.my](http://www.manulife.com.my).
- **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](http://www.pidm.gov.my))**

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions.

### ? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look Period:** You may cancel your policy within 15 days from the date of receipt. The policy Charges (excluding Fund Management Charge) and the Account Value based on the Net Asset Value (NAV) at the next Valuation Date following date of receipt of written notification of cancellation, less any examination fees incurred, will be refunded to you and the policy shall thereafter be cancelled.
- **After Free-look Period:** You may cancel your rider by giving a written notice to the Company. There will be no cash value upon cancellation.

## Appendix - Advance Beyond Critical Cover

### COVERS / BENEFITS PROVIDED

This rider provides the following benefits:

#### 1.1 Multi-stage Critical Illness Benefit and Admission Events

Upon diagnosis or occurrence of any one of the following covered Multi-stage Critical Illness or Admission Events, this rider will pay the benefits accordance to the applicable Survival Period, Waiting Period and the schedule of benefits as shown below:

Percentage (%) of the Face Amount payable for different stages is as below:

Stage of Critical Illness and Admission Events	% of Face Amount payable	
	Multi-stage Critical Illness Benefit	Admission Events
Early Stage	25%, subject to RM250,000 per life	25%, subject to RM50,000 per life
Intermediate Stage	60%, subject to RM350,000 per life	60%, subject to RM125,000 per life
Advanced Stage*	100%	100%, subject to RM500,000 per life
Major Critical Illness**	125%	N/A

\*except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease whereby the claim payout is subject to 10% of Face Amount or maximum of RM25,000 per life.

\*\*refer to Advanced Stage Cancer, Heart Attack or Stroke.

List of covered **Multi-stage Critical Illness** are as follows:-

<b>Critical Illness Claimable under 3 Critical Illness Stage</b>	1) Apallic Syndrome	15) Heart Attack	29) Multiple Sclerosis
	2) Bacterial Meningitis	16) Heart Valve Surgery	30) Muscular Dystrophy
	3) Benign Brain Tumour	17) Kidney Failure	31) Parkinson's Disease
	4) Blindness	18) Loss of Speech	32) Progressive Scleroderma
	5) Burns	19) Major Head Trauma	33) Stroke
	6) Cancer	20) Motor Neuron Disease	34) Surgery To Aorta
	7) Cardiomyopathy	21) Alzheimer's Disease/Severe Dementia	
	8) Chronic Aplastic Anaemia	22) Chronic Relapsing Pancreatitis	
	9) Coma	23) Coronary Artery By-Pass Surgery	
	10) Deafness	24) Loss Of Independent Existence	
	11) Encephalitis	25) Organ/Bone Marrow Transplant	
	12) End-Stage Liver Failure	26) Primary Pulmonary Arterial Hypertension	
	13) End-Stage Lung Disease	27) Serious Coronary Artery Disease	
	14) Fulminant Viral Hepatitis	28) Systemic Lupus Erythematosus	
<b>Critical Illness Claimable under 2 Critical Illness Stage</b>	1) Chronic Autoimmune Hepatitis		
	2) Inflammatory Bowel Disease		
	3) Blood Transfusion		
	4) Medullary Cystic Disease		
	5) Paralysis Of Limbs		
	6) Poliomyelitis		
	7) Severe Eisenmenger's Syndrome		
<b>Critical Illness Claimable under 1 Critical Illness Stage</b>	1) Angioplasty And Other Invasive Treatments For Coronary Artery Disease*		
	2) Brain Surgery		
	3) Creutzfeldt-Jakob Disease (Mad Cow Disease)		
	4) Elephantiasis		
	5) Full Blown AIDS		
	6) Occupationally Acquired HIV Infection		
	7) Terminal Illness		

List of covered **Admission Events** are as follows:-

Stage	Admission Events
Early Stage	Admission to Intensive Care Unit (ICU) for a continuous period of 5 days to 9 days (exclude admission due to Dengue)
Intermediate Stage	Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more (for admission due to Dengue)

Advanced Stage	Admission to Intensive Care Unit (ICU) for a continuous period of 10 days or more (exclude admission due to Dengue); or Hospitalisation for a continuous period of 21 days or more, where the hospitalisation must be accompanied by a surgical procedure
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- (a) The above benefits will only be payable if the hospitalisation or admission to ICU is in Malaysia and is considered Medically Necessary by a registered Doctor in Malaysia.
- (b) 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 for a continuous period of 10 days or more.
- (c) The benefit payout for the Admission Events shall not exceed one hundred percent (100%) of the Face Amount.

Multi-stage Critical Illness Benefit and Admission Events payout limits:

- (a) Under Multi-stage Critical Illness Benefit, the coverage term for Early Stage and Intermediate Stage is up to Age 80 next birthday.
- (b) The coverage term for Admission Events is up to Age 80 next birthday.
- (c) The total benefit payout for these benefits are limited to 125% of the Face Amount.
- (d) For Angioplasty and Other Invasive Treatments for Coronary Artery Disease:
  - (i) the benefit payout is limited to 10% of the Face Amount or Ringgit Malaysia twenty-five thousand (RM25,000) per life, whichever is lower,
  - (ii) the subsequent benefit payout under all stages of Critical Illness or Admission Events will be reduced by the amount claimed, and
  - (iii) the benefit is payable once only.
- (e) If a Multi-stage Critical Illness Benefit or Admission Events claim is approved, the benefit payout will deduct any prior claims made under Multi-stage Critical Illness Benefit and/or Admission Events.
- (f) For Multi-stage Critical Illness Benefit:
  - (i) If there are more than one claim under different Critical Illness Stage of the same Critical Illness occurs at the same time, the Company will only pay the highest claim that is admitted.
  - (ii) If there is more than one Critical Illness that results from the same event at the same time, the Company will only pay for one benefit which has the highest claim amount.
- (g) Once a claim is admitted under Multi-stage Critical Illness Benefit, no future claims can be made within the same or lower Stage of Critical Illness or Admission Event, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- (h) Once a claim is admitted under Admission Events, no future claims can be made within the same or lower Stage of Admission Events.
- (i) If the claim for Multi-stage Critical Illness and Admission Events results from the same event at the same time, the Company will only pay for one benefit which has the highest claim amount.
- (j) The coverage for Multi-stage Critical Illness Benefit and Admission Events will be terminated upon the full payout of 125% of the Face Amount.

## 1.2 Cancer Treatment Booster Benefit

An additional payout equivalent to 50% of the Face Amount will be payable upon meeting the following conditions:

- (a) after 2 years Waiting Period from the first diagnosis of Advanced Stage Cancer, and
- (b) if the Insured is receiving **Active Treatment** or **End-of-Life Care** with the recommendation of a specialist medical practitioner, which is medically necessary to relieve cancer symptoms.

Cancer Treatment Booster Benefit **WILL NOT** be payable for any **Active Treatment** or **End-of-Life Care** received by the Insured within 2 years from the diagnosis of Advanced Stage Cancer. This benefit will only be payable once and prior to Age 80 next birthday.

Below are the definition of **Active Treatment** and **End-of-Life Care**:

- (a) **Active Treatment** means surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments. Hormonal therapy is specifically excluded.
- (b) **End-of-Life Care** means to any treatment provided in hospital or a registered hospice specifically to relieve cancer symptoms in which the cancer is progressing due to lack of treatment to cure or control the cancer.

## 1.3 Disability Care Benefit

An additional payout equivalent to 50% of the Face Amount, subject to RM150,000 per life will be payable upon meeting the following conditions:

- (a) if the Insured is unable to perform any 3 of the 6 **Activities of Daily Living (ADL)** and requires the physical assistance of another person throughout the entire activity continuously for 180 days of Assessment Period after the first diagnosis of the covered Major Critical Illness (i.e. Advanced Stage Cancer, Heart Attack or Stroke), and
- (b) such disability occurs within 1 year from the first diagnosis of the covered Major Critical Illness (i.e. Advanced Stage Cancer, Heart Attack or Stroke).

If the activity can be performed by using special equipment, Insured will be considered able to perform the activity. This benefit will only be payable once and such disability occurred between Age 18 to Age 65 next birthday.

**Activities of Daily Living (ADL):**

- (a) Transfer: Getting in and out of a chair without requiring physical assistance.
- (b) Mobility: The ability to move from room to room without requiring any physical assistance.
- (c) Continence: The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- (d) Dressing: Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- (e) Bathing/Washing: The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- (f) Eating: All tasks of getting food into the body once it has been prepared.

**1.4 Special Benefit**

Upon occurrence of any one of the following Special Benefit events, an additional amount of Face Amount will be payable, subject to the applicable Survival Period, Waiting Period and such diagnosis occurred prior to Age 50 next birthday.

No	Special Benefit	Benefits Payable
1	<u>Diabetic Related Conditions</u> (a) Surgery for Type 2 Diabetic Retinopathy (b) Limb Amputation due to Type 2 Diabetic Complications (c) Severe Diabetic Nephropathy resulting in Kidney Failure	20% of the Face Amount and entitle only 1 claim, subject to maximum of RM100,000 per life.
2	<u>Joint Related Conditions</u> (a) Total Knee Replacement (b) Total Hip Replacement (c) Chronic Rheumatoid Arthritis	20% of the Face Amount and entitle only 1 claim, subject to maximum of RM100,000 per life.

Note: Please refer to the policy contract for full details of the above benefits.

**FEES AND CHARGES**

- (a) Additional monthly Insurance Charges shall be charged by deducting sufficient number of Units at the Net Asset Value every month.
- (b) The monthly Insurance Charge to be deducted is determined by multiplying the Face Amount of this rider with the Insurance Charge rate applicable as determine by the Company based on the Insured's health, gender, attained age, smoking status and other rating factors.

**KEY TERMS AND CONDITIONS**

- (a) Waiting Period - The Company will not provide the benefit if the signs or symptoms of the covered critical illness or conditions existed prior to or within the Waiting Period below from the Issue Date or any reinstatement date of this rider, whichever is the later.

Waiting Period	Event
30 days	- All Admission Events except for Cancer and cardiac-related conditions - All covered critical illnesses under Advanced Stage except for Cancer, Heart Attack, Coronary Artery Bypass Surgery, Serious Coronary Artery Disease, Stroke and Angioplasty and Other Invasive Treatments for Coronary Artery Disease

60 days	<ul style="list-style-type: none"> <li>- Cancer and cardiac-related conditions under Admission Events</li> <li>- Covered Critical Illness under Early Stage and Intermediate Stage</li> <li>- Covered Critical Illness under Advanced Stage for Heart Attack, Cancer, Coronary Artery By-pass Surgery, Serious Coronary Artery Disease, Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Stroke</li> <li>- All covered conditions under Diabetic or Joint-Related Condition</li> </ul>
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(b) Waiting Period between Claims - There is a Waiting Period of 2 years for Cancer Treatment Booster Benefit, from the first diagnosis of the Advanced Stage Cancer.

(c) Survival Period - The Company will not provide the benefit if Insured dies within the survival period as shown below:

Survival Period	Event
7 days	First diagnosis of every different stages under Early Stage and Intermediate Stage Critical Illness.
14 days	<ul style="list-style-type: none"> <li>- First diagnosis of Advanced Stage Critical Illness</li> <li>- First diagnosis of Diabetic Related Condition under Special Benefit</li> <li>- First diagnosis of Joint Related Condition under Special Benefit</li> </ul>
30 days	First day of admission to hospital or admission to Intensive Care Unit for any of the covered Admission Events.