



首选健康多重保 PrimeHealth Extra Saver



《指标》2013 - 2015 年财富管理大奖
危疾产品 - 同级最佳奖



《彭博商业周刊》金融机构大奖 2017
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健康是不少人的「首选」人生梦想，亦是人生最大的财富，但人生无常……

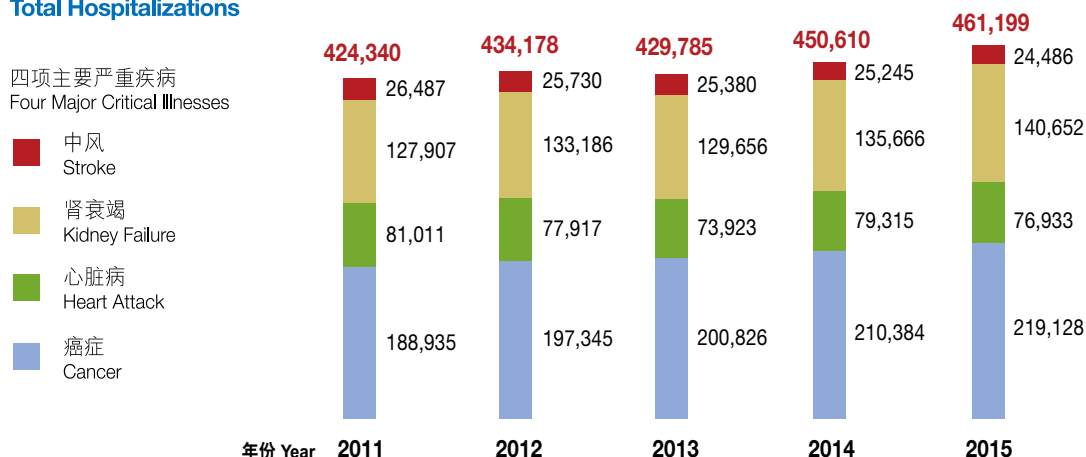
Good health is one of the prime life goals for many people and is our most valuable asset. However, life is unpredictable.

因罹患严重疾病而需住院的人次不断上升，并有年轻化趋势。

The number of hospitalizations due to critical illnesses has shown a steadily increasing trend, and critical illnesses are now striking patients at a younger age.

住院人次总计

Total Hospitalizations



资料来源：医院管理局（香港）统计年报 2011 - 2016（2017 年 5 月出版）

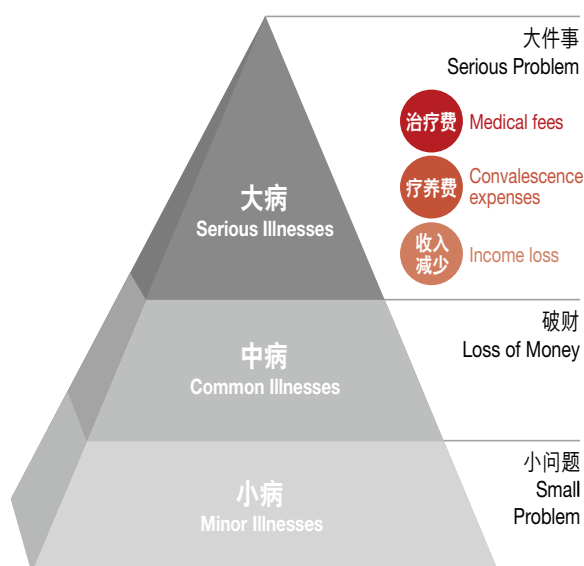
Source: Statistical Report 2011-2016, Hospital Authority, Hong Kong (Published in May 2017)

根据香港医院管理局统计资料显示，过去 5 年间，单就癌症而需入院治疗的人次已超过 100 万；平均每 5 名女性或每 4 名男性便有一人有机会患上癌症*。若不幸罹患「大」病，不仅赔上了健康，财富亦会被蚕食。

According to the Hong Kong Hospital Authority, the number of hospitalizations due to cancer has exceeded 1,000,000 over the last five years. On average, one in every 5 women or 4 men may develop cancer*. If a critical illness strikes, not only will you lose your health, but also your wealth.

疾病金字塔

Illnesses Pyramid



严重疾病带来庞大财务负担

Considerable financial burden entailed when contracting a critical illness

按第三期肠癌计算：

Based on a stage-3 colon cancer:

治疗费 Medical Treatment Expenses \$1,100,000

(以第三期肠癌包括标靶药物治疗、进行手术、化疗、电疗及免疫治疗等计算)

Monoclonal antibodies, surgical operation, chemotherapy, radiotherapy and immunotherapy, etc. for stage-3 colon cancer)

疗养费 Convalescent Treatment Expenses \$550,000

(包括标靶药物治疗、各项检查及化验等)

Medication, including monoclonal antibodies, regular examinations, laboratory tests etc.)

收入损失 Loss of Income (\$16,200 x 36 个月 months) \$583,200

总额 Total Amount \$2,233,200

* 资料来源：医院管理局香港癌症资料统计中心（2015 年），港人于 75 岁前患上癌症的比率。

Source: Percentage of Hong Kong people developing cancer before the age of 75, according to Hong Kong Cancer Registry, Hospital Authority (2015)

注：有关费用实为假设，由专业医生提供，只供参考之用，实际费用将视乎病情、药物、主诊医生及医院等收费而定。收入金额乃按香港政府统计处 2016 年收入及工时按年统计调查报告雇员每月工资中位数计算（2017 年 3 月出版）。

Remarks: The above treatment expenses are hypothetical, which are provided by a registered medical specialist and are for reference only. Actual fees depend upon the actual medical condition, medication, fees charged by attending doctors and hospitals, etc. The income amount is based on the median monthly wage of employees in the 2016 Report on Annual Earnings and Hours Survey, Census and Statistics Department, Hong Kong (Published in March 2017).

美国万通亚洲「首选健康多重保」特别为「首选」健康的你而设，除提供多重安心保障，更保证保费回赠，健康及财富保障兼备。赔偿额可供自己随意运用，包括支付各项医疗费用，以及弥补收入损失。

Knowing that good health is your prime concern, MassMutual Asia is proud to offer you its **PrimeHealth Extra Saver**. The plan offers not only multiple protections to safeguard your health, but also guaranteed refund of premiums, providing you with health and wealth protection. What's more, you can spend the cash reimbursement at your total discretion to cover medical expenses as well as loss of income.

5重安心保障 Extra Protections



计划提供长达至 100 岁的保障年期，令你倍感安心，并备有 10、15 及 20 年三种缴付保费年期选择。于缴付保费年期过后，无须缴付保费，仍可继续享有终身的保障。

You can enjoy absolute peace of mind, knowing that the benefit term may last up to age 100. You may also select from three premium-payment-term options: 10 Years, 15 Years and 20 Years. Best of all, you will continue to enjoy full protection beyond the premium payment term without paying any further premiums.

多重保障 高达 700% 基本保障额

计划承保共 116 种严重疾病，包括 53 种主要严重疾病及 63 种初期疾病，当中包括各类原位癌 / 初期癌症及儿童严重疾病保障，并划分为「癌症」、「心脏血管疾病」、「脑科疾病 / 异常情况」、「器官严重疾病及衰竭」及「其他严重疾病」5 个疾病组别，每组别的最高赔偿额均独立计算，总保障高达 700% 基本保障额¹，并以两阶段运作。

Extra Coverages up to 700% of Basic Sum Insured

PrimeHealth Extra Saver covers up to 116 Critical Illnesses, i.e., 53 Major Critical Illnesses and 63 Early Stage Illnesses, including various Carcinoma-in-situ/Early Stage Cancers and Severe Child Diseases. All Critical Illnesses are being categorized into 5 Critical Illness Groups, namely, "Cancer", "Cardiovascular Diseases", "Brain Diseases / Disorders", "Organ Critical Illness and Failure" and "Other Critical Illnesses". Each Group offers an individual maximum benefit, with the maximum aggregate benefits of all Groups up to 700% of the Basic Sum Insured¹, and benefits are provided in two phases.

总赔偿 Maximum Aggregate Benefits
700% 基本保障额 of Basic Sum Insured



组别 1 癌症
Group 1 Cancer
最高赔偿 Maximum Benefit
300%



组别 2 心脏血管疾病
Group 2 Cardiovascular Diseases
最高赔偿 Maximum Benefit
100%



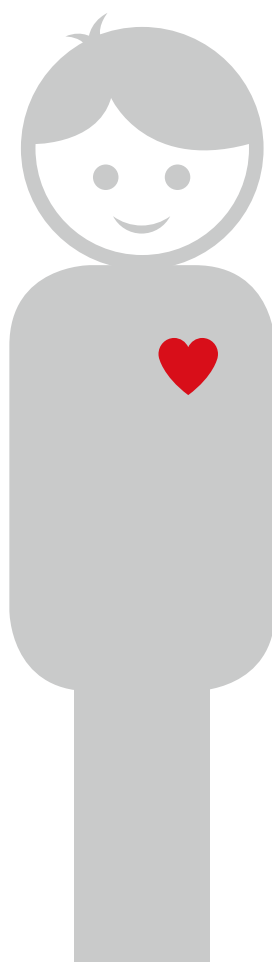
组别 3 脑科疾病 / 异常情况
Group 3 Brain Diseases / Disorders
最高赔偿 Maximum Benefit
100%



组别 4 器官严重疾病及衰竭
Group 4 Organ Critical Illness and Failure
最高赔偿 Maximum Benefit
100%



组别 5 其他严重疾病
Group 5 Other Critical Illnesses
最高赔偿 Maximum Benefit
100%



第 1 阶段：100% 基本保障额

此阶段提供的总赔偿额为 100% 基本保障额及非保证「终期红利」，保障长达至投保人 100 岁，共承保 116 种「初期疾病」及「主要严重疾病」。

Phase 1: 100% of Basic Sum Insured

This phase provides a total benefit of 100% of the Basic Sum Insured plus the non-guaranteed "Terminal Bonus", with coverage of 116 "Early Stage Illnesses" and "Major Critical Illnesses", up to age 100.

每症保障 Coverage per Illness	初期疾病 ² Early Stage Illnesses ² : 30%/50% 基本保障额 of Basic Sum Insured	主要严重疾病 Major Critical Illnesses : 100% 基本保障额 of Basic Sum Insured
总赔偿 Total Benefit	100% 基本保障额 + 非保证「终期红利」 ³ 或现金价值 (以较高者为准) of Basic Sum Insured + Non-guaranteed Terminal Bonus ³ OR Cash Value (whichever is higher)	

第 2 阶段：600% 基本保障额

于总赔偿达 100% 基本保障额后，保单仍会继续生效，为投保人提供第 2 阶段高达 600% 基本保障额的「主要严重疾病」保障⁴。赔偿按个别疾病组别尚余的基本保障额计算，最长至投保人 75 岁。

Phase 2: 600% of Basic Sum Insured

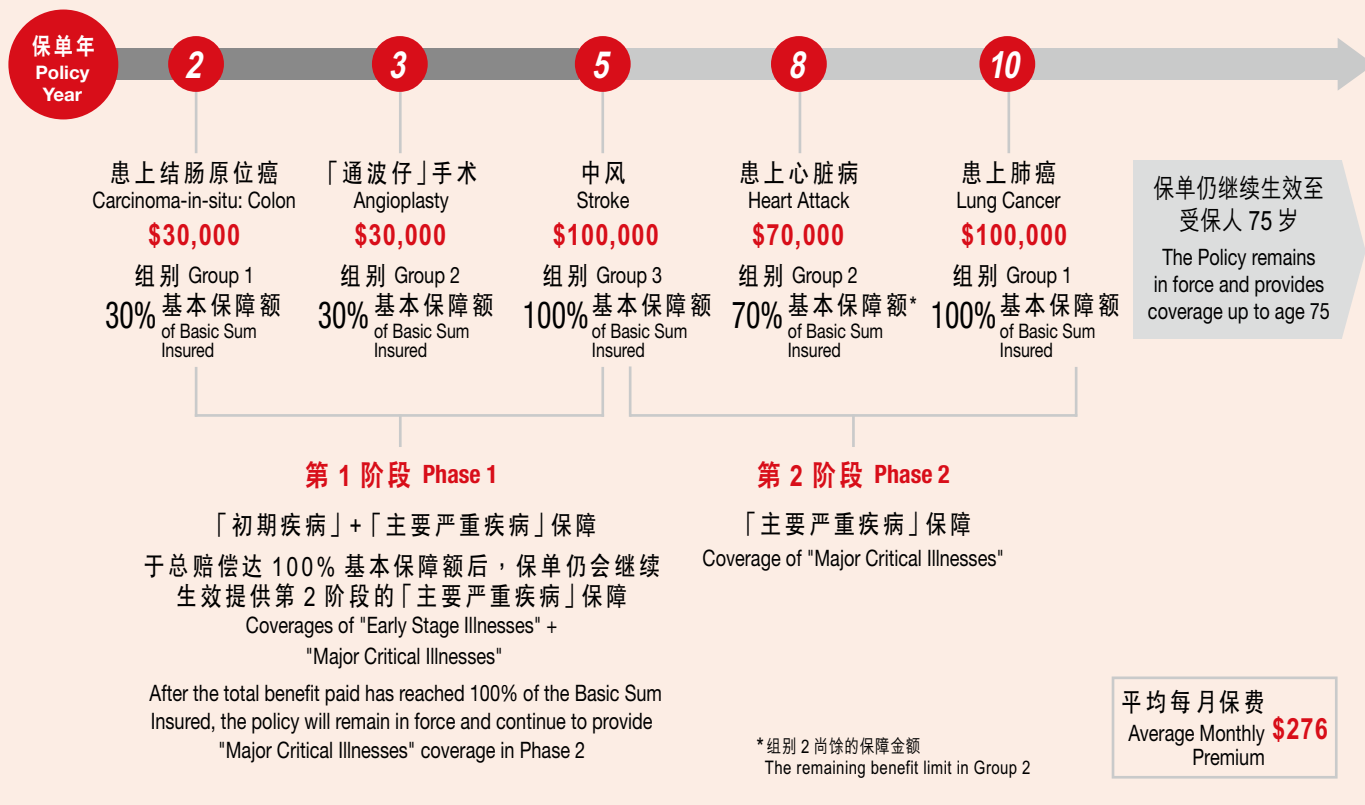
After the total benefit paid has reached 100% of the Basic Sum Insured, the policy will remain in force and continue to offer the Insured with "Major Critical Illnesses"⁴ coverage of up to 600% of the Basic Sum Insured during Phase 2, subject to the remaining benefit in each Critical Illness Group. The coverage may last up to age 75.

多重保障例子

Example of Multiple Benefits

假设现年 35 岁的李先生投保了**首选健康多重保**，基本保障额为 100,000 美元。




Assume Mr Lee, aged 35, took out a **PrimeHealth Extra Saver** policy with a Basic Sum Insured of US\$100,000.





注：以上例子之缴付保费年期为 20 年，并只供说明之用，有关保障范围、详情及条款，请参阅保单条文。

Remark: The above example is based on a 20-year premium payment term, and is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.

疾病保障及赔偿额一览表 Table of Critical Illness Coverage & Benefit

疾病组别 / 每组别赔偿限额 Critical Illness Group / Maximum Benefit Per Group % 基本保障额 of Basic Sum Insured	初期疾病 Early Stage Illnesses 每项疾病保障 30% 基本保障额 ² Benefit per illness of Basic Sum Insured ²	主要严重疾病 ⁴ Major Critical Illnesses ⁴ 每项疾病保障 100% 基本保障额 Benefit per illness of Basic Sum Insured
 组别 1 300% 癌症 Cancer	原位癌 / 初期癌症 ^{6a} Carcinoma-in-situ / Early Stage Cancer ^{6a} <ul style="list-style-type: none"> • 乳房 Breast • 子宫颈 Cervix • 子宫 Uterus • 卵巢 Ovary • 输卵管 Fallopian Tube • 阴道 Vagina • 睾丸 Testis • 阴茎 Penis • 结肠或直肠 Colon or Rectum • 肺 Lung • 胃或食道 Stomach or Oesophagus • 鼻咽 Nasopharynx • 肝 Liver • 尿道 Urinary Tract • AJCC 第二期或以上的非黑色瘤皮肤癌 Non Melanoma Skin Cancer of AJCC Stage II or above • 前列腺 Prostate • 早期甲状腺乳头状癌 Early Stage Papillary Carcinoma of the Thyroid 	<ul style="list-style-type: none"> • 癌症 Cancer
 组别 2 100% 心脏血管疾病 Cardiovascular Diseases	<ul style="list-style-type: none"> • 冠状动脉的血管成形术及其它冠状动脉的血管手术^{7a} Angioplasty and Other Surgeries for Coronary Artery^{7a} • 微创性直接冠状动脉搭桥术^a Minimally Invasive Direct Coronary Artery By-pass^a • 心瓣膜疾病的次级创伤性治疗 Less Invasive Treatments of Heart Valve Disease • 次级严重心脏疾病 Less Severe Heart Disease • 心包切除术 Pericardectomy • 主动脉疾病或主动脉瘤的血管介入治疗 Endovascular Treatments of Aortic Disease or Aortic Aneurysm • 腔静脉过滤器植入 Insertion of a Vena-cava Filter • 川崎病^e Kawasaki Disease^e 	<ul style="list-style-type: none"> • 心脏病 Heart Attack • 冠状动脉（回接）手术 Coronary Artery Bypass Surgery • 其它严重冠状动脉疾病 Other Serious Coronary Artery Disease • 主要动脉手术 Surgery to Aorta • 心瓣置换 Heart Valve Replacement • 心肌病 Cardiomyopathy • 肺动脉高血压 Pulmonary Arterial Hypertension
 组别 3 100% 脑科疾病 / 异常情况 Brain Diseases / Disorders	<ul style="list-style-type: none"> • 颈动脉成形术及其它颈动脉手术 Angioplasty and Other Surgeries for Carotid Arteries • 中度严重帕金森病 Moderately Severe Parkinson's Disease • 需进行手术之脑血管瘤 Cerebral Aneurysm Requiring Surgery • 脑分流器植入术 Cerebral Shunt Insertion • 脑动脉瘤的血管介入治疗和脑病变的其它治疗 Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease • 次级严重细菌性脑膜炎 Less Severe Bacterial Meningitis • 次级严重昏迷 Less Severe Coma • 次级严重脑炎 Less Severe Encephalitis • 中度严重脑部损伤 Moderately Severe Brain Damage • 脑硬膜下血肿手术 Surgery for Subdural Haematoma • 移除脑下垂体肿瘤手术 Surgical Removal of Pituitary Tumour • 中度严重瘫痪 Moderately Severe Paralysis • 自闭症^e Autism^e 	<ul style="list-style-type: none"> • 中风 Stroke • 帕金森病 Parkinson's Disease • 良性脑部肿瘤 Benign Brain Tumour • 亚尔兹默氏病 / 不能复原的器官性退化脑毛病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders • 昏迷 Coma • 植物人 Apallic Syndrome • 脑膜炎 Bacterial Meningitis • 脑炎 Encephalitis • 脑部手术 Brain Surgery • 严重头部创伤 Major Head Trauma • 多发性硬化症 Multiple Sclerosis • 运动神经原疾病 Motor Neurone Disease • 脊髓灰质炎 Poliomyelitis

疾病组别 / 每组别赔偿限额 Critical Illness Group / Maximum Benefit Per Group % 基本保障额 of Basic Sum Insured	初期疾病 Early Stage Illnesses 每项疾病保障 30% 基本保障额 ² Benefit per illness 30% of Basic Sum Insured ²	主要严重疾病 ⁴ Major Critical Illnesses ⁴ 每项疾病保障 100% 基本保障额 Benefit per illness 100% of Basic Sum Insured
 组别 3 100% 脑科疾病 / 异常情况 Brain Diseases / Disorders	<ul style="list-style-type: none"> • 因疾病及 / 或意外受伤导致智力受损^o Intellectual Impairment due to Sickness and / or Accidental Bodily Injury^o 	<ul style="list-style-type: none"> • 渐进性核上神经麻痹症 Progressive Supranuclear Palsy • 肌肉萎缩 Muscular Dystrophy • 脑部受损 / 失去独立生存的能力 Brain Damage / Loss of Independent Existence • 瘫痪 Paralysis
 组别 4 100% 器官严重疾病及衰竭 Organ Critical Illness and Failure	<ul style="list-style-type: none"> • 胆道再造术 Biliary Tract Reconstruction Surgery • 早期慢性肺病 Early Chronic Lung Disease • 肝炎伴肝硬化 Hepatitis with Cirrhosis • 次级严重肾病 Less Severe Kidney Disease • 肝脏手术 Liver Surgery • 主要器官移植 (属于器官移植轮候名单上的轮候者) Major Organ Transplantation (on Waiting List) • 移除单肺手术 Surgical Removal of One Lung • 严重哮喘^o Severe Asthma^o • 幼儿期病发胰岛素依赖性糖尿病^o Insulin Dependent Diabetes Mellitus, Juvenile Onset^o 	<ul style="list-style-type: none"> • 肾衰竭 Kidney Failure • 慢性肝衰竭 Chronic Liver Failure • 主要器官移植 Major Organ Transplant • 暴发性病毒性肝炎 Fulminant Viral Hepatitis • 肾髓质囊肿病 Medullary Cystic Disease • 溃疡性结肠炎 Ulcerative Colitis • 慢性肺病 Chronic Lung Disease • 慢性自体免疫性肝炎 Chronic Auto-immune Hepatitis • 克隆病 Crohn's Disease • 复发性慢性胰腺炎 Chronic Relapsing Pancreatitis
 组别 5 100% 其他严重疾病 Other Critical Illnesses	<ul style="list-style-type: none"> • 肾上腺腺瘤的肾上腺切除术 Adrenalectomy for Adrenal Adenoma • 早期克雅氏症 (早期疯牛症) Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease) • 意外所致的脸部烧伤 Facial Burns due to Accident • 单目失明 Loss of Sight in One Eye • 单耳失聪 Loss of Hearing in One Ear • 失去单肢 Loss of One Limb • 耳蜗植入术 Cochlear Implant Surgery • 糖尿病性视网膜病变^a Diabetic Retinopathy^a • 次级严重红斑狼疮 Less Severe Systemic Lupus Erythematosus • 骨质疏松症并骨折^c Osteoporosis with Fractures^c • 意外矫形手术^{a, b} Accidental Reconstructive Surgery^{a, b} • 周围动脉疾病的血管介入治疗^a Endovascular Treatment of Peripheral Arterial Disease^a • 血友病^o Haemophilia^o • 成骨不全症^o Osteogenesis Imperfecta^o • 幼儿慢性关节炎 - 斯蒂尔病^o Juvenile Chronic Arthritis - Still's Disease^o 	<ul style="list-style-type: none"> • 末期病症^f Terminal Illness^f • 红斑狼疮 Systemic Lupus Erythematosus • 失明 Blindness • 身体机能障碍^f Dysfunction^f • 完全及永久伤残^{d, f} Total and Permanent Disability^{d, f} • 类风湿性关节炎 Rheumatoid Arthritis • 失去肢体 / 视力 Loss of Limbs / Sight of Eyes • 失聪 Deafness • 失去语言能力 Loss of Speech • 严重烧伤 Major Burns • 克雅氏症 (疯牛症) Creutzfeld-Jacob Disease (Mad Cow Disease) • 象皮病 Elephantiasis • 坏死性筋膜炎 Necrotising Fasciitis • 成形不全贫血病 Aplastic Anaemia • 经输血感染人类免疫力缺乏病毒 HIV through Blood Transfusion • 因职业感染人类免疫力缺乏病毒 Occupationally Acquired HIV • 慢性肾上腺功能不全 Chronic Adrenal Insufficiency • 伊波拉出血性热病 Ebola Hemorrhagic Fever

注：有关各疾病的定义，请参阅保单条文。

- a 个人于本公司就该项疾病的最高总赔偿额为 37,500 美元 / 300,000 港元 / 澳门元。
- b 赔偿未获赔偿而需支付的实际住院及医疗费用。
- c 个人于本公司就该项疾病的最高总赔偿额为 18,750 美元 / 150,000 港元 / 澳门元。保障至受保人 70 岁。
- d 「完全及永久伤残」保障只适用于 18 至 65 岁的受保人。
- e 各类儿童严重疾病合共只可获赔偿一次，保障至受保人 25 岁，而个人于本公司最高总赔偿额为 37,500 美元 / 300,000 港元 / 澳门元。
- f 末期病疾、身体机能障碍及完全及永久伤残的保障只适用于第 1 阶段的保障，即保单的赔偿总额未达 100% 基本保障额。

Remarks: For the definition of each illness, please refer to the policy document.

- a Subject to US\$37,500 / HK\$/MOP300,000 per type of illness per life limit under all benefits issued by the Company.
- b Reimburses the actual amount of hospitalization and medical expenses not yet reimbursed.
- c Subject to US\$18,750 / HK\$/MOP150,000 per type of illness per life limit under all benefits issued by the Company; coverage may last up to age 70 of the Insured.
- d Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18-65.
- e All Severe Child Diseases in total can be claimed once only, and the coverage may last up to age 25 of the Insured, subject to US\$37,500 / HK\$/MOP300,000 per life limit under all benefits issued by the Company.
- f Coverage for Terminal Illness, Dysfunction, and Total and Permanent Disability is only applicable to Phase 1 when the total benefit paid has not reached 100% of the Basic Sum Insured.

多次赔偿 仍续享安心保障

首选健康多重保特别为复发⁵ 机会高的癌症提供多达 5 次赔偿，总赔偿额可高达 300% 基本保障额。此外，计划亦为「冠状动脉的血管成形术及其它冠状动脉的血管手术」（俗称「通波仔」手术）提供多达两次赔偿。

Extra Claims for Extra Peace of Mind

In view of the high risk of cancer recurrence⁵, **PrimeHealth Extra Saver** provides extra coverage for Cancer, which can be claimed up to five times, with benefit limit up to 300% of the Basic Sum Insured. For Angioplasty and Other Surgeries for Coronary Artery, the claim may be made twice.

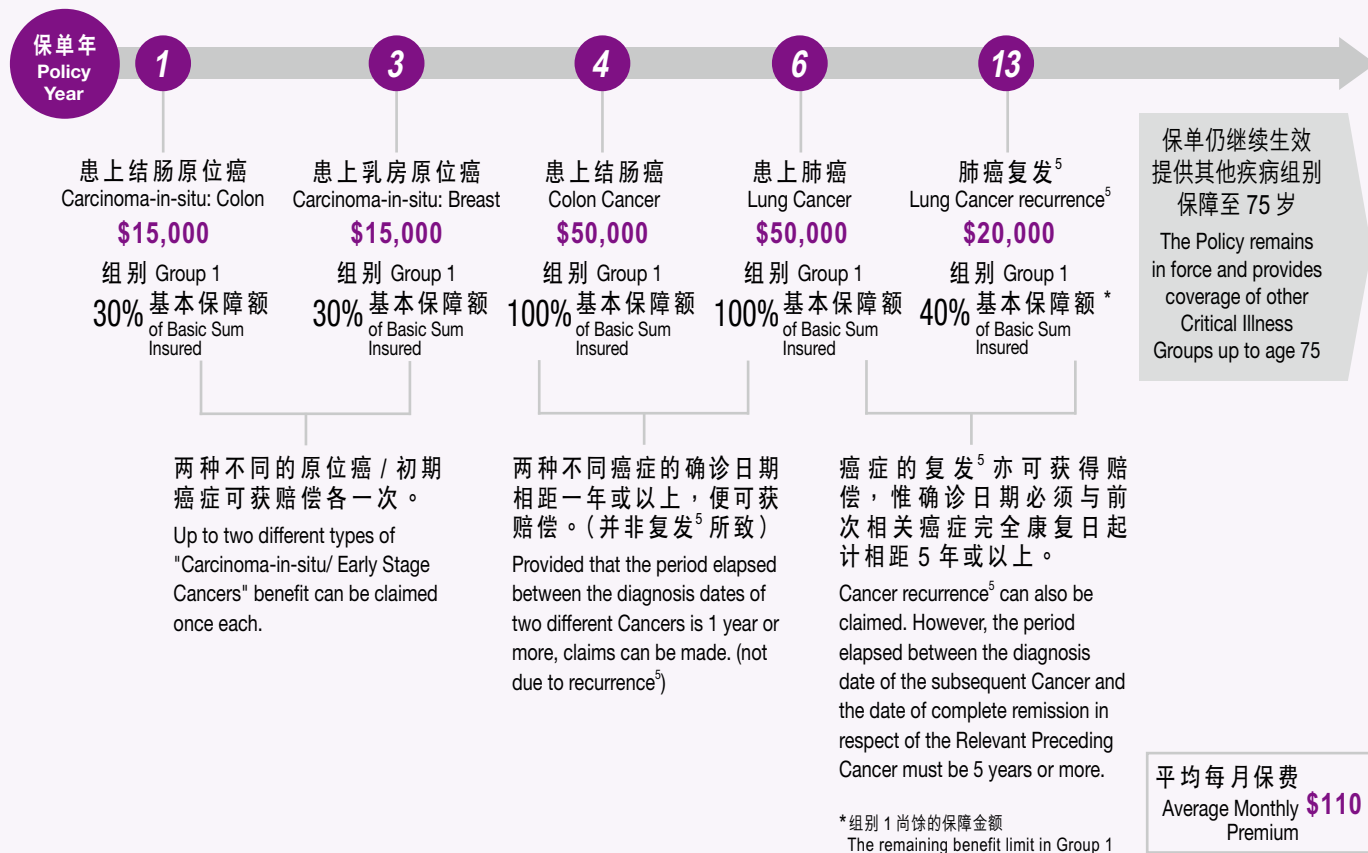
疾病 Illness	最高赔偿次数 Max. No. of Claims	每症保障限额 Benefit Limit per Illness (%)	基本保障额 of Basic Sum Insured
原位癌 / 初期癌症 ⁶ Carcinoma-in-situ/Early Stage Cancer ⁶	2	30% ⁸	
冠状动脉的血管成形术及其它冠状动脉的血管手术 ⁷ Angioplasty and Other Surgeries for Coronary Artery ⁷	2	30% ⁸	
主要严重疾病 - 癌症 ⁴ Major Critical Illness - Cancer ⁴	3	100%	

多次赔偿例子

Example of Multiple Claims

假设现年 30 岁的陈小姐投保了**首选健康多重保**，基本保障额为 50,000 美元。

Assume Ms Chan, aged 30, insured with a **PrimeHealth Extra Saver** policy with a Basic Sum Insured of US\$50,000.

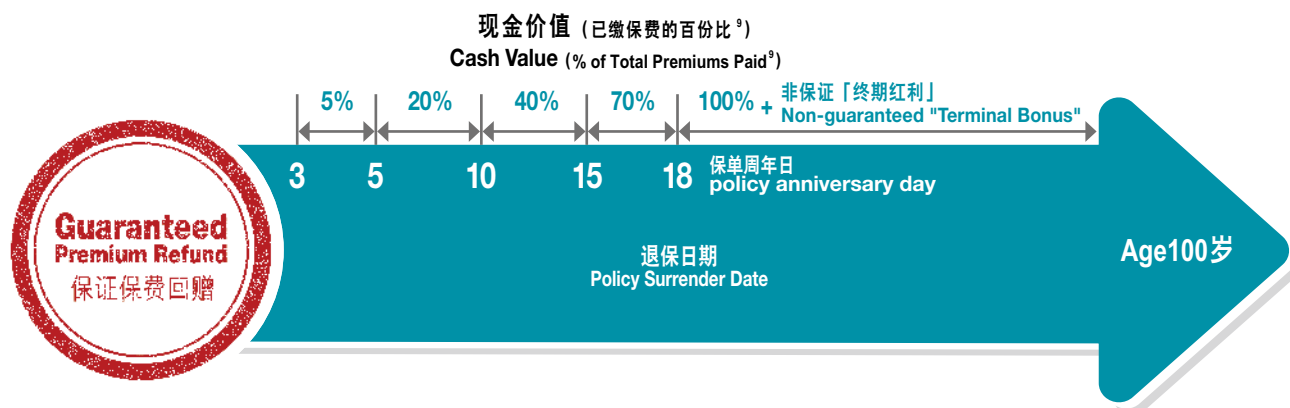


注：以上例子之缴付保费年期为 20 年，并只供说明之用，有关保障范围、详情及条款，请参阅保单条文。

Remark: The above example is based on a 20-year premium payment term, and is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.

多项保证

保费回赠保证 - 于第 1 阶段保障期间，当你选择退保时，而保单已生效满 18 年或以上，便可获百分百保费回赠⁹，以及非保证的「终期红利」，而毋须扣除任何曾支付的赔偿金额；此外，于保单生效满 3 年起退保，计划亦提供部分保费回赠。



保费豁免保证 - 于赔偿总额达 100% 基本保障额后，你不但可继续获享第 2 阶段高达 600% 基本保障额的「主要严重疾病」保障至 75 岁，更可获豁免续下缴付保费年期的所需保费，而保单仍会生效。

Extra Guarantees

Guaranteed Refund of Premiums - In Phase 1, if you surrender the policy at the 18th policy anniversary onwards, the plan offers you a guaranteed "Refund of Premiums"⁹ and a non-guaranteed "Terminal Bonus", without deduction of any claims paid. What's more, starting from the third policy anniversary onwards, the plan offers you a partial "Refund of Premiums" upon policy surrender.

Guaranteed Waiver of Premiums - After the total benefit paid has reached 100% of the Basic Sum Insured, not only can you continue to enjoy coverage of "Major Critical Illnesses" with total benefit up to 600% of the Basic Sum Insured up to age 75, but also a waiver of premiums for the remaining premium-payment term while the policy remains in force.

多份寿险 给家人多份安心保障

人寿保障 - 于第 1 阶段保障期间，若受保人不幸身故时，其受益人可获发人寿保障赔偿。

Extra Life Protections for Your Loved Ones

Extra Life Protection - In the unfortunate event of the death of the Insured during Phase 1, the life protection benefit will be paid to the beneficiary.

100% 基本保障额 + 非保证「终期红利」³ 或 现金价值
of the Basic Sum Insured + Non-guaranteed "Terminal Bonus"³ OR Cash Value
(以较高者为准，并须扣除任何曾支付的赔偿金额 whichever is higher, after deduction of any claims paid)

延续寿险保障 - 如不幸患上严重疾病，当然希望给家人多一份保障。我们深明你的需要，因此，受保人经确诊患上严重疾病而赔偿总额达 100% 基本保障额的一年后的 90 日内¹⁰，在毋须提供满意的投保资料的情况下，选择投保另一份终身寿险计划，最高可达原本计划的 100% 基本保障额。

Extension of Life Protection - We understand that, if diagnosed with a critical illness, you may like to give extra protection to your family. Therefore, you may opt to take out a permanent life insurance plan¹⁰ without the need to provide any satisfactory proof of insurability within 90 days following the end of one year after the diagnosis date of a covered Critical Illness, which results in the total benefit paid reaching 100% of the Basic Sum Insured. The Basic Sum Insured may be up to 100% of the Basic Sum Insured under the original plan.

多项医疗支援 倍感安心

国际专业医疗网络 - 本计划透过专业医疗网络，联系了 4,000 多间美国医院，让患上任何承保疾病的受保人，获享：1) 由美国专科医生提供第二医疗意见¹¹；2) 安排赴美国就医¹¹ - 在较佳的医疗设备下，以优惠价就医，减轻负担。

Extra Medical Support

MediNet Pro - Currently, more than 4,000 US hospitals are members of the MediNet Pro network. If the Insured has been diagnosed with any of the covered illnesses, the following services are available: 1) **second medical opinion provided by US medical specialists**¹¹, and 2) **quality treatment referrals in the USA**¹¹ - the Insured can receive quality treatment at a discounted price.

常见问题

1. 首选健康多重保的保障年期是多久？

计划于第 1 阶段提供的总赔偿额为 100% 保障额及非保证「终期红利」³ 或现金价值（取其较高者），保障长达至投保人 100 岁；于总赔偿达 100% 保障额后，保单仍会继续生效，为投保人提供第 2 阶段⁴ 高达 600% 保障额的「主要严重疾病」保障，保障年期最长至投保人 75 岁。

2. 于保障年期届满或退保时，是否可获取保费回赠而毋须要扣除曾获取的赔偿金额？

是，于保障年期届满或退保时，倘若已获赔偿总额少于 100% 保障额，你将可获得保单内的全数现金价值，即保证「保费回赠」⁹ 及非保证「终期红利」³ 的总和，而所回赠之保费将毋须扣除任何曾支付的赔偿金额。

于赔偿总额达 100% 保障额后，则保费回赠并不适用，然而，你可享有「保费豁免保证」，无需缴付余下缴付保费年期的所需保费，而保单仍会继续生效直至 75 岁。

3. 若左右乳房同日确诊患上癌症，那会获得多少次赔偿？

由于「成对器官」（例如乳房、输卵管、肾脏、肺、卵巢及睾丸等）被视为一个及相同的器官，因此只会获得赔偿 1 次。

若为癌症复发个案，举例投保人先被确诊左胸患上乳癌，获赔偿 100% 保障额后，其后又被确诊右胸乳癌复发（因前次癌症癌细胞所致），只要确诊日期乃于前次相关癌症完全康复日起计相距 5 年或以上，投保人可再获赔偿 100% 保障额。

若并非癌症复发⁵，举例投保人左胸先患上乳癌，其后右胸又被确诊患上另一种癌症细胞所致的乳癌，只要确诊日期与前次左胸乳癌的确诊日期相距一年或以上，投保人可再获赔偿 100% 保障额。

注：以上例子只供说明之用，有关保障范围、详情及条款，请参阅保单条文。

4. 首选健康多重保与市场上同类型保障计划比较，有何特点？

a) 较高赔偿额：「初期疾病」的赔偿额高达 30%/50% 保障额，较市场上同类型保障计划一般仅提供 20% 保障额高。

b) 百分百保费回赠保证

市场独有

c) 延续寿险保障

Frequently Asked Questions

1. How long does the coverage of PrimeHealth Extra Saver last?

In Phase 1, while the total benefit is 100% of the Sum Insured plus the non-guaranteed "Terminal Bonus"³ or Cash Value (whichever is higher), the coverage lasts up to age 100 of the insured. After that, the policy will remain in force and continue to provide the insured with coverage of "Major Critical Illnesses" during Phase 2⁴ up to age 75, with total benefits up to 600% of the Sum Insured.

2. Upon the maturity or surrender of my policy, will the Cash Value be paid without deducting any claim benefits ever paid?

Yes, upon the maturity or surrender of the policy, if the total benefit paid has not exceeded 100% of the Sum Insured, the Cash Value will be paid, i.e., the sum of the guaranteed "Refund of Premiums"⁹ and the non-guaranteed "Terminal Bonus"³, without deducting any claim benefits paid.

Refund of Premiums is not applicable after the total benefit paid has reached 100% of the Sum Insured. However, the policy will remain in force up to age 75 and you will be entitled to the "Guaranteed Waiver of Premiums", so that you no longer need to pay premiums for the remaining premium-payment term.

3. How many times of claim can be made if the left and right breasts are diagnosed with Cancer on the same day?

Any "Paired Organ" (e.g. breast, fallopian tube, kidney, lung, ovary and testicle) is considered as one and the same organ, therefore claim benefit will be paid once only.

If it is due to Recurrence of Cancer, e.g. the insured is firstly diagnosed with Cancer in her left breast, with 100% of the Sum Insured being paid, and subsequently, she is diagnosed with Cancer Recurrence in her right breast (i.e. caused by the same malignant cells), provided that the diagnosis date is at least five years after the date of complete remission of the Relevant Preceding Cancer, 100% of the Sum Insured will be paid.

If it is not due to Recurrence of Cancer⁵, e.g. the insured is firstly diagnosed with Cancer in her left breast, and subsequently being diagnosed with Cancer in her right breast caused by different malignant cells, the insured will receive another claim benefit of 100% of the Sum Insured, provided that the diagnosis dates between the two Cancers are at least one year.

Remark: The above example is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.

4. What are the competitive advantages of PrimeHealth Extra Saver compared with similar plans on the market?

a) Higher claim benefits: The claim benefits for Early Stage Illnesses are up to 30%/50% of the Sum Insured, which are higher than the 20% of the Sum Insured generally offered on the market.

b) Guaranteed 100% Refund of Premiums

Market Unique

c) Extension of Life Protection

重要资料

终期红利理念

我们将最少每年检视及厘定终期红利一次。我们将会参考包括但不限于以下因素的过往经验和预期未来展望，以厘定保单的终期红利。

投资回报：包括所投资的资产赚取的利息 / 红利收入及市场价格变动。投资表现会受利息 / 红利收入之波动以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格及商品价格之波动及汇率而影响。

退保：包括保单失效、退保、部分退保及其他扣减项目及保障支付，以及其对投资的相关影响。

为了提供更平稳的终期红利，我们或会在投资表现强劲的时期保留回报，用作在投资表现较弱的时期支持或维持较高之终期红利。

投资政策、目标及策略

美国万通保险亚洲有限公司（「美国万通亚洲」）的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具，包括环球股票、债券及其他固定收益资产、房地产和商品市场。此多元化之投资组合目的在于达到可观且稳定的长线投资回报。

我们会根据投资的资产之过往及预期的表现、波幅及相关风险去选择投资的资产及管理我们的投资组合。

美国万通亚洲采取积极的资产配置策略，资产分布将会不时因市场环境的转变及经济展望而作出调整。

为达至长线目标回报，美国万通亚洲采用一套以固定收益资产及股票类资产为组合的投资策略。现时的长线投资策略按以下分配，投资在以下资产：

资产类别	目标资产组合 (%)
债券及其他固定收益资产	80% - 100%
股票类资产	0% - 20%

债券及其他固定收益资产主要包括拥有高信用评级的政府债券及不同行业的企业债券（主要投资于美国市场），提供一个多元化及高质素之债券投资组合。

股票类资产主要包括环球股票（公共及 / 或私募股权）、互惠基金、交易所交易基金、高息债券、房地产及商品市场。投资遍布于不同地区及涉及不同的行业。另外，我们或会使用衍生工具作为资产风险管理。

投资策略或会不时根据市场环境及经济展望而作变动。

详情请浏览本公司网页 <http://corp.massmutualasia.com/tc/Insure/Critical-Illness-Benefits/Hong-Kong/2015Q4-PrimeHealth-Extra-Saver.aspx>。

主要产品风险

缴付保费年期及保障年期

你应就已选择的缴付保费年期持续缴付保费。如在保费到期日起计 31 天宽限期届满前仍未缴付保费，保单的所有保障将会终止，而现金价值（如有）将获支付。

保障年期最长可至受保人 100 岁。

终止

在下列任何情况下，保单将会终止：

- 于保障到期日当日
- 宽限期届满
- 保单持有人呈交书面要求终止本保单
- 受保人身故

提早退保

本产品是为长线持有而设。如提早终止保单，你所获得的现金价值或会远低于你的已缴保费。

Important Information

Terminal Bonus Philosophy

The terminal bonuses will be reviewed and determined by us at least once per year. In determining the terminal bonuses, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, the following into account.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

Surrenders: These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger terminal bonuses during periods of less favourable performance.

Investment Policy, Objective and Strategy

MassMutual Asia Ltd.'s investment objective is to optimize policyholders' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment vehicles, including global equities, bonds and other fixed-income instruments, properties and commodities. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

MassMutual Asia Ltd. implements a proactive asset-allocation strategy and asset allocations are adjusted in response to changing market conditions and economic outlook.

To achieve the long-term target returns, MassMutual Asia Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	80% - 100%
Equity-like assets	0% - 20%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For more details, please visit our website at <http://corp.massmutualasia.com/en/Insure/Critical-Illness-Benefits/Hong-Kong/2015Q4-PrimeHealth-Extra-Saver.aspx>.

Key Product Risks

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated and the Cash Value (if any) would be payable.

The Benefit Term is up to age 100 of the Insured.

Termination

The policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The Insured dies

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.

保费调整

如接获所需保费，保单会于每个保单周年获续期一年。在每次续期时，美国万通亚洲保留随时更改适用于同一风险级别受保人的保费之权利。保费会因应某些因素而作出调整，这些因素包括但不限于美国万通亚洲过去的索偿纪录及续保率、开支、预期未来的索偿成本及投资环境。

通胀风险

当实际通胀率较预期为高，即使美国万通亚洲按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

信贷风险

本计划由美国万通亚洲承保及负责，保单持有人的保单权益会受其信贷风险所影响。

主要不保事项

受保人若在保单日期起计一年内自杀，无论其是否在神智清醒的情况下，美国万通亚洲的全部责任将只限于退还已支付之保费（扣除已支付或将获支付之赔偿额）。

因以下一种或多种情况而直接或间接引致的严重疾病，将不获赔偿：

- 自杀或在神智不清醒的状况下受伤；自伤身体；酒精或药物中毒（除非由医生处方）；吸入气体（因工作需要而引致则除外）；
- 因战争或民间骚动引致；犯法、企图犯法或拒捕；
- 参与任何驾驶或骑术赛事；专业运动；需使用呼吸用具之潜水活动；乘搭或驾驶任何飞机（除非为民航机的持票乘客）；
- 投保时已存在的病徵及病状；在保障生效日期的六十天内出现的严重疾病；任何在受保人十八岁前因患上或出现之先天性畸形或反常的情况而引致的疾病或病患；任何人类免疫力缺乏症病毒及/或与此有关之病症，包括爱滋病；在受保人确诊患上导致总赔偿额达到合计限额的严重疾病后，在受保人其后确诊患上另一种严重疾病后的十四天内身故

保单冷静期

如保单未能满足你的要求，而你并未根据本保单提出任何索偿，你可以书面方式要求取消保单，连同保单退回本公司（香港：香港湾仔骆克道 33 号美国万通大厦 27 楼 / 澳门：澳门南湾大马路 517 号南通商业大厦 16 楼 E2 座），并确保本公司的办事处于交付保单的 21 天内，或向你 / 你的代表人发出《通知书》（说明已经可以领取保单和冷静期届满日）后起计的 21 天内（以较早者为准）收到书面要求。于收妥书面要求后，保单将被取消，你将可获退回已缴保费金额，但不包括任何利息。

Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time for all Insureds of the same class. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of MassMutual Asia Ltd., expenses, the expected claim costs in the future, and the investment environment.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, the total liability of MassMutual Asia Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable.

The policy will not pay any benefit claim to a Critical Illness caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage; any diseases or illnesses which are due to a congenital defect or condition and occurred before the Insured reaches 18 years of age; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS; the Insured, after the diagnosis of a Critical Illness giving rise to the Reaching of Aggregate Limit, dies within 14 days after the diagnosis of a subsequent Critical Illness

Cooling-off Period

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums paid, without any interest.

附注

1. 若因同一宗疾病/意外被同日确诊多于一次严重疾病，我们只会赔偿当中最高赔偿额的一次疾病。
2. 初期疾病的总赔偿额最高为 100% 基本保障额及非保证「终期红利」或现金价值（以较高者为准）。
3. 由保单生效第 18 个保单周年日起，本公司将每年宣布随后 12 个月内适用的非保证「终期红利」，并将于受保人身故、作出的总赔偿额达 100% 基本保障额、保障期满或退保时派发一次。
4. 第 2 阶段的「主要严重疾病」保障须符合以下情况：
 - (a) 受保人必须由确诊日起计生存最少十四天；及
 - (b) 主要严重疾病之确诊日期必须与紧接前次的主要严重疾病之确诊日期相距一年或以上，及：
 - i) 若被确诊患上之癌症是前次相关癌症的复发，则其后的癌症确诊日期必须与前次相关癌症的所有疗程完毕后，进行诊断检查确定已完全康复之日起计算相距五年或以上；
 - ii) 若曾作出主要严重疾病为癌症的赔偿，而受保人其后被确诊患上组别 4「器官严重疾病及衰竭」，两者之确诊日期必须相距五年或以上；
 - iii) 若紧接之前之主要严重疾病赔偿为身体机能障碍、末期病症或完全及永久伤残，则其后之主要严重疾病的确诊日期必须与上述疾病之前次确诊日期相距五年或以上；及
 - (c) 保障并不包括身体机能障碍、末期病症或完全及永久伤残。
5. 癌症复发指「由前次癌症的相同癌细胞所致」或「由前次癌症转移所致」。
6. 最多可获两种不同原位癌 / 初期癌症赔偿各一次。
7. 索偿只适用于需进行手术的冠状动脉出现收窄的情况达 50% 或以上；而第 2 次之索偿需符合上述之情况，以及于首次已获赔偿的医学检查报告内已显示第 2 次进行手术的主要冠状动脉收窄或阻塞之位置并不多于 60%。
8. 个人于本公司就该项疾病的最高总赔偿额为 37,500 美元 / 300,000 港元 / 澳门元。
9. 保费回赠保证适用于赔偿总额未达 100% 基本保障额之保单。已缴保费金额乃按「基本计划的每年保费」（不包括额外附加保费）计算。
10. 只适用于受保人 76 岁前。
11. 国际专业医疗网络所提供的服务由国际救援（亚洲）公司提供。现时，每次徵询第二医疗意见的费用为 500 港元，而转介到美国就医的手续费为 500 美元，受保人需自付所有赴美国就医的行政费、医疗及其他有关费用。国际救援（亚洲）公司保留调整收费及医院数目的权利，有关的更改将不作另行通知。本公司保留随时更改或终止提供本服务的权利。
12. 一经投保，保费不会按受保人年龄增加而递增。然而，本公司保留调整同一风险级别保费率的权利。
13. 同一受保人于本公司投保的所有首选糖尿病、附加癌症保障、首选健康保 1000、首选健康多重保、首选健康保障计划、首选危疾保、首选健康保 100+ 保费回赠计划、严重疾病特级保 100+ 保费回赠计划、严重疾病特级保障、严重疾病多重保百分百保费回赠计划、严重疾病保障、严重疾病额外保障、严重疾病双重保障、癌症全面保、完全及永久伤残保障与 Update 儿童健康保障的总保障额最高为 1,500,000 美元 / 12,000,000 港元 / 澳门元。

Note

1. If more than one Critical Illness diagnosed on the same day are arising from the same illness or injury, the claim will be paid once only for the Critical Illness with higher benefit amount.
2. The maximum aggregate benefits for Early Stage Illnesses are up to 100% of the Basic Sum Insured plus the non-guaranteed "Terminal Bonus" or Cash Value (whichever is higher).
3. From the 18th policy anniversary onwards, the "Terminal Bonus" will be declared annually for the following twelve-month period and will be payable upon the death of the Insured, the total benefits paid reaching 100% of the Basic Sum Insured, or upon the maturity or surrender of the policy.
4. Conditions for the coverage of "Major Critical Illnesses" in Phase 2:
 - (a) the Insured must survive for at least 14 days from the date of diagnosis of Major Critical Illness; and
 - (b) the period elapsed between the diagnosis dates of a Major Critical Illness and the immediate preceding Major Critical Illness must be at least one year, and:
 - i) if the diagnosed Cancer is a Recurrence of the Relevant Preceding Cancer, the diagnosis date of the subsequent Cancer must be at least five years after the date of complete remission of the Relevant Preceding Cancer;
 - ii) if the Insured has received Major Critical Illness benefit for Cancer and is subsequently diagnosed with "Group 4: Organ Critical Illness and Failure", the period elapsed between the two diagnosis dates must be at least five years;
 - iii) if the immediate preceding Major Critical Illness claim is for Dysfunction, Terminal Illness or Total and Permanent Disability, the period elapsed between the two diagnosis dates of the subsequent Major Critical Illness and the above illnesses must be at least five years; and
 - (c) coverage is not applicable to Dysfunction, Terminal Illness, Total and Permanent Disability.
5. Recurrence of Cancer means a Cancer which is caused by "the same malignant cells that caused the preceding Cancer" or "metastasis of the preceding Cancer".
6. Benefits for up to two different types of "Carcinoma-in-situ/Early Stage Cancer" can be claimed once each.
7. To be eligible for a claim, the coronary artery must have stenosis of 50% or higher; to be eligible for a second claim, in addition to the above-mentioned criterion, the treatment must also be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60 percent was identified in the medical examination report relating to the first claim.
8. Subject to US\$37,500 / HK\$/MOP300,000 per type of illness per life limit under all benefits issued by the Company.
9. Guaranteed Refund of Premiums is only applicable to the policy if total benefit paid has not reached 100% of the Basic Sum Insured. The calculation of Total Premiums paid is based on the "Annual Premium of Basic Plan" (excluding extra loading premiums).
10. Only applicable to the Insured aged below 76.
11. MediNet Pro is provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice. The Company reserves the right to change or cease this service at any time.
12. Once insured, the premiums will not increase as the age of the Insured increases. However, the Company reserves the right to adjust the premium rate for all Insured of the same risk class.
13. The maximum aggregate Sum Insured of all PrimeHealth Diabetes Care, Supplementary Cancer Benefit, PrimeHealth Saver 1000, PrimeHealth Extra Saver, PrimeHealth Benefit, PrimeHealth Extra Care, PrimeHealth Saver 100+, Critical Illness Supreme 100+ Premium Refundable Plan, Critical Illness Supreme Benefit, Critical Illness Plus 100% Premium Refundable Plan, Critical Illness Benefit, Critical Illness Extra Benefit, Critical Illness Double Benefit, Comprehensive Cancer Benefit, Total and Permanent Disability Benefit and Update Jr. Health Benefit under the same Insured with the Company is US\$1,500,000/HK\$/MOP12,000,000.

「首选健康多重保」一览表
PrimeHealth Extra Saver - At a Glance

保障项目 Benefits				
承保 116 种严重疾病 Cover 116 Critical Illnesses	初期疾病 ² Early Stage Illnesses ² 每项疾病保障 Maximum Benefit per Illness (% 基本保障额 of Basic Sum Insured)	主要严重疾病 ⁴ Major Critical Illnesses ⁴ 每项疾病保障 Maximum Benefit per Illness (% 基本保障额 of Basic Sum Insured)	每组别赔偿限额 Maximum Benefit per Group (% 基本保障额 of Basic Sum Insured)	总赔偿 Maximum Aggregate Benefits (% 基本保障额 of Basic Sum Insured)
组别 1 癌症 Group 1 Cancer	30%	100%	300%	700%
组别 2 心脏血管疾病 Group 2 Cardiovascular Diseases	30%	100%	100%	
组别 3 脑科疾病 / 异常情况 Group 3 Brain Diseases / Disorders	30% / 50%*	100%	100%	
组别 4 器官严重疾病及衰竭 Group 4 Organ Critical Illness and Failure	30%	100%	100%	
组别 5 其他严重疾病 Group 5 Other Critical Illnesses	30%	100%	100%	
	第 1 阶段保障 : 最高总赔偿为 "100% 基本保障额 + 非保证「终期红利」 ³ 或现金价值 (以较高者为准) Phase 1 Coverage : Total maximum benefit equal to "100% of the Basic Sum Insured + Non-guaranteed Terminal Bonus ³ " OR Cash Value (whichever is higher) 第 2 阶段保障 ⁴ : 最高总赔偿为 600% 基本保障额 Phase 2 Coverage ⁴ : Total maximum benefit equal to 600% of the Basic Sum Insured			
保费回赠保证 (现金价值) Guaranteed Refund of Premiums (Cash Value)	适用于第 1 阶段: 保证「100% 保费回赠」 ⁹ + 非保证「终期红利」 ³ (保单生效满 18 年起, 于选择退保时适用。)		Applicable to Phase 1: Guaranteed "100% Refund of Premiums" ⁹ + Non-guaranteed "Terminal Bonus" ³ (Applicable from the 18 th policy anniversary onwards upon policy surrender)	
保费豁免保证 Guaranteed Waiver of Premiums	适用于第 2 阶段: 豁免续下缴付保费年期的所需保费		Applicable to Phase 2: Premiums are waived for the remaining premium payment term	
身故保障 Death Benefit	适用于第 1 阶段: "100% 基本保障额 + 非保证「终期红利」 ³ 或 现金价值 (以较高者为准, 须扣除任何曾支付的赔偿金额) 适用于第 1 及第 2 阶段: 身故现金津贴 1,000 美元 / 8,000 港元 / 澳门元			
	Applicable to Phase 1: "100% of the Basic Sum Insured + Non-guaranteed Terminal Bonus" ³ OR Cash Value (whichever is higher, after deduction of any claims paid) Applicable to Phase 1 and 2: Compassionate Cash Benefit US\$1,000/HK\$/MOP8,000			
延续寿险保障 Extension of Life Protection	最高可达 100% 基本保障额 (适用于确诊患上严重疾病而赔偿总额达 100% 基本保障额的一年后的 90 日内)			
	Up to 100% of Basic Sum Insured (Applicable within 90 days following the end of one year after the diagnosis date of a covered Critical Illness, which results in the total benefit paid reaching 100% of the Basic Sum Insured)			
国际专业医疗网络 ¹¹ MediNet Pro ¹¹	「美国专科医生提供第二医疗意见」及 「安排赴美国就医」			
	"Second Medical Opinion Provided by US Medical Specialists" and "Quality Treatment Referrals in the USA"			
保单资料 Policy Information				
保单类别 Plan Type	基本计划 Basic Plan			
保单货币单位 Currency	香港保单: 美元 / 港元 Policy Issued in Hong Kong : US\$ / HK\$ 澳门保单: 美元 / 澳门元 / 港元 Policy Issued in Macau : US\$ / MOP / HK\$			
缴费方式 Payment Mode	每年 / 每半年 / 每季 / 每月缴付 Annual / Semi-annual / Quarterly / Monthly Payment			
最低基本保障额 Minimum Basic Sum Insured	基本保障额 Basic Sum Insured : US\$15,000 美元 / HK\$/MOP120,000 港元 / 澳门元 或 OR 每年保费 Annual Premium : US\$200 美元 / HK\$/MOP1,600 港元 / 澳门元 (两者取其较高者 whichever is higher)			
最高基本保障额 ¹³ Maximum Basic Sum Insured ¹³	US\$1,500,000 美元 / HK\$/MOP12,000,000 港元 / 澳门元			
投保资料 Basic Information				
缴付保费年期 ¹² Premium Payment Term ¹²	10 年 Years 15 年 Years 20 年 Years			
投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	Age 0 至 65 岁 Age 0 至 60 岁 Age 0 至 55 岁			
保障年期 Benefit Term	至 100 岁 To Age 100			

* 适用于需进行手术之脑血管瘤 Applicable to Cerebral Aneurysm Requiring Surgery

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