



首選健康多重保 PrimeHealth Extra Saver



《指標》2013 - 2015 年財富管理大獎
危疾產品 - 同級最佳獎



《彭博商業周刊》金融機構大獎 2017
危疾保障 - 傑出大獎



健康是不少人的「首選」人生夢想，亦是人生最大的財富，但人生無常……

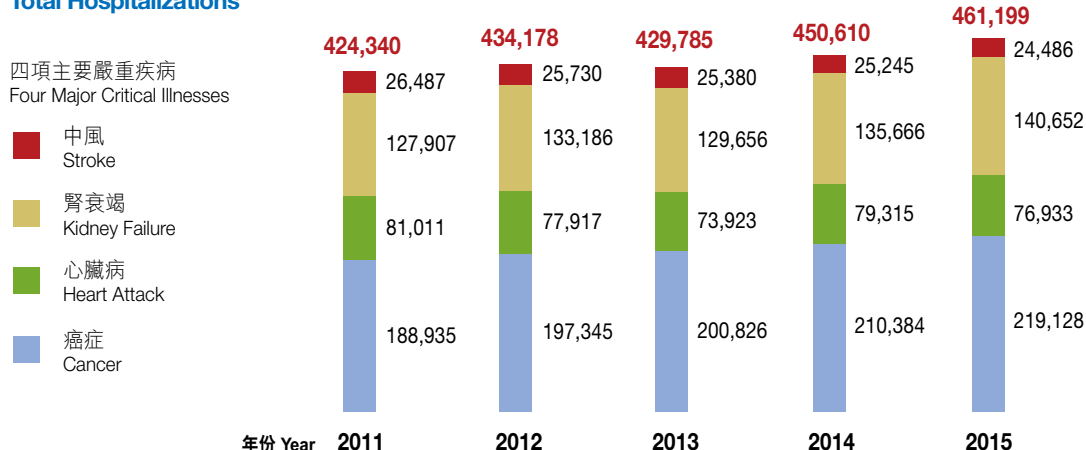
Good health is one of the prime life goals for many people and is our most valuable asset. However, life is unpredictable.

因罹患嚴重疾病而需住院的人次不斷上升，並有年輕化趨勢。

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.

住院人次總計

Total Hospitalizations



資料來源：醫院管理局（香港）統計年報 2011 - 2016（2017 年 5 月出版）

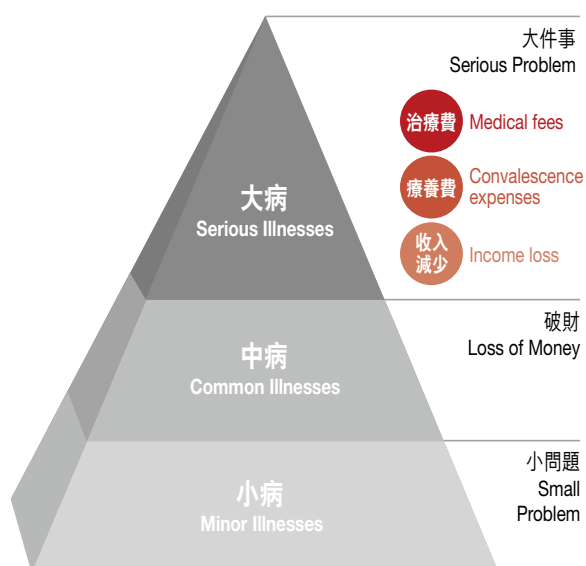
Source: Statistical Report 2011-2016, Hospital Authority, Hong Kong (Published in May 2017)

根據香港醫院管理局統計資料顯示，過去 5 年間，單就癌症而需入院治療的人次已超過 100 萬；平均每 5 名女性或每 4 名男性便有一人有機會患上癌症*。若不幸罹患「大」病，不僅賠上了健康，財富亦會被蠶食。

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



嚴重疾病帶來龐大財務負擔

Considerable financial burden entailed when contracting a critical illness

按第三期腸癌計算：

Based on a stage-3 colon cancer:

治療費 Medical Treatment Expenses \$1,100,000

(以第三期腸癌包括標靶藥物治療、進行手術、化療、電療及免疫治療等計算)

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

療養費 Convalescent Treatment Expenses \$550,000

(包括標靶藥物治療、各項檢查及化驗等)

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

收入損失 Loss of Income (\$16,200 x 36 個月 months) \$583,200

總額 Total Amount \$2,233,200

* 資料來源：醫院管理局香港癌症資料統計中心（2015 年），港人於 75 歲前患上癌症的比率。

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

註：有關費用實為假設，由專業醫生提供，只供參考之用，實際費用將視乎病情、藥物、主診醫生及醫院等收費而定。收入金額乃按香港政府統計處 2016 年收入及工時按年統計調查報告僱員每月工資中位數計算（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).

美國萬通亞洲「首選健康多重保」特別為「首選」健康的你而設，除提供多重安心保障，更保證保費回贈，健康及財富保障兼備。賠償額可供自己隨意運用，包括支付各項醫療費用，以及彌補收入損失。

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



計劃提供長達至 100 歲的保障年期，令你倍感安心，並備有 10、15 及 20 年三種繳付保費年期選擇。於繳付保費年期過後，無須繳付保費，仍可繼續享有終身的保障。

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 高達 700% 基本保障額

計劃承保共 116 種嚴重疾病，包括 53 種主要嚴重疾病及 63 種初期疾病，當中包括各類原位癌 / 初期癌症及兒童嚴重疾病保障，並劃分為「癌症」、「心臟血管疾病」、「腦科疾病 / 異常情況」、「器官嚴重疾病及衰竭」及「其他嚴重疾病」5 個疾病組別，每組別的最高賠償額均獨立計算，總保障高達 700% 基本保障額¹，並以兩階段運作。

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.

總賠償 Maximum Aggregate Benefits 700% 基本保障額 of Basic Sum Insured



組別 1 癌症
Group 1 Cancer
最高賠償 Maximum Benefit
300%



組別 2 心臟血管疾病
Group 2 Cardiovascular Diseases
最高賠償 Maximum Benefit
100%



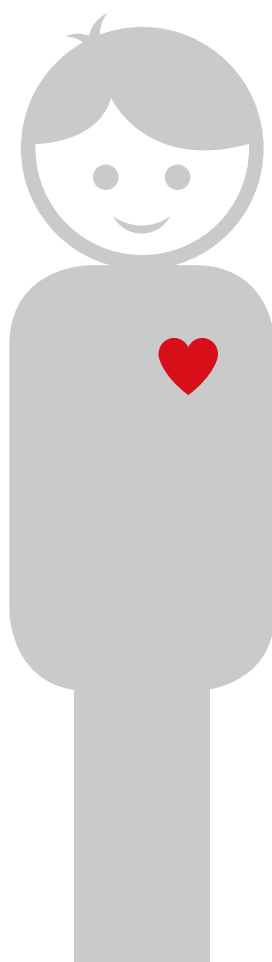
組別 3 腦科疾病 / 異常情況
Group 3 Brain Diseases / Disorders
最高賠償 Maximum Benefit
100%



組別 4 器官嚴重疾病及衰竭
Group 4 Organ Critical Illness and Failure
最高賠償 Maximum Benefit
100%



組別 5 其他嚴重疾病
Group 5 Other Critical Illnesses
最高賠償 Maximum Benefit
100%



第 1 階段：100% 基本保障額

此階段提供的總賠償額為 100% 基本保障額及非保證「終期紅利」，保障長達至受保人 100 歲，共承保 116 種「初期疾病」及「主要嚴重疾病」。

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% 基本保障額 of Basic Sum Insured	主要嚴重疾病 Major Critical Illnesses : 100% 基本保障額 of Basic Sum Insured
總賠償 Total Benefit	100% 基本保障額 + 非保證「終期紅利」 ³ 或現金價值 (以較高者為準) of Basic Sum Insured + Non-guaranteed Terminal Bonus ³ OR Cash Value (whichever is higher)	

第 2 階段：600% 基本保障額

於總賠償達 100% 基本保障額後，保單仍會繼續生效，為受保人提供第 2 階段高達 600% 基本保障額的「主要嚴重疾病」保障⁴。賠償按個別疾病組別尚餘的基本保障額計算，最長至受保人 75 歲。

Phase 2: 600% of Basic Sum Insured

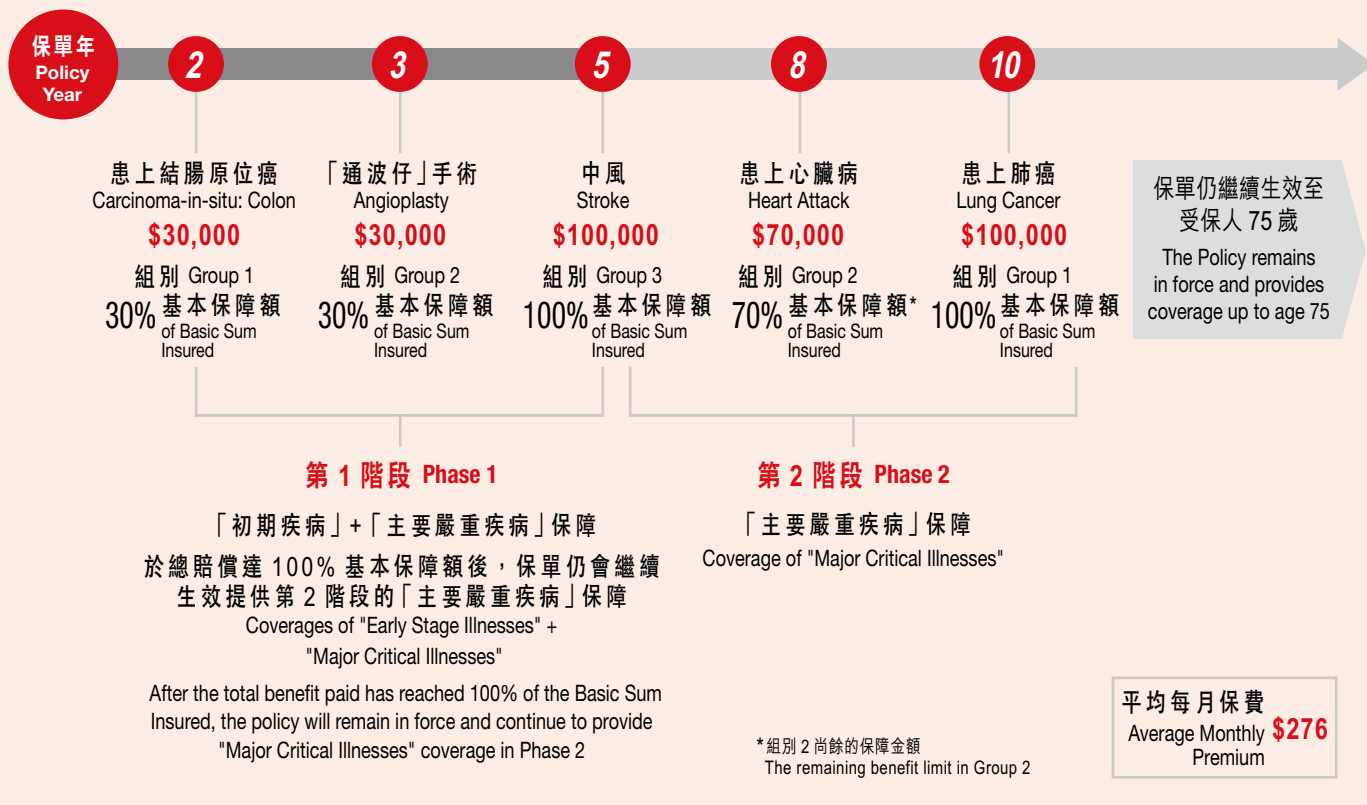
After the total benefit paid has reached 100% of the Basic Sum Insured, the policy will remain in force and continue to offer the Insured with "Major Critical Illnesses"⁴ coverage of up to 600% of the Basic Sum Insured during Phase 2, subject to the remaining benefit in each Critical Illness Group. The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

多重保障例子

Example of Multiple Benefits

假設現年 35 歲的李先生投保了**首選健康多重保**，基本保障額為 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.



註：以上例子之繳付保費年期為 20 年，並只供說明之用，有關保障範圍、詳情及條款，請參閱保單條文。

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.

疾病保障及賠償額一覽表 Table of Critical Illness Coverage & Benefit

疾病組別 / 每組別賠償限額 Critical Illness Group / Maximum Benefit Per Group % 基本保障額 of Basic Sum Insured	初期疾病 Early Stage Illnesses 每項疾病保障 30% 基本保障額 ² Benefit per illness of Basic Sum Insured ²	主要嚴重疾病 ⁴ Major Critical Illnesses ⁴ 每項疾病保障 100% 基本保障額 Benefit per illness of Basic Sum Insured
 組別 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 • 子宮頸 Cervix • 子宮 Uterus • 卵巢 Ovary • 輸卵管 Fallopian Tube • 陰道 Vagina • 睪丸 Testis • 陰莖 Penis • 結腸或直腸 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膚癌 Non Melanoma Skin Cancer of AJCC Stage II or above • 前列腺 Prostate • 早期甲狀腺乳頭狀癌 Early Stage Papillary Carcinoma of the Thyroid 	<ul style="list-style-type: none"> • 癌症 Cancer
 組別 2 100% 心臟血管疾病 Cardiovascular Diseases	<ul style="list-style-type: none"> • 冠狀動脈的血管成形術及其它冠狀動脈的血管手術^{7a} Angioplasty and Other Surgeries for Coronary Artery^{7a} • 微創性直接冠狀動脈搭橋術^a Minimally Invasive Direct Coronary Artery By-pass^a • 心瓣膜疾病的次級創傷性治療 Less Invasive Treatments of Heart Valve Disease • 次級嚴重心臟疾病 Less Severe Heart Disease • 心包切除術 Pericardectomy • 主動脈疾病或主動脈瘤的血管介入治療 Endovascular Treatments of Aortic Disease or Aortic Aneurysm • 腔靜脈過濾器植入 Insertion of a Vena-cava Filter • 川崎病^e Kawasaki Disease^e 	<ul style="list-style-type: none"> • 心臟病 Heart Attack • 冠狀動脈（迴接）手術 Coronary Artery Bypass Surgery • 其它嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease • 主要動脈手術 Surgery to Aorta • 心瓣置換 Heart Valve Replacement • 心肌病 Cardiomyopathy • 肺動脈高血壓 Pulmonary Arterial Hypertension
 組別 3 100% 腦科疾病 / 異常情況 Brain Diseases / Disorders	<ul style="list-style-type: none"> • 頸動脈成形術及其它頸動脈手術 Angioplasty and Other Surgeries for Carotid Arteries • 中度嚴重帕金森病 Moderately Severe Parkinson's Disease • 需進行手術之腦血管瘤 Cerebral Aneurysm Requiring Surgery • 腦分流器植入術 Cerebral Shunt Insertion • 腦動脈瘤的血管介入治療和腦病變的其它治療 Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease • 次級嚴重細菌性腦膜炎 Less Severe Bacterial Meningitis • 次級嚴重昏迷 Less Severe Coma • 次級嚴重腦炎 Less Severe Encephalitis • 中度嚴重腦部損傷 Moderately Severe Brain Damage • 腦硬膜下血腫手術 Surgery for Subdural Haematoma • 移除腦下垂體腫瘤手術 Surgical Removal of Pituitary Tumour • 中度嚴重癱瘓 Moderately Severe Paralysis • 自閉症^e Autism^e 	<ul style="list-style-type: none"> • 中風 Stroke • 帕金森病 Parkinson's Disease • 良性腦部腫瘤 Benign Brain Tumour • 亞爾茲默氏病 / 不能復原的器官性退化腦毛病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders • 昏迷 Coma • 植物人 Apallic Syndrome • 腦膜炎 Bacterial Meningitis • 腦炎 Encephalitis • 腦部手術 Brain Surgery • 嚴重頭部創傷 Major Head Trauma • 多發性硬化症 Multiple Sclerosis • 運動神經原疾病 Motor Neurone Disease • 脊髓灰質炎 Poliomyelitis

疾病組別 / 每組別賠償限額 Critical Illness Group / Maximum Benefit Per Group % 基本保障額 of Basic Sum Insured	初期疾病 Early Stage Illnesses 每項疾病保障 30% 基本保障額 ² Benefit per illness 30% of Basic Sum Insured ²	主要嚴重疾病⁴ Major Critical Illnesses⁴ 每項疾病保障 100% 基本保障額 Benefit per illness 100% of Basic Sum Insured
 組別 3 100% Group 3 100% 腦科疾病 / 異常情況 Brain Diseases / Disorders	<ul style="list-style-type: none"> 因疾病及/或意外受傷導致智力受損^o Intellectual Impairment due to Sickness and/or Accidental Bodily Injury^o 	<ul style="list-style-type: none"> 漸進性核上神經麻痺症 Progressive Supranuclear Palsy 肌肉萎縮 Muscular Dystrophy 腦部受損/失去獨立生存的能力 Brain Damage/Loss of Independent Existence 癱瘓 Paralysis
 組別 4 100% Group 4 100% 器官嚴重疾病及衰竭 Organ Critical Illness and Failure	<ul style="list-style-type: none"> 膽道再造術 Biliary Tract Reconstruction Surgery 早期慢性肺病 Early Chronic Lung Disease 肝炎伴肝硬化 Hepatitis with Cirrhosis 次級嚴重腎病 Less Severe Kidney Disease 肝臟手術 Liver Surgery 主要器官移植 (屬於器官移植輪候名單上的輪候者) Major Organ Transplantation (on Waiting List) 移除單肺手術 Surgical Removal of One Lung 嚴重哮喘^o Severe Asthma^o 幼兒期病發胰島素依賴性糖尿病^o Insulin Dependent Diabetes Mellitus, Juvenile Onset^o 	<ul style="list-style-type: none"> 腎衰竭 Kidney Failure 慢性肝衰竭 Chronic Liver Failure 主要器官移植 Major Organ Transplant 暴發性病毒性肝炎 Fulminant Viral Hepatitis 腎髓質囊腫病 Medullary Cystic Disease 潰瘍性結腸炎 Ulcerative Colitis 慢性肺病 Chronic Lung Disease 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis 克隆病 Crohn's Disease 復發性慢性胰臟炎 Chronic Relapsing Pancreatitis
 組別 5 100% Group 5 100% 其他嚴重疾病 Other Critical Illnesses	<ul style="list-style-type: none"> 腎上腺腺瘤的腎上腺切除術 Adrenalectomy for Adrenal Adenoma 早期克雅氏症 (早期瘋牛症) Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease) 意外所致的臉部燒傷 Facial Burns due to Accident 單目失明 Loss of Sight in One Eye 單耳失聰 Loss of Hearing in One Ear 失去單肢 Loss of One Limb 耳蝸植入術 Cochlear Implant Surgery 糖尿病性視網膜病變^a Diabetic Retinopathy^a 次級嚴重紅斑狼瘡 Less Severe Systemic Lupus Erythematosus 骨質疏鬆症併骨折^c Osteoporosis with Fractures^c 意外矯形手術^{a,b} Accidental Reconstructive Surgery^{a,b} 周圍動脈疾病的血管介入治療^a Endovascular Treatment of Peripheral Arterial Disease^a 血友病^o Haemophilia^o 成骨不全症^o Osteogenesis Imperfecta^o 幼兒慢性關節炎 – 斯蒂爾病^o Juvenile Chronic Arthritis - Still's Disease^o 	<ul style="list-style-type: none"> 末期病症^f Terminal Illness^f 紅斑狼瘡 Systemic Lupus Erythematosus 失明 Blindness 身體機能阻障^f Dysfunction^f 完全及永久傷殘^{d,f} Total and Permanent Disability^{d,f} 類風濕性關節炎 Rheumatoid Arthritis 失去肢體/視力 Loss of Limbs/Sight of Eyes 失聰 Deafness 失去語言能力 Loss of Speech 嚴重燒傷 Major Burns 克雅氏症 (瘋牛症) Creutzfeld-Jacob Disease (Mad Cow Disease) 象皮病 Elephantiasis 壞死性筋膜炎 Necrotising Fasciitis 成形不全貧血病 Aplastic Anaemia 經輸血感染人類免疫力缺乏病毒 HIV through Blood Transfusion 因職業感染人類免疫力缺乏病毒 Occupationally Acquired HIV 慢性腎上腺功能不全 Chronic Adrenal Insufficiency 伊波拉出血性熱病 Ebola Hemorrhagic Fever

註：有關各疾病的定義，請參閱保單條文。

- a 個人於本公司就該項疾病的最高總賠償額為 37,500 美元 / 300,000 港元 / 澳門元。
- b 賠償未獲賠償而需支付的實際住院及醫療費用。
- c 個人於本公司就該項疾病的最高總賠償額為 18,750 美元 / 150,000 港元 / 澳門元。保障至受保人 70 歲。
- d 「完全及永久傷殘」保障只適用於 18 至 65 歲的受保人。
- e 各類兒童嚴重疾病合共只可獲賠償一次，保障至受保人 25 歲，而個人於本公司最高總賠償額為 37,500 美元 / 300,000 港元 / 澳門元。
- f 末期病症、身體機能阻障及完全及永久傷殘的保障只適用於第 1 階段的保障，即保單的賠償總額未達 100% 基本保障額。

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.

多次賠償 仍續享安心保障

首選健康多重保特別為復發⁵機會高的癌症提供多達5次賠償，總賠償額可高達300%基本保障額。此外，計劃亦為「冠狀動脈的血管成形術及其它冠狀動脈的血管手術」（俗稱「通波仔」手術）提供多達兩次賠償。

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.

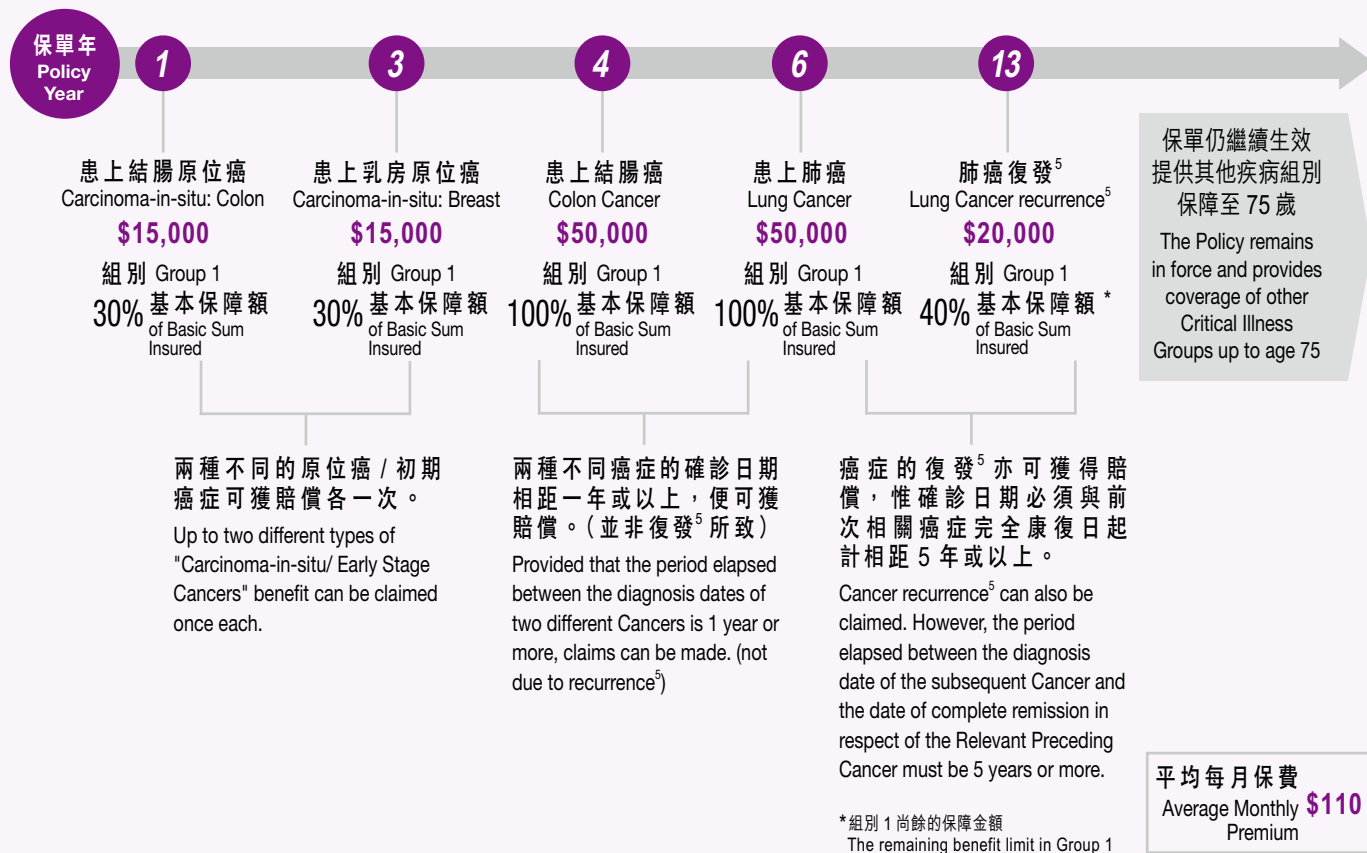
疾病 Illness	最高賠償次數 Max. No. of Claims	每症保障限額 (% 基本保障額 of Basic Sum Insured)
原位癌 / 初期癌症 ⁶ Carcinoma-in-situ/Early Stage Cancer ⁶	2	30% ⁸
冠狀動脈的血管成形術及其它冠狀動脈的血管手術 ⁷ Angioplasty and Other Surgeries for Coronary Artery ⁷	2	30% ⁸
主要嚴重疾病 - 癌症 ⁴ Major Critical Illness - Cancer ⁴	3	100%

多次賠償例子

Example of Multiple Claims

假設現年30歲的陳小姐投保了**首選健康多重保**，基本保障額為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.

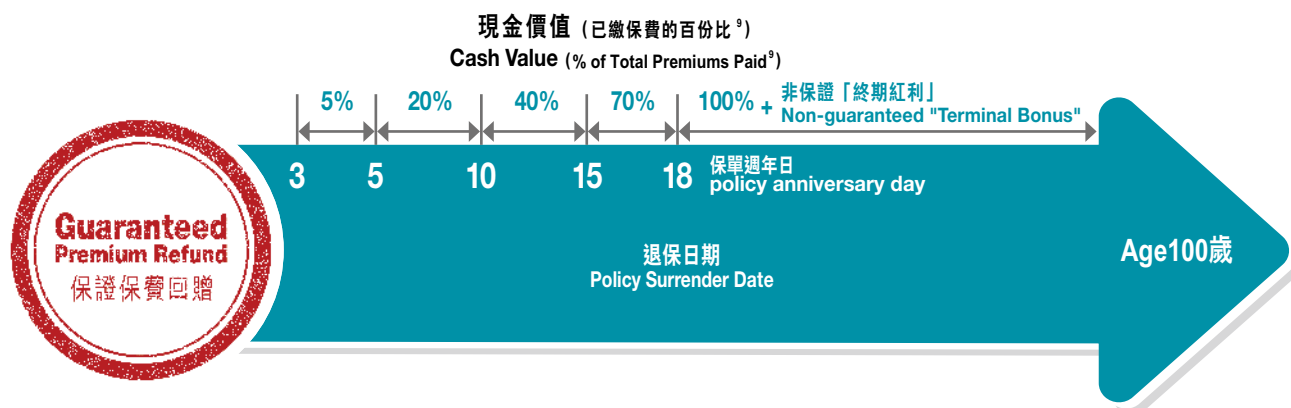


註：以上例子之繳付保費年期為20年，並只供說明之用，有關保障範圍、詳情及條款，請參閱保單條文。

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.

多項保證

保費回贈保證 - 於第 1 階段保障期間，當你選擇退保時，而保單已生效滿 18 年或以上，便可獲百分百保費回贈⁹，以及非保證的「終期紅利」，而毋須扣除任何曾支付的賠償金額；此外，於保單生效滿 3 年起退保，計劃亦提供部分保費回贈。



保費豁免保證 - 於賠償總額達 100% 基本保障額後，你不但可繼續獲享第 2 階段高達 600% 基本保障額的「主要嚴重疾病」保障至 75 歲，更可獲豁免餘下繳付保費年期的所需保費，而保單仍會生效。

多份壽險 給家人多份安心保障

人壽保障 - 於第 1 階段保障期間，若受保人不幸身故時，其受益人可獲發人壽保障賠償。

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.

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% 基本保障額 + 非保證「終期紅利」³ 或 現金價值
of the Basic Sum Insured + Non-guaranteed "Terminal Bonus"³ OR Cash Value
(以較高者為準，並須扣除任何曾支付的賠償金額 whichever is higher, after deduction of any claims paid)

延續壽險保障 - 如不幸患上嚴重疾病，當然希望給家人多一份保障。我們深明你的需要，因此，受保人經確診患上嚴重疾病而賠償總額達 100% 基本保障額的一年後的 90 日內¹⁰，在毋須提供滿意的投保資料的情況下，選擇投保另一份終身壽險計劃，最高可達原本計劃的 100% 基本保障額。

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.

多項醫療支援 倍感安心

國際專業醫療網絡 - 本計劃透過專業醫療網絡，聯繫了 4,000 多間美國醫院，讓患上任何承保疾病的受保人，獲享：1) 由美國專科醫生提供第二醫療意見¹¹；2) 安排赴美國就醫¹¹ - 在較佳的醫療設備下，以優惠價就醫，減輕負擔。

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.

常見問題

1. 首選健康多重保的保障年期是多久？

計劃於第 1 階段提供的總賠償額為 100% 保障額及非保證「終期紅利」³或現金價值（取其較高者），保障長達至受保人 100 歲；於總賠償達 100% 保障額後，保單仍會繼續生效，為受保人提供第 2 階段⁴高達 600% 保障額的「主要嚴重疾病」保障，保障年期最長至受保人 75 歲。

2. 於保障年期屆滿或退保時，是否可獲取保費回贈而毋須要扣除曾獲取的賠償金額？

是，於保障年期屆滿或退保時，倘若已獲賠償總額少於 100% 保障額，你將可獲得保單內的全數現金價值，即保證「保費回贈」⁹及非保證「終期紅利」³的總和，而所回贈之保費將毋須扣除任何曾支付的賠償金額。

於賠償總額達 100% 保障額後，則保費回贈並不適用，然而，你可享有「保費豁免保證」，無需繳付餘下繳付保費年期的所需保費，而保單仍會繼續生效直至 75 歲。

3. 若左右乳房同日確診患上癌症，那會獲得多少次賠償？

由於「成對器官」（例如乳房、輸卵管、腎臟、肺、卵巢及睪丸等）被視為一個及相同的器官，因此只會獲得賠償 1 次。

若為癌症復發個案，舉例受保人先被確診左胸患上乳癌，獲賠償 100% 保障額後，其後又被確診右胸乳癌復發（因前次癌症癌細胞所致），只要確診日期乃於前次相關癌症完全康復日起計相距 5 年或以上，受保人可再獲賠償 100% 保障額。

若並非癌症復發⁵，舉例受保人左胸先患上乳癌，其後右胸又被確診患上另一種癌症細胞所致的乳癌，只要確診日期與前次左胸乳癌的確診日期相距一年或以上，受保人可再獲賠償 100% 保障額。

註：以上例子只供說明之用，有關保障範圍、詳情及條款，請參閱保單條文。

4. 首選健康多重保與市場上同類型保障計劃比較，有何特點？

a) 較高賠償額：「初期疾病」的賠償額高達 30%/50% 保障額，較市場上同類型保障計劃一般僅提供 20% 保障額為高。

b) 百分百保費回贈保證

市場獨有

c) 延續壽險保障

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

重要資料

終期紅利理念

我們將最少每年檢視及釐定終期紅利一次。我們將參考包括但不限於以下因素的過往經驗和預期未來展望，以釐定保單的終期紅利。

投資回報：包括所投資的資產賺取的利息 / 紅利收入及市場價格變動。投資表現會受利息 / 紅利收入之波動以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動及匯率而影響。

退保：包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之終期紅利。

投資政策、目標及策略

美國萬通保險亞洲有限公司（「美國萬通亞洲」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，包括環球股票、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據投資的資產之過往及預期的表現、波幅及相關風險去選擇投資的資產及管理我們的投資組合。

美國萬通亞洲採取積極的資產配置策略，資產分佈將會不時因市場環境的轉變及經濟展望而作出調整。

為達至長線目標回報，美國萬通亞洲採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	80% - 100%
股票類資產	0% - 20%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券（主要投資於美國市場），提供一個多元化及高質素之債券投資組合。

股票類資產主要包括環球股票（公共及 / 或私募股權）、互惠基金、交易所交易基金、高息債券、房地產及商品市場。投資遍佈於不同地區及涉及不同的行業。另外，我們或會使用衍生工具作為資產風險管理。

投資策略或會不時根據市場環境及經濟展望而作變動。

詳情請瀏覽本公司網頁 <http://corp.massmutualasia.com/tc/Insure/Critical-Illness-Benefits/Hong-Kong/2015Q4-PrimeHealth-Extra-Saver.aspx>。

主要產品風險

繳付保費年期及保障年期

你應就已選擇的繳付保費年期持續繳付保費。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止，而現金價值（如有）將獲支付。

保障年期最長可至受保人 100 歲。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止本保單
- 受保人身故

提早退保

本產品是為長線持有而設。如提早終止保單，你所獲得的現金價值或會遠低於你的已繳保費。

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.

保費調整

如接獲所需保費，保單會於每個保單週年獲續期一年。在每次續期時，美國萬通亞洲保留隨時更改適用於同一風險級別受保人的保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄及續保率、開支、預期未來的索償成本及投資環境。

通脹風險

當實際通脹率較預期為高，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本計劃由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

受保人若在保單日期起計一年內自殺，無論其是否在神智清醒的情況下，美國萬通亞洲的全部責任將只限於退還已支付之保費（扣除已支付或將獲支付之賠償額）。

因以下一種或多種情況而直接或間接引致的嚴重疾病，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（除非由醫生處方）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 投保時已存在的病徵及病狀；在保障生效日期的六十天內出現的嚴重疾病；任何在受保人十八歲前因患上或出現之先天性畸形或反常的情況而引致的疾病或病患；任何人類免疫力缺乏症病毒及/或與此有關之病症，包括愛滋病；在受保人確診患上導致總賠償額達到合計限額的嚴重疾病後，在受保人其後確診患上另一種嚴重疾病後的十四天內身故

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道 33 號美國萬通大廈 27 樓 / 澳門：澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座），並確保本公司的辦事處於交付保單的 21 天內，或向你 / 你的代表人發出《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的 21 天內（以較早者為準）收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，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.

附註

1. 若因同一宗疾病/意外被同日確診多於一次嚴重疾病，我們只會賠償當中最高賠償額的一次疾病。
2. 初期疾病的總賠償額最高為 100% 基本保障額及非保證「終期紅利」或現金價值（以較高者為準）。
3. 由保單生效第 18 個保單週年日起，本公司將每年宣佈隨後 12 個月內適用的非保證「終期紅利」，並將於受保人身故、作出的總賠償額達 100% 基本保障額、保障期滿或退保時派發一次。
4. 第 2 階段的「主要嚴重疾病」保障須符合以下情況：
 - (a) 受保人必須由確診日起計生存最少十四天；及
 - (b) 主要嚴重疾病之確診日期必須與緊接前次的主要嚴重疾病之確診日期相距一年或以上，及：
 - i) 若被確診患上之癌症是前次相關癌症的復發，則其後的癌症確診日期必須與前次相關癌症的所有療程完畢後，進行診斷檢查確定已完全康復之日起計算相距五年或以上；
 - ii) 若曾作出主要嚴重疾病為癌症的賠償，而受保人其後被確診患上組別 4「器官嚴重疾病及衰竭」，兩者之確診日期必須相距五年或以上；
 - iii) 若緊接之前之主要嚴重疾病賠償為身體機能阻障、末期病症或完全及永久傷殘，則其後之主要嚴重疾病的確診日期必須與上述疾病之前次確診日期相距五年或以上；及
 - (c) 保障並不包括身體機能阻障、末期病症或完全及永久傷殘。
5. 癌症復發指「由前次癌症的相同癌細胞所致」或「由前次癌症轉移所致」。
6. 最多可獲兩種不同原位癌 / 初期癌症賠償各一次。
7. 索償只適用於需進行手術的冠狀動脈出現收窄的情況達 50% 或以上；而第 2 次之索償需符合上述之情況，以及於首次已獲賠償的醫學檢查報告內已顯示第 2 次進行手術的主要冠狀動脈收窄或阻塞之位置並不多於 60%。
8. 個人於本公司就該項疾病的最高總賠償額為 37,500 美元 / 300,000 港元 / 澳門元。
9. 保費回贈保證適用於賠償總額未達 100% 基本保障額之保單。已繳保費金額乃按「基本計劃的每年保費」（不包括額外附加保費）計算。
10. 只適用於受保人 76 歲前。
11. 國際專業醫療網絡所提供的服務由國際救援（亞洲）公司提供。現時，每次徵詢第二醫療意見的費用為 500 港元，而轉介到美國就醫的手續費為 500 美元，受保人需自付所有赴美國就醫的行政費、醫療及其他有關費用。國際救援（亞洲）公司保留調整收費及醫院數目的權利，有關的更改將不作另行通知。本公司保留隨時更改或終止提供本服務的權利。
12. 一經投保，保費不會按受保人年齡增加而遞增。然而，本公司保留調整同一風險級別保費率的權利。
13. 同一受保人於本公司投保的所有首選糖尿病、附加癌症保障、首選健康保 1000、首選健康多重保、首選健康保障計劃、首選危疾保、首選健康保 100+ 保費回贈計劃、嚴重疾病特級保 100+ 保費回贈計劃、嚴重疾病特級保障、嚴重疾病多重保百分百保費回贈計劃、嚴重疾病保障、嚴重疾病額外保障、嚴重疾病雙重保障、癌症全面保、完全及永久傷殘保障與 Update 兒童健康保障的總保障額最高為 1,500,000 美元 / 12,000,000 港元 / 澳門元。

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.

「首選健康多重保」一覽表

PrimeHealth Extra Saver - At a Glance

保障項目 Benefits				
承保 116 種嚴重疾病 Cover 116 Critical Illnesses	初期疾病 ² Early Stage Illnesses ² 每項疾病保障 Maximum Benefit per Illness (% 基本保障額 of Basic Sum Insured)	主要嚴重疾病 ⁴ Major Critical Illnesses ⁴ 每項疾病保障 Maximum Benefit per Illness (% 基本保障額 of Basic Sum Insured)	每組別賠償限額 Maximum Benefit per Group (% 基本保障額 of Basic Sum Insured)	總賠償 Maximum Aggregate Benefits (% 基本保障額 of Basic Sum Insured)
組別 1 癌症 Group 1 Cancer	30%	100%	300%	700%
組別 2 心臟血管疾病 Group 2 Cardiovascular Diseases	30%	100%	100%	
組別 3 腦科疾病 / 異常情況 Group 3 Brain Diseases / Disorders	30% / 50%*	100%	100%	
組別 4 器官嚴重疾病及衰竭 Group 4 Organ Critical Illness and Failure	30%	100%	100%	
組別 5 其他嚴重疾病 Group 5 Other Critical Illnesses	30%	100%	100%	
	第 1 階段保障 Phase 1 Coverage : 最高總賠償為 "100% 基本保障額 + 非保證「終期紅利」 ³ 或現金價值 (以較高者為準) Total maximum benefit equal to "100% of the Basic Sum Insured + Non-guaranteed Terminal Bonus ³ⁿ OR Cash Value (whichever is higher) 第 2 階段保障 ⁴ Phase 2 Coverage ⁴ : 最高總賠償為 600% 基本保障額 Total maximum benefit equal to 600% of the Basic Sum Insured			
保費回贈保證 (現金價值) Guaranteed Refund of Premiums (Cash Value)	適用於第 1 階段 : Applicable to Phase 1: 保證「100% 保費回贈」 ⁹ + 非保證「終期紅利」 ³ Guaranteed "100% Refund of Premiums" ⁹ + Non-guaranteed "Terminal Bonus" ³ⁿ (保單生效滿 18 年起, 於選擇退保時適用。) (Applicable from the 18 th policy anniversary onwards upon policy surrender)			
保費豁免保證 Guaranteed Waiver of Premiums	適用於第 2 階段 : Applicable to Phase 2: 豁免餘下繳付保費年期的所需保費 Premiums are waived for the remaining premium payment term			
身故保障 Death Benefit	適用於第 1 階段 : Applicable to Phase 1: "100% 基本保障額 + 非保證「終期紅利」 ³ 或 現金價值 "100% of the Basic Sum Insured + Non-guaranteed Terminal Bonus ³ⁿ OR Cash Value (以較高者為準, 須扣除任何曾支付的賠償金額) (whichever is higher, after deduction of any claims paid) 適用於第 1 及第 2 階段 : Applicable to Phase 1 and 2: 身故現金津貼 1,000 美元 / 8,000 港元 / 澳門元 Compassionate Cash Benefit US\$1,000/HK\$/MOP8,000			
延續壽險保障 Extension of Life Protection	最高可達 100% 基本保障額 Up to 100% of Basic Sum Insured (適用於確診患上嚴重疾病而賠償總額達 (Applicable within 90 days following the end of one year after the diagnosis date of a covered 100% 基本保障額的一年後的 90 日內) Critical Illness, which results in the total benefit paid reaching 100% of the Basic Sum Insured)			
國際專業醫療網絡 ¹¹ MediNet Pro ¹¹	「美國專科醫生提供第二醫療意見」及 "Second Medical Opinion Provided by US Medical Specialists" and 「安排赴美國就醫」 "Quality Treatment Referrals in the USA"			
保單資料 Policy Information				
保單類別 Plan Type	基本計劃 Basic Plan			
保單貨幣單位 Currency	香港保單：美元 / 港元 澳門保單：美元 / 澳門元 / 港元 Policy Issued in Hong Kong : US\$ / HK\$ Policy Issued in Macau : US\$ / MOP / HK\$			
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment			
最低基本保障額 Minimum Basic Sum Insured	基本保障額 Basic Sum Insured : US\$15,000 美元 / HK\$/MOP120,000 港元 / 澳門元 或 OR 每年保費 Annual Premium : US\$200 美元 / HK\$/MOP1,600 港元 / 澳門元 (兩者取其較高者 whichever is higher)			
最高基本保障額 ¹³ Maximum Basic Sum Insured ¹³	US\$1,500,000 美元 / HK\$/MOP12,000,000 港元 / 澳門元			
投保資料 Basic Information				
繳付保費年期 ¹² Premium Payment Term ¹²	10 年 Years	15 年 Years	20 年 Years	
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	Age 0 至 65 歲	Age 0 至 60 歲	Age 0 至 55 歲	
保障年期 Benefit Term	至 100 歲 To Age 100			

* 適用於需進行手術之腦血管瘤 Applicable to Cerebral Aneurysm Requiring Surgery

本冊子只提供計劃的一般資料, 只供參考之用, 並非保單的一部份。有關保障範圍、詳情及條款, 請參閱保單文件。如有垂詢, 歡迎與本公司之顧問、特許分銷商或保險經紀聯絡, 或致電客戶服務熱線: 香港 (852) 2533 5555, 澳門 (853) 2832 2622。This brochure contains general information and is for reference only. It does not form part of the policy. Please refer to the policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.

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