

# Free PrimeHealth Dual Extra Coverage



MassMutual Asia offers you and your child extra peace of mind with free PrimeHealth Dual Extra Coverage! Apply for a designated Critical Illness Plan **from January 2 to March 29, 2018**, and you will enjoy extra coverage free with **Care2Share** or **iCare**!



## Care2Share

### 20% Extra Coverage for your child

- Before your child's 18<sup>th</sup> birthday: Care2Share offers an extra coverage of 20% of your policy's Basic Sum Insured on Major Critical Illness for your child, of up to US\$125,000
- You may nominate the Covered Child at the time when a claim is made. The coverage is applicable to natural children, stepchildren, or adopted children born before or after the policy comes into force



## iCare

### 30% / 50% Extra Coverage + Guaranteed Future Insurability Option

- First 5 years: Basic Sum Insured is increased to 130% / 150%
- After 5 years: Upon the expiry of the extra coverage, you are entitled to purchase a designated critical illness basic plan without being required to provide evidence of insurability

***If the Basic Sum Insured is US\$100,000 or above,  
you may enjoy both extra benefits at the same time!***

# Awards and Accolades

MassMutual Asia is dedicated to delivering professional insurance and financial services, and our commitment has earned us highly regarded awards.

These praises and awards demonstrate wide customer recognition and support for our first-class financial-planning services.

**MassMutual** *Where dreams are made*



Bloomberg Businessweek  
Financial Institution Awards 2017  
**Critical Illness  
Outstanding Performance**



BENCHMARK  
Wealth Management Awards 2017  
**Critical Illness Insurance  
Best-In-Class**



Capital  
Merits of Achievement in  
Banking and Finance 2017  
**Best in Insurance**



Hong Kong Business  
High Flyers Awards 2014 - 2016  
**Innovative Insurance  
Company**

## Free Extra Benefit Selection Form

Only those customers eligible for the extra benefit(s) should complete this form. Please put a "✓" in the appropriate box.

Free Extra Benefit	Basic Sum Insured of below US\$100,000 (Please tick one below)	Basic Sum Insured of US\$100,000 or above (Please tick one below)
Care2Share 20%(CR)	<input type="checkbox"/>	<input type="checkbox"/>
iCare 30%(UR)	<input type="checkbox"/>	<input type="checkbox"/>
iCare 50%(IR)	<input type="checkbox"/>	<input type="checkbox"/>

Name of proposed policyowner:

Policy number:

Signature of proposed policyowner:

Consultant code:

Date:

Remarks: 1. Customers eligible for "PrimeHealth Saver 1000", "PrimeHealth Extra Care", and "PrimeHealth Extra Saver" are required to submit this form to the Company upon policy subscription. For policies with a Basic Sum Insured of less than US\$100,000, if no decision on the choice of extra benefit as shown above is indicated, "iCare 30%" will be offered. For policies with a Basic Sum Insured of US\$100,000 or above, if no decision on the choice of the above extra benefit is indicated, "iCare 50%" will be offered. 2. No change to the extra benefit selection is allowed once the form has been submitted.

### Terms and conditions

- Insurance application must be submitted and received by MassMutual Asia Ltd. ("the Company") between January 2 and March 29, 2018 ("the Promotion Period").
- Designated Critical Illness Plans include "PrimeHealth Saver 1000", "PrimeHealth Extra Care", and "PrimeHealth Extra Saver" US dollar policies.
- "Care2Share 20%" refers to the 20% Extra Coverage of Insured's child for designated Critical Illness Plans.
- "iCare 30%" / "iCare 50%" refers to the 30% / 50% Extra Coverage of Insured for designated Critical Illness Plans.
- "Adopted Child" of the Insured means child(ren) legally adopted in Hong Kong or Macau.
- The benefits provided by all "Care2Share 20%" issued by the Company to the same Insured will only be paid for one Covered Child diagnosed with a major critical illness.
- The benefits of all "Care2Share 20%" issued by the Company will only be paid once for the same Covered Child diagnosed with a major critical illness. The aggregate benefit payment payable under all "Care2Share 20%" for the same Covered Child will be limited to US\$125,000.
- "Care2Share 20%" is applicable to the Covered Child from the age of 30 days and before the 18th birthday. The benefit is paid only if the child survives for 14 days beyond the date of diagnosis.
- The Guaranteed Future Insurability Option under "iCare 30%" or "iCare 50%" is applicable only to policies issued at standard terms and with no claims made. Exercising the Option is subject to the prevailing requirements for maximum issue age of the Insured, minimum sum insured, and minimum premium. Currently, the minimum sum insured is US\$15,000, with a minimum annual premium requirement of US\$200.
- "Care2Share 20%", "iCare 30%", and "iCare 50%", will not be offered if, during the Promotion Period or within 90 days after the issue date of eligible policies, the policyowner (i) withdraws an existing application for a policy of the same plan type; (ii) cancels a policy of the same plan type during the cooling-off period; and (iii) the application for the same plan type is cancelled by the Company due to expiry of the application follow-up deadline.
- For the key exclusions to "Care2Share 20%", "iCare 30%", and "iCare 50%", and important information on "PrimeHealth Saver 1000", "PrimeHealth Extra Care", and "PrimeHealth Extra Saver", please refer to the corresponding product brochures. For exact terms and conditions of "Care2Share 20%", "iCare 30%", and "iCare 50%", please refer to the related policy document.
- Any exclusions to the basic plan subscribed to shall also be applied to "iCare30%" and "iCare 50%".
- The Company reserves the right to modify, add or delete, or interpret any of the above terms and conditions without any prior notice. In case of any dispute, the Company's decision shall be final.

