

Benefits Schedule

Maximum Benefit Limit per Disability (HK\$/US\$)

Plan Level	Private	Semi-Private	Ward	Essential
Hospital Benefits				
I. Confinement Benefits				
(a) Hospital Room & Board (limit per day, up to 120 days)	HK\$4,000/ US\$500	HK\$2,300/ US\$288	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Doctor's Visit (limit per day, up to 120 days)	HK\$3,900/ US\$488	HK\$1,900/ US\$238	HK\$900/ US\$113	HK\$550/ US\$69
(c) Specialist's Fee	HK\$12,000/ US\$1,500	HK\$6,000/ US\$750	HK\$4,000/ US\$500	HK\$2,000/ US\$250
(d) Hospital Services	HK\$35,000/ US\$4,375	HK\$21,000/ US\$2,625	HK\$12,000/ US\$1,500	HK\$7,000/ US\$875
(e) Intensive Care (limit per day, up to 120 days)	HK\$10,000/ US\$1,250	HK\$5,600/ US\$700	HK\$4,200/ US\$525	HK\$2,000/ US\$250
(f) Hospital Companion Bed (limit per day, up to 120 days)	Full Cover	Full Cover	Full Cover	HK\$200/ US\$25
(g) Hospital Cash (per day, up to 120 days) – see note 9	HK\$1,200/ US\$150	HK\$600/ US\$80	HK\$300/ US\$40	HK\$150/ US\$19
(h) Special Bonus (per day, up to 120 days) – see note 10	HK\$1,200/ US\$150	HK\$600/ US\$80	HK\$300/ US\$40	HK\$150/ US\$19
(i) Psychiatric Treatment	HK\$26,500/ US\$3,313	HK\$22,000/ US\$2,750	HK\$18,000/ US\$2,250	No Benefit
(j) Isolation Room – see note 2	HK\$3,900/ US\$488	HK\$2,200/ US\$275	HK\$1,000/ US\$125	HK\$550/ US\$69
II. Surgical Benefits				
(a) Surgeon's Fee – see note 11	HK\$105,000/ US\$13,125	HK\$73,500/ US\$9,188	HK\$52,500/ US\$6,563	HK\$26,000/ US\$3,250
(b) Anaesthetist's Fee		35% of Surgeon's Fee payable		
(c) Operation Theatre Fee		35% of Surgeon's Fee payable		
III. Pre- & Post-Hospitalization Benefits				
(a) Pre-Hospitalization/Outpatient Surgery Outpatient (limit per visit, 1 visit per day for a maximum of 1 visit within 31 days before hospitalization/Outpatient surgeries)	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75

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III. Pre- & Post-Hospitalization Benefits				
(b) Post-Hospitalization/Outpatient Surgery Outpatient (limit per visit, 1 visit per day for a maximum of 3 visits within 60 days after Discharge from Hospital/ Outpatient surgeries)	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75
(c) Post-Hospitalization Home Nursing (limit per day, 1 visit per day for a maximum of 15 visits within 90 days after Discharge from Hospital)	HK\$1,760/ US\$220	HK\$960/ US\$120	HK\$660/ US\$83	No Benefit
(d) Post-Hospitalization Ancillary Service (limit per visit, 1 visit per day for a maximum of 10 visits for Registered Chiropractor/ Physiotherapist within 90 days after Discharge from Hospital)	HK\$800/ US\$100	HK\$650/ US\$81	HK\$500/ US\$63	HK\$300/ US\$38
IV. Emergency Treatment Benefit				
(a) Emergency Outpatient (Accidental Injury only)	HK\$15,000/ US\$1,875	HK\$11,000/ US\$1,375	HK\$6,600/ US\$825	HK\$2,500/ US\$313
V. Other Benefits				
(a) Outpatient Cancer Treatment & Kidney Dialysis (maximum per illness for Chemotherapy/Radiotherapy/Target Therapy/Kidney Dialysis) – see note 12	HK\$180,000/ US\$22,500	HK\$120,000/ US\$15,000	HK\$60,000/ US\$7,500	HK\$30,000/ US\$3,750
(b) Major Illness Care – see note 4	For Cancer / Heart Attack / Stroke / Kidney Failure, the below benefits will be enhanced: <ul style="list-style-type: none"> • item I (a), (b), (e): the maximum number of days is extended from 120 days to 180 days • item I (c): the benefit amount limit as specified in the Benefit Schedule for the applicable plan is multiplied by two • item III (a): the maximum number of outpatient consultation is extended from 1 visit to 2 visits • item III (b): the maximum number of outpatient consultation is extended from 3 visits to 6 visits • item III (c): the maximum number of Home Nursing service is extended from 15 visits to 30 visits, is not applicable to Essential Plan 			
VI. Death Benefits				
(a) Compassionate Death Benefit	HK\$10,000/US\$1,250			
(b) Accidental Death Benefit	HK\$10,000/US\$1,250			
(c) Medical Negligence Benefit (per policy) – see note 13	HK\$100,000/US\$12,500			
VII. Other Service				
(a) International Medical Assistance – see note 14	Included			

Major Medical Benefit / Major Medical Plus Benefit (optional)

(see notes 6, 7 and 8)

Maximum Benefit Limit per Disability (HK\$/US\$)

Plan Level	Private	Semi-Private	Ward	Essential
Total amount of the benefit payable under Major Medical Benefit	HK\$250,000/ US\$31,250	HK\$160,000/ US\$20,000	HK\$100,000/ US\$12,500	HK\$70,000/ US\$8,750
Total amount of the benefit payable under Major Medical Plus Benefit	HK\$525,000/ US\$65,625	HK\$305,000/ US\$38,125	HK\$175,000/ US\$21,875	HK\$100,000/ US\$12,500
Lifetime Limit under Major Medical Benefit / Major Medical Plus Benefit (applicable to the life insured upon attaining Age of 75)			HK\$1,300,000/ US\$162,500	

Hospital Benefits

I. Confinement Benefits

(a) Hospital Room & Board (limit per day) • 80% of expenses starting from 121st day of Confinement	HK\$4,000/ US\$500	HK\$2,300/ US\$288	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Doctor's Visit (limit per day) • 80% of expenses starting from 121st day of Confinement	HK\$3,900/ US\$488	HK\$1,900/ US\$238	HK\$900/ US\$113	HK\$550/ US\$69
(c) Specialist's Fee		80% of Specialist's Fee in excess of the amount of benefit payable under ManuGuard before Major Medical Benefit / Major Medical Plus Benefit		
(d) Hospital Services		80% of Hospital Services in excess of the amount of benefit payable under ManuGuard before Major Medical Benefit / Major Medical Plus Benefit		
(e) Intensive Care (limit per day) • 80% of expenses starting from 121st day of Confinement	HK\$10,000/ US\$1,250	HK\$5,600/ US\$700	HK\$4,200/ US\$525	HK\$2,000/ US\$250
(f) Hospital Companion Bed (limit per day) • 80% of expenses starting from 121st day of Confinement	Full Cover	Full Cover	Full Cover	HK\$200/ US\$25

II. Surgical Benefits

(a) Surgeon's Fee – see note 11		80% of Surgeon's Fee in excess of the amount of benefit payable under ManuGuard before Major Medical Benefit / Major Medical Plus Benefit		
(b) Anaesthetist's Fee		80% of Anaesthetist's Fee in excess of the amount of benefit payable under ManuGuard before Major Medical Benefit / Major Medical Plus Benefit		
(c) Operation Theatre Fee		80% of Operation Theatre Fee in excess of the amount of benefit payable under ManuGuard before Major Medical Benefit / Major Medical Plus Benefit		

Maximum Benefit Limit per Disability (HK\$/US\$)

Plan Level	Private	Semi-Private	Ward	Essential
III. Pre- & Post-Hospitalization Benefits				
(a) Pre-Hospitalization/Outpatient Surgery Outpatient (limit per visit, 1 visit per day) • 80% of expenses of 1 additional visit within 31 days before hospitalization/ Outpatient surgeries	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75
(b) Post-Hospitalization/Outpatient Surgery Outpatient (limit per visit, 1 visit per day) • 80% of expenses of 3 additional visits within 60 days after Discharge from Hospital/Outpatient surgeries	HK\$2,000/ US\$250	HK\$1,400/ US\$175	HK\$1,100/ US\$138	HK\$600/ US\$75
(c) Post-Hospitalization Home Nursing (limit per day, 1 visit per day) • 80% of expenses of 15 additional visits within 90 days after Discharge from Hospital	HK\$1,760/ US\$220	HK\$960/ US\$120	HK\$660/ US\$83	No Benefit
(d) Post-Hospitalization Ancillary Service (limit per visit, 1 visit per day) • 80% of expenses of 10 additional visits for Registered Chiropractor/ Physiotherapist within 90 days after Discharge from Hospital	HK\$800/ US\$100	HK\$650/ US\$81	HK\$500/ US\$63	HK\$300/ US\$38
IV. Emergency Treatment Benefit				
(a) Emergency Outpatient (Accidental Injury only)	80% of treatment fees in excess of the amount of benefit payable under ManuGuard before Major Medical Benefit / Major Medical Plus Benefit			

Illustrative example

How does Major Medical Benefit work on ManuGuard?

Mrs Wong, age 40, purchased **ManuGuard Medical Plan (Ward Plan) with Major Medical Benefit** to safeguard her health.

Five years later, she felt a lump in her right breast. She was later diagnosed with right breast ductal carcinoma. She was advised to undergo surgeries to remove the lymph nodes and stay in a ward of a private hospital in Hong Kong for 6 days.

Medical services received	Actual medical expenses	Benefit limit as stated in the Benefit Schedule	Medical expenses reimbursable before Major Medical Benefit	Excess expenses eligible for Major Medical Benefit
Hospital Room & board	HK\$6,600 (HK\$1,100 x 6 days)	HK\$1,100 per day (Up to 120 days)	HK\$6,600	–
Doctor's visit	HK\$6,300 (HK\$900 x 7 days)	HK\$900 per day (Up to 120 days)	HK\$6,300	–
Hospital services	HK\$84,750	HK\$12,000 per disability	HK\$12,000	HK\$72,750
Surgeon's fee	HK\$45,000	HK\$52,500 per surgery x specified % shown in the surgical schedule	HK\$39,375	HK\$5,625
Anaesthetist's fee	HK\$15,000	35% surgeon's fee payable	HK\$13,781.25	HK\$1,218.75
Operating theatre fee	HK\$21,870	35% surgeon's fee payable	HK\$13,781.25	HK\$8,088.75
Total	HK\$179,520		HK\$91,837.5	HK\$87,682.5

With Major Medical Benefit, the total medical expenses that can be reimbursed are:

$$\begin{array}{r}
 \text{Medical expenses} \\
 \text{reimbursable before} \\
 \text{Major Medical Benefit}
 \end{array}
 + \left(\begin{array}{r}
 \text{Excess expenses} \\
 \text{eligible for Major} \\
 \text{Medical Benefit}
 \end{array} \times \begin{array}{r}
 \text{Reimbursement \%} \\
 \text{under Major} \\
 \text{Medical benefit}
 \end{array} \right)
 =
 \begin{array}{r}
 \text{HK\$91,837.5} \\
 \text{HK\$87,682.5} \\
 \text{80\%} \\
 \text{= HK\$161,983.5}
 \end{array}$$

The sum of HK\$161,983.5 can be reimbursed under the plan, and Mrs Wong's out-of-pocket expenses are HK\$17,536.5.

(The above example is hypothetical and for illustrative purpose only. It is made under the assumption that no claim had been made previously under this plan before Mrs Wong's diagnosis of the above disability.)

Notes

1. The Benefit Step-Up Option can only be exercised once during the lifetime of the life insured and once exercised and becoming effective, is irrevocable. Upon exercise of Benefit Step-Up Option, a new premium based on the latest premium for the 'Ward Plan' will apply and no addition of Major Medical Benefit or Major Medical Plus Benefit is allowed. If the plan includes Major Medical Benefit or Major Medical Plus Benefit, the existing plan level will automatically be upgraded to the coverage level of 'Ward Plan' after the Benefit Step-up has been exercised. For detailed terms and conditions of the Benefit Step-up Option, please see the Policy Provisions or Benefit Provisions.
2. Any room charge arising from deluxe, executive rooms and suites is not covered. For the list of infectious illnesses, please see the Policy Provisions or Benefit Provisions.
3. If any claim incurred in respect of the no claim period becomes payable after a health bonus has been given in respect of such no claim period, we shall deduct such health bonus from such claim payment and/or future claim payment(s). The aforesaid description and the health bonus table are for general information only. You should read the Policy Provisions or Benefit Provisions for exactly how the health bonus is calculated and given.
4. This extra benefit will end on the policy anniversary nearest to the life insured's 75th birthday. Please see the Policy Provisions or Benefit Provisions for the details of this extra benefit, the definitions of the major illnesses, and the conditions that apply.
5. The period of coverage of the plan is one year and is renewable annually at each policy anniversary. You can choose to renew this plan subject to the terms and conditions set out in the Policy Provisions or Benefit Provisions. The premiums are not guaranteed and we may adjust them from time to time. Please also see 'Premium adjustment' and 'Renewal' under the 'Important Information' section and the relevant annual premium table of this plan.
6. Any pre-existing conditions of the life insured will be applied to the coverage under Major Medical Benefit or Major Medical Plus Benefit. On or after the policy anniversary nearest to the life insured's 75th birthday, a lifetime limit of HK\$1,300,000/ US\$162,500 would apply to Major Medical Benefit and Major Medical Plus Benefit. Lifetime limit shall mean the maximum aggregate amount of Major Medical Benefit / Major Medical Plus Benefit that will be reimbursed by us per life upon reaching the policy anniversary nearest to the life insured's 75th birthday, under all insurance policies (including this plan) covering the life insured and issued by us from time to time, whether or not still in force, which are specifically subject to a lifetime limit in accordance with their respective terms and conditions. Major Medical Benefit / Major Medical Plus Benefit will immediately be terminated when such lifetime limit has been reached. For the terms and conditions of Major Medical Benefit and Major Medical Plus Benefit, please see the Policy Provisions or Benefit Provisions.
7. If the life insured stays in a hospital room class higher than that you are entitled to under your plan, we will reduce your benefits paid under Major Medical Benefit and Major Medical Plus Benefit by multiplying Room Level Adjustment Factors before the application of 80%:

If the life insured's hospital stay is not in one of the Designated Hospitals in Macau:

	Room Level Adjustment Factors
(i) if your plan is 'Essential Plan' or 'Ward Plan', but the life insured stays in private room or above	25%
(ii) if your plan is 'Essential Plan' or 'Ward Plan', but life insured stays in semi-private room	50%
(iii) if your plan is 'Semi-private Plan', but the life insured stays in private room or above	50%
(iv) if your plan is 'Private Plan', but the life insured stays in above private room	50%

If the life insured stays in one of the Designated Hospitals in Macau:

	Room Level Adjustment Factors
(i) if your plan is 'Essential Plan' or 'Ward Plan', but the life insured stays in private room (as determined by us)	50%
(ii) if your plan is 'Essential Plan' or 'Ward Plan', but life insured stays in above private room (as determined by us)	25%
(iii) if your plan is 'Semi-private Plan' or 'Private Plan', but the life insured stays in above private room (as determined by us)	50%

8. If the life insured has stayed in Hong Kong or Macau or the People's Republic of China for less than 183 days out of the 365 days and incurs medical expenses outside Asia, we will reduce your benefits paid under Major Medical Benefit and Major Medical Plus Benefit by multiplying Hospital Location Adjustment Factors before the application of 80% and the applicable Room Level Adjustment Factors:

	Hospital Location Adjustment Factors
(i) if the life insured stays in a hospital outside Asia (excluding the United States of America)	75%
(ii) if the life insured stays in a hospital in the United States of America	50%

For example: For a life insured resided in Hong Kong for less than 183 days and filed a claim incurred in the United States of America (assume Room Level Adjustment Factors is not applicable in this example), the reimbursement amount under Major Medical Benefit / Major Medical Plus Benefit is excess eligible expense x 50% x 80%.

9. Hospital cash applies if the life insured has a) a Hong Kong identity card and they are staying in a general ward of a government hospital in Hong Kong or b) a Macau resident identity card and they are staying in a general ward of a government hospital in Macau for treatment of a disability.
10. If the life insured is covered by any other hospital reimbursement plan offered by other insurance companies (other than the individual and group medical policies we, or our associated companies, provide), and any of these other insurance companies pays you a reimbursement before you make a claim with us, we will pay you the special bonus according to the number of days the life insured stays in hospital.
11. The surgeon's fee paid by us for each surgical operation or procedure will not be higher than the maximum limit shown in the benefit schedule multiplied by the percentage figure of the surgical operation or procedure shown in the surgical schedule. Please see the Policy Provisions or Benefit Provisions for details.
12. The outpatient cancer treatment & kidney dialysis benefit will cover the charges for a) the treatment of chemotherapy, radiotherapy or target therapy the life insured receives on an outpatient basis, or b) the treatment of haemodialysis or peritoneal dialysis the life insured receives in the outpatient unit of a hospital. Two same or related cancer incidences separated by a 5-year Cancer-free period, as defined in the Policy Provisions or Benefit Provisions, are treated as two illnesses.
13. The medical negligence benefit is payable in addition to compassionate death benefit. For details of the conditions of medical negligence benefit, please see the Policy Provisions or Benefit Provisions.
14. International Medical Assistance is provided by a third party service provider which is an independent contractor and is not our agent. We shall make no representation, warranty or undertaking as to the availability of any medical opinions given by the medical service provider or any services given by the service providers. The services may change from time to time. Please visit our website (www.manulife.com.hk) for the latest Emergency Assistance Benefits Provisions for the terms and conditions of the services.