



## 首选健康保**100+** 保费回赠计划 PrimeHealth Saver **100+**



《指标》2013-2015年财富管理大奖  
危疾产品 - 同级最佳奖



Outstanding Performance  
Insurance - Critical Illness

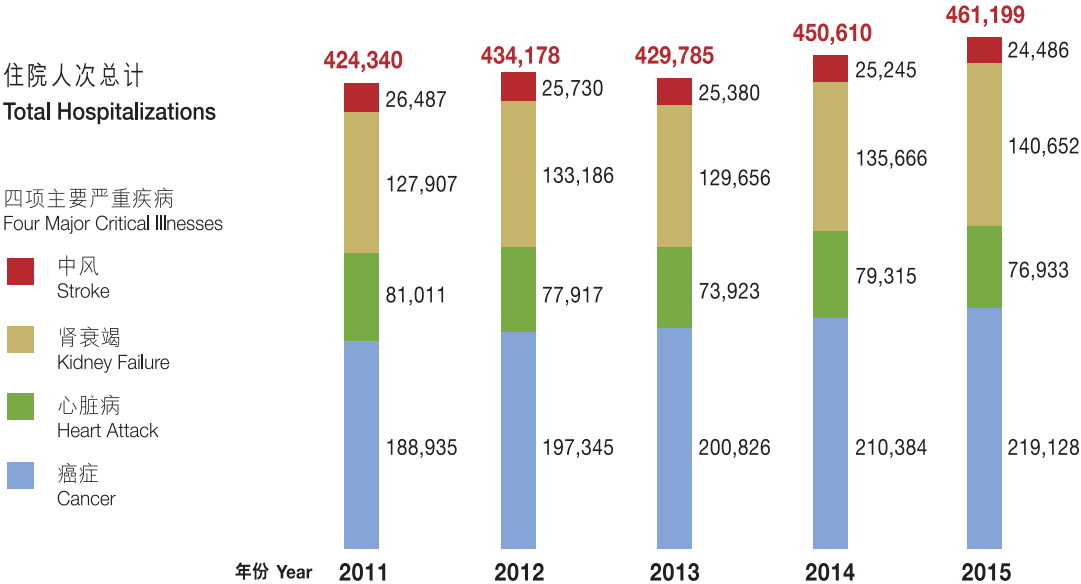
《彭博商业周刊》金融机构大奖2017  
危疾保障 - 杰出大奖



你的「首选」是甚么？金钱、地位、爱情、家庭……唯拥有「健康」，才能享受人生，拥有一切。但是，人生无常……

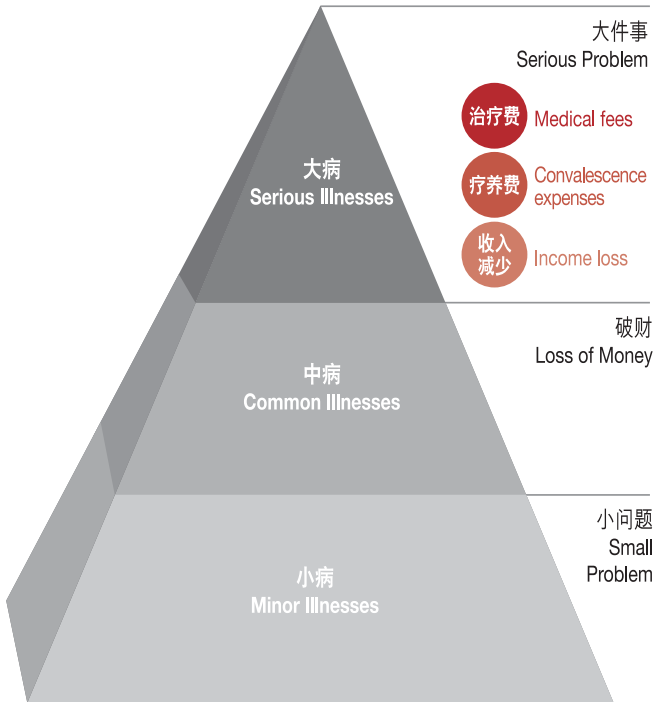
What is your "prime" choice? Wealth, status, love or family?... In fact, good health is what enables us to pursue our life goals and enjoy life the most. However, life is unpredictable.

因罹患严重疾病而需住院的人次不断上升，并有年轻化的趋势：  
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.



\* 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)

疾病金字塔 Illnesses Pyramid



|  |                                     |
|--|-------------------------------------|
| 严重疾病带来庞大财务负担<br>Considerable financial burden entailed when contracting a critical illness                                     |                                     |
| 按第三期肺癌长达三年的治疗以及疗养期计算：<br>Based on a 3-year medical and convalescent course of treatment for stage-3 lung cancer:               |                                     |
| 治疗费<br>Medical Treatment Expenses  | \$1,136,000                         |
| (以第三期肺癌包括进行手术、化疗、放疗及免疫治疗等计算<br>Surgical operation, chemotherapy, radiotherapy and immunotherapy, etc. for stage-3 lung cancer) |                                     |
| 疗养费<br>Convalescent Treatment Expenses   | \$550,000                           |
| (以三年疗养期计算，包括标靶药物治疗，定期检查等<br>3 years of medication, including monoclonal antibodies, regular examinations, etc.)                |                                     |
| 收入损失<br>Loss of Income   | (\$16,200 x 36 个月 months) \$583,200 |
| 总额<br>Total Amount   | \$2,269,200                         |

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 practitioner 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「**首选健康保100+保费回赠计划**」是特别为「**首选**」健康的你而设。计划集严重疾病保障、储蓄及人寿保障于一身，诚然是你保障健康的首选。

Knowing that good health is your prime concern, MassMutual Asia is proud to offer you its PrimeHealth Saver 100+. The plan is truly the prime choice to safeguard your health, it offers not only critical illness protection, but also savings and life protection.

116种疾病保障

**首选健康保**不单承保53种严重疾病，更提供多达38种早期疾病、17种原位癌/初期癌症，以及8种儿童严重疾病保障，让你于患病初期，便可得到全面及充裕的保障，及早接受优质的治疗，亦可弥补疗养期间的收入损失，倍加安心。

Coverage of 116 Illnesses

**PrimeHealth Saver** covers up to 53 Critical Illnesses, 38 Early Stage Diseases, and 17 types of Carcinoma-in-situ/Early Stage Cancer, as well as 8 Severe Child Diseases. The comprehensive protection provided allows you to receive timely and quality treatment even in the early stages after diagnosis. It also helps to ease your financial burden due to loss of income during the period of convalescence, giving you extra peace of mind.

| 保障类别                   | Type of Protection                    | 赔偿 <sup>1</sup> | Benefit <sup>1</sup>  |
|------------------------|---------------------------------------|-----------------|---|
| 53种严重疾病保障 <sup>2</sup> | Critical Illnesses <sup>2</sup>       | 100%            | 基本保障额 + 非保证「终期红利」<br>of the Basic Sum Insured + Non-guaranteed "Terminal Bonus" |
| 38种早期疾病保障              | Early Stage Diseases                  | 30%/50%         | 基本保障额<br>of the Basic Sum Insured   |
| 17种原位癌/初期癌症保障          | Carcinoma-in-situ/Early Stage Cancers | 30%             | 基本保障额<br>of the Basic Sum Insured   |
| 8种儿童严重疾病保障             | Severe Child Diseases                 | 30%             | 基本保障额<br>of the Basic Sum Insured   |

**终期红利**—由保单生效第15个保单周年日起，本公司将每年宣布随后12个月内适用的「终期红利」，并将于受保人身故、获取100%基本保障额的总赔偿额、保障期满或退保时派发。  
**Terminal Bonus** - From the 15<sup>th</sup> 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 payment being 100% of the Basic Sum Insured, or upon the maturity or surrender of the policy.

例：陈女士投保了**首选健康保**，基本保障额为800,000港元。投保一年后，她被确诊患上子宫颈癌，不幸地，于第5个保单年她患上心脏血管疾病，因而需要接受俗称「通波仔」的「冠状动脉的血管成形术」，并于第10个保单年，被证实患上肺癌。

Example : Ms. Chan took out a PrimeHealth Saver policy, with the Basic Sum Insured of HK\$800,000. One year later, she contracted Carcinoma-in-situ of the cervix. In the 5<sup>th</sup> policy year, she was diagnosed with cardiovascular disease and had to undergo angioplasty. And then, in the 10<sup>th</sup> policy year, she was diagnosed with lung cancer.

| 保单年                                   | 所患疾病                   | 疾病类别                | 赔偿额(港元)                |
|---------------------------------------|------------------------|---------------------|------------------------|
| Policy Year                           | Contracted Disease     | Type of Protection  | Benefit Payable (HK\$) |
| 第二年                                   | 子宫颈癌                   | 原位癌                 | \$240,000              |
| The 2 <sup>nd</sup> year              | Cervix cancer          | Carcinoma-in-situ   |                        |
| 第五年                                   | 心脏血管疾病                 | 早期疾病                |                        |
| The 5 <sup>th</sup> year              | Cardiovascular disease | Early Stage Disease | \$240,000              |
| 第十年                                   | 肺癌                     | 严重疾病                | \$320,000              |
| The 10 <sup>th</sup> year             | Lung cancer            | Critical Illness    |                        |
| 赔偿总额:                                 |                        |                     | \$800,000              |
| Total benefit payable:                |                        |                     |                        |
| 「首选健康保」所需每月保费:                        |                        |                     | \$1,769                |
| Monthly premium of PrimeHealth Saver: |                        |                     |                        |

以上例子乃按35岁非吸烟女性，缴付保费年期20年的**首选健康保**计算。  
The above example is based on a non-smoking female aged 35 insured with PrimeHealth Saver, with a 20-year premium payment term.

人寿保障<sup>2</sup>  
Life Protection<sup>2</sup>

100%

基本保障额 + 非保证「终期红利」或 现金价值（以较高者为准）  
of Basic Sum Insured + Non-guaranteed "Terminal Bonus" OR  
Cash Value (whichever is higher)

## 终身保障至100岁

计划的保障年期长达100岁，让你尽享无后顾之忧的安心保障。而你可选的缴付保费年期共有3款，分别为10年、15年及20年。于缴付保费年期过后，你无须缴付保费，仍可继续享有终身的保障。

## 保证保费回赠100+

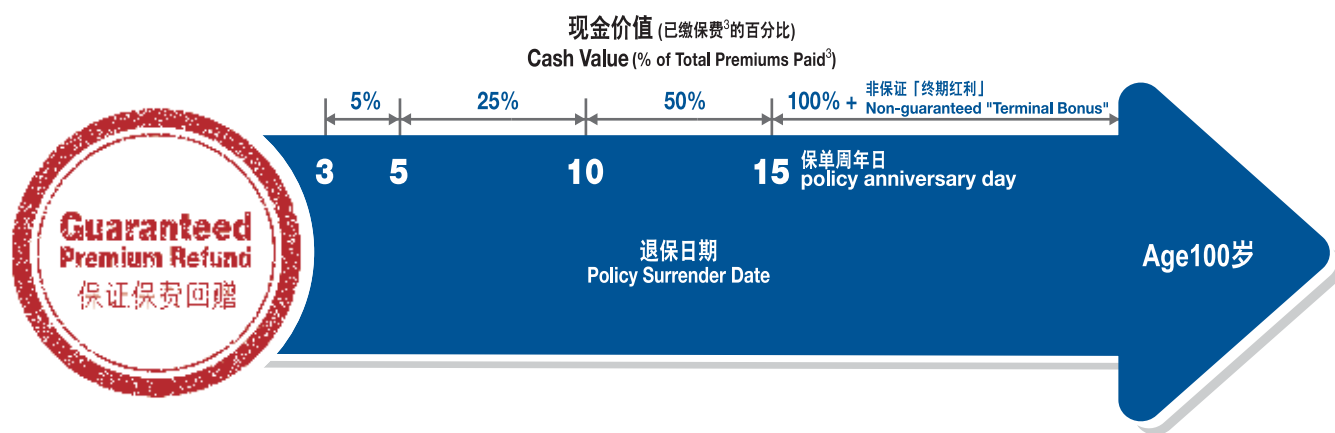
本计划保证于保单生效满15年起，当你选择退保时，为你提供百分百保费回赠<sup>3</sup>，而毋须扣除任何曾支付的赔偿金额。此外，更会同时派发非保证的「终期红利」，让你尊享更高回报。另外，于保单生效满3年起退保，亦提供部分保费回赠。

## Whole Life Protection up to Age 100

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

## Guaranteed Refund of Premium 100+

Effective from the 15<sup>th</sup> policy anniversary onwards, if you surrender the policy, the plan offers you a guaranteed "Refund of Premium"<sup>3</sup> without deduction of any claims paid. In addition, a non-guaranteed "Terminal Bonus" will be offered at the same time so that you can enjoy a higher potential return. What's more, starting from the 3<sup>rd</sup> policy anniversary onwards, the plan offers you partial "Refund of Premium" upon policy surrender.



## 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总赔偿额达100%基本保障额的一年后的90日内<sup>4</sup>，于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 you may like to give extra protection to your family, if diagnosed with a critical illness. Therefore, you may opt to take out a permanent life insurance plan<sup>4</sup> within 90 days following the end of one year after the diagnosis of a Critical Illness with the total benefit claims reaching 100% of the Basic Sum Insured, without the need to provide any satisfactory proof of insurability. The Sum Insured may be up to 100% of the Basic Sum Insured under the original plan.

## 国际专业医疗网络 优质医疗倍感安心

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<sup>5</sup>；2) 安排赴美国就医<sup>5</sup> - 在较佳的医疗设备下，以优惠价就医，减轻负担。

## 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<sup>5</sup>**, and 2) **quality treatment referrals in the USA<sup>5</sup>** - the Insured can receive quality treatment at a discounted price.

## 53种严重疾病保障<sup>1</sup> Coverage of 53 Critical Illnesses<sup>1</sup>

|   |   |   |
|---|---|---|
| 主要严重疾病<br>Major critical diseases               | 癌症 Cancer<br>中风 Stroke<br>心脏病 Heart Attack  | 肾衰竭 Kidney Failure<br>慢性肝衰竭 Chronic Liver Failure<br>末期病症 Terminal Illness  |
| 心脏血管疾病<br>Cardiovascular diseases               | 冠状动脉(回接)手术 Coronary Artery Bypass Surgery<br>心瓣置换 Heart Valve Replacement<br>主要动脉手术 Surgery to Aorta<br>心肌病 Cardiomyopathy  | 肺动脉高血压 Pulmonary Arterial Hypertension<br>其它严重冠状动脉疾病<br>Other Serious Coronary Artery Disease   |
| 器官严重疾病及衰竭<br>Organ critical illness and failure | 主要器官移植 Major Organ Transplant<br>暴发性病毒性肝炎 Fulminant Viral Hepatitis<br>肾髓质囊肿病 Medullary Cystic Disease<br>溃疡性结肠炎 Ulcerative Colitis   | 克隆病 Crohn's Disease<br>慢性肺病 Chronic Lung Disease<br>慢性自体免疫性肝炎 Chronic Auto-immune Hepatitis<br>复发性慢性胰腺炎 Chronic Relapsing Pancreatitis                            |
| 脑科疾病/异常情况<br>Brain diseases / disorders         | 良性脑部肿瘤 Benign Brain Tumour<br>昏迷 Coma<br>脑膜炎 Bacterial Meningitis<br>脑炎 Encephalitis<br>严重头部创伤 Major Head Trauma  | 植物人 Apallic Syndrome<br>克雅氏症(疯牛症)<br>Creutzfeld-Jacob Disease (Mad Cow Disease)<br>脑部手术 Brain Surgery   |
| 神经系统疾病<br>Nervous system diseases               | 多发性硬化症 Multiple Sclerosis<br>运动神经原疾病 Motor Neurone Disease<br>帕金森病 Parkinson's Disease<br>脊髓灰质炎 Poliomyelitis   | 阿尔兹默氏病/不能复原的器官性退化脑毛病<br>Alzheimer's Disease /<br>Irreversible Organic Degenerative Brain Disorders<br>渐进性核上神经麻痹症 Progressive Supranuclear Palsy                   |
| 严重伤残<br>Serious disability                      | 失明 Blindness<br>身体机能障碍 Dysfunction<br>完全及永久伤残 <sup>6</sup> Total and Permanent Disability <sup>6</sup><br>类风湿性关节炎 Rheumatoid Arthritis<br>瘫痪 Paralysis<br>失去肢体/视力 Loss of Limbs/Sight of Eyes | 失聪 Deafness<br>失去语言能力 Loss of Speech<br>严重烧伤 Major Burns<br>脑部受损/失去独立生存的能力<br>Brain Damage/Loss of Independent Existence  |
| 其他<br>Others                                    | 肌肉萎缩 Muscular Dystrophy<br>象皮病 Elephantiasis<br>坏死性筋膜炎 Necrotising Fasciitis<br>成形不全贫血病 Aplastic Anaemia<br>经输血感染人类免疫力缺乏病毒<br>HIV through Blood Transfusion                                   | 因职业感染人类免疫力缺乏病毒<br>Occupationally Acquired HIV<br>红斑狼疮 Systemic Lupus Erythematosus<br>慢性肾上腺功能不全 Chronic Adrenal Insufficiency<br>伊波拉出血性热病 Ebola Hemorrhagic Fever |

## 38种早期疾病保障<sup>1</sup> Coverage of 38 Early Stage Diseases<sup>1</sup>

|   |   |  |
|---|---|--|
| 心脏血管疾病<br>Cardiovascular diseases               | 腔静脉过滤器植入 Insertion of a Vena-cava Filter<br>心瓣膜疾病的次级创伤性治疗 Less Invasive Treatments of Heart Valve Disease<br>次级严重心脏疾病 Less Severe Heart Disease<br>微创性直接冠状动脉搭桥术 Minimally Invasive Direct Coronary Artery By-pass<br>冠状动脉的血管成形术及其它冠状动脉的血管手术 Angioplasty and Other Surgeries for Coronary Artery<br>心包切除术 Pericardectomy<br>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   |  |
| 器官严重疾病及衰竭<br>Organ critical illness and failure | 肾上腺腺瘤的肾上腺切除术 Adrenalectomy for Adrenal Adenoma<br>胆道再造术 Biliary Tract Reconstruction Surgery<br>早期慢性肺病 Early Chronic Lung Disease<br>肝炎伴肝硬化 Hepatitis with Cirrhosis<br>次级严重肾病 Less Severe Kidney Disease<br>肝脏手术 Liver Surgery<br>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)<br>移除单肺手术 Surgical Removal of One Lung   |  |
| 脑科疾病/异常情况<br>Brain diseases / disorders         | 需进行手术之脑血管瘤 Cerebral Aneurysm Requiring Surgery<br>脑分流器植入术 Cerebral Shunt Insertion<br>早期克雅氏症(早期疯牛症) Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease)<br>脑动脉瘤的血管介入治疗和脑病变的其它治疗<br>Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease<br>次级严重细菌性脑膜炎 Less Severe Bacterial Meningitis<br>次级严重昏迷 Less Severe Coma<br>次级严重脑炎 Less Severe Encephalitis<br>中度严重脑部损伤 Moderately Severe Brain Damage<br>硬脑膜下血肿手术 Surgery for Subdural Haematoma<br>移除脑下垂体肿瘤手术 Surgical Removal of Pituitary Tumour |  |
| 神经系统疾病<br>Nervous system diseases               | 颈动脉成形术及其它颈动脉手术 Angioplasty and Other Surgeries for Carotid Arteries<br>中度严重帕金森病 Moderately Severe Parkinson's Disease   |  |
| 严重伤残<br>Serious disability                      | 意外所致的脸部烧伤 Facial Burns due to Accident<br>单耳失聪 Loss of Hearing in One Ear<br>失去单肢 Loss of One Limb  | 单目失明 Loss of Sight in One Eye<br>中度严重瘫痪 Moderately Severe Paralysis  |
| 其他<br>Others                                    | 耳蜗植入术 Cochlear Implant Surgery<br>糖尿病性视网膜病变 Diabetic Retinopathy<br>次级严重红斑狼疮<br>Less Severe Systemic Lupus Erythematosus  | 骨质疏松症并骨折 Osteoporosis with Fractures<br>意外矫正手术 Accidental Reconstructive Surgery<br>周围动脉疾病的血管介入治疗<br>Endovascular Treatment of Peripheral Arterial Disease |



## 17种原位癌/初期癌症保障<sup>1</sup> Coverage of 17 Carcinoma-in-situ/Early Stage Cancers<sup>1</sup>

|                    |                            |  |
|--------------------|----------------------------|--|
| 乳房 Breast          | 睪丸 Testis                  | 肝 Liver  |
| 子宫颈 Cervix         | 阴茎 Penis                   | 尿道 Urinary Tract   |
| 子宫 Uterus          | 结肠或直肠 Colon or Rectum      | AJCC第二期或以上的非黑色素瘤皮肤癌                                      |
| 卵巢 Ovary           | 肺 Lung                     | Non Melanoma Skin Cancer of AJCC Stage II or above       |
| 输卵管 Fallopian Tube | 胃或食道 Stomach or Oesophagus | 前列腺 Prostate   |
| 阴道 Vagina          | 鼻咽 Nasopharynx             | 早期甲状腺乳头状癌 Early Stage Papillary Carcinoma of the Thyroid |

最多可获两种原位癌/初期癌症保障赔偿各一次

Benefits for up to two types of "Carcinoma-in-situ / Early Stage Cancers" can be claimed once each.

## 8种儿童严重疾病保障<sup>1</sup> Coverage of 8 Severe Child Diseases<sup>1</sup>

|   |   |
|---|---|
| 严重哮喘 Severe Asthma                                  | 川崎病 Kawasaki Disease  |
| 自闭症 Autism  | 因疾病及/或意外受伤导致智力受损  |
| 血友病 Haemophilia                                     | Intellectual Impairment due to Sickness and/or Accidental Bodily Injury |
| 幼儿期发病胰岛素依赖性糖尿病                                      | 成骨不全症 Osteogenesis Imperfecta   |
| Insulin Dependent Diabetes Mellitus, Juvenile Onset | 幼儿慢性关节炎—斯蒂尔病 Juvenile Chronic Arthritis - Still's Disease               |

注：有关各「严重疾病」、「早期疾病」、「原位癌/初期癌症」及「儿童严重疾病」的定义，请参阅保单条文。

Remarks: For the definition of each "Critical Illness", "Early Stage Disease", "Carcinoma-in-situ / Early Stage Cancer", and "Severe Child Disease", please refer to the policy document.



- 「严重疾病」、「早期疾病」、「原位癌/初期癌症」及「儿童严重疾病」合共的赔偿额最高为「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。除特别注明外，各承保疾病于保障年期内，可获赔偿一次；「冠状动脉的血管成形术及其它冠状动脉的血管手术」最多可获赔偿两次，以及最多就两种原位癌/初期癌症保障获赔偿各一次，而儿童严重疾病只可获赔偿一次。本计划将会于总赔偿额已达基本保障额的100%后终止。
- 若保单所累积的现金价值较高，赔偿则会以现金价值为准。赔偿须扣除任何曾支付的赔偿金额。
- 已缴保费用乃按「基本计划的每年保费」计算。
- 只适用于受保人76岁前。
- 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。
- 「完全及永久伤残」保障只适用于18至65岁的受保人。
- 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。
- 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。

- The maximum amount of the sum of Critical Illnesses, Early Stage Diseases, Carcinoma-in-situ/ Early Stage Cancers and Severe Child Diseases benefit payable is equal to "the sum of 100% of the Basic Sum Insured and non-guaranteed Terminal Bonus" or Cash Value, whichever is higher. Unless otherwise specified, each covered illness can be claimed once within the benefit term. Angioplasty and Other Surgeries for Coronary Artery can be claimed up to two times. Up to two types of "Carcinoma-in-situ / Early Stage Cancers" benefit can be claimed once each. Severe Child Diseases benefit can be claimed once only. The policy shall terminate upon payment of the total benefits has reached 100% of the Basic Sum Insured.
- If the policy has accumulated a higher Cash Value, the benefit payable will be based on the Cash Value. The benefit amount will deduct any claim benefits paid.
- The calculation of Total Premiums paid is based on the "Annual Premium of Basic Plan".
- Only applicable to the Insured aged below 76.
- 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 coverage for "Total and Permanent Disability" is only applicable to Insured aged 18 to 65.
- 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.
- 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.

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。

保障年期最长可至投保人 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
- 在投保人经确诊患上严重疾病而需要作出严重疾病的赔偿后，赔偿总额达保障额的 100%
- 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。

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投保人的保费之权利。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

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（以较早者为淮）收到书面要求。于收受书面要求后，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。

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
  - Upon the diagnosis of a Critical Illness of the Insured giving rise to payment of Critical Illness Benefit which results in the total benefit reaching 100% of the Sum Insured
  - 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.

Premium Adjustment

The policy will be renewed at each policy anniversary 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 Insured 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

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.

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/2013Q1-Prime-Health-Saver-100.aspx>。



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/2013Q1-Prime-Health-Saver-100.aspx>.

# 「首选健康保100+保费回赠计划」一览表

## PrimeHealth Saver 100+ - At a Glance

| 保障项目 Benefits   |   |  |
|---|---|--|
| 53 种严重疾病 <sup>2</sup><br>Critical Illnesses <sup>2</sup>                        | 100%基本保障额 + 非保证「终期红利」<br>100% of the Basic Sum Insured + Non-guaranteed "Terminal Bonus"  | 至100岁 <sup>6</sup><br>Up to Age 100 <sup>6</sup> |
| 31 种早期疾病<br>Early Stage Diseases  | 30%基本保障额 of the Basic Sum Insured   | 至100岁<br>Up to Age 100                           |
| 7 种早期疾病:<br>Other Early Stage Diseases:   |   |  |
| - 冠状动脉的血管成形术及其它冠状动脉的血管手术<br>Angioplasty and Other Surgeries for Coronary Artery | 30%基本保障额 of the Basic Sum Insured (各项/Each)<br>(个人于本公司的最高总赔偿限额为30,000美元/240,000港元/澳门元<br>Each subject to US\$30,000 / HK\$/MOP240,000 per life limit under all benefits issued by the Company)  | 至100岁<br>Up to Age 100                           |
| - 周围动脉疾病的血管介入治疗<br>Endovascular Treatment of Peripheral Arterial Disease        |   |  |
| - 糖尿病性视网膜病变<br>Diabetic Retinopathy   |   |  |
| - 微创性直接冠状动脉搭桥术<br>Minimally Invasive Direct Coronary Artery By-pass             |   |  |
| - 意外矫形手术<br>Accidental Reconstructive Surgery                                   | 30%基本保障额 of the Basic Sum Insured<br>(赔偿未获赔偿而需支付的实际住院及医疗费用; 个人于本公司的最高总赔偿限额为30,000美元/240,000港元/澳门元<br>Reimburse the actual amount of hospitalization and medical expenses not yet reimbursed, subject to US\$30,000 / HK\$/MOP240,000 per life limit under all benefits issued by the Company)   | 至100岁<br>Up to Age 100                           |
| - 骨质疏松症并骨折<br>Osteoporosis with Fractures                                       | 30%基本保障额 of the Basic Sum Insured<br>(个人于本公司的最高总赔偿限额为15,000美元/120,000港元/澳门元<br>Subject to US\$15,000 / HK\$/MOP120,000 per life limit under all benefits issued by the Company)   | 至70岁<br>Up to Age 70                             |
| - 需进行手术之脑血管瘤<br>Cerebral Aneurysm Requiring Surgery                             | 50%基本保障额 of the Basic Sum Insured   | 至100岁<br>Up to Age 100                           |
| 17 种原位癌/初期癌症<br>Carcinoma-in-situ/ Early Stage Cancers                          | 30%基本保障额 of the Basic Sum Insured<br>(个人于本公司的最高总赔偿限额为30,000美元/240,000港元/澳门元<br>Subject to US\$30,000 / HK\$/MOP240,000 per life limit under all benefits issued by the Company)   | 至100岁<br>Up to Age 100                           |
| 8 种儿童严重疾病<br>Severe Child Diseases  | 30%基本保障额 of the Basic Sum Insured<br>(个人于本公司的最高总赔偿限额为30,000美元/240,000港元/澳门元<br>Subject to US\$30,000 / HK\$/MOP240,000 per life limit under all benefits issued by the Company)   | 至25岁<br>Up to Age 25                             |
| 身故保障 <sup>2</sup><br>Death Benefit <sup>2</sup>                                 | 100%基本保障额 + 非保证「终期红利」或 现金价值 (以较高者为准)<br>100% of the Basic Sum Insured + Non-guaranteed "Terminal Bonus" OR Cash Vaule (whichever is higher)   |  |
| 保证保费回赠 (现金价值)<br>Guaranteed Refund of Premium (Cash Value)                      | 保证「保费回赠」 <sup>3</sup> + 非保证「终期红利」<br>Guaranteed "Refund of Premium" <sup>3</sup> + Non-guaranteed "Terminal bonus"<br>(保单生效满15年起于选择退保时适用。若于保单生效满3年或以后选择退保, 则可获部分保费回赠。<br>Applicable from the 15 <sup>th</sup> policy anniversary onwards upon policy surrender. From the 3 <sup>rd</sup> policy anniversary onwards, partial "Refund of Premium" will be provided upon policy surrender.)   |  |
| 延续寿险保障<br>Extension of Life Protection  | 最高可达100%基本保障额 Up to 100% of Basic Sum Insured<br>(受保人可于确诊患上严重疾病而总赔偿额达100%基本保障额的一年后的90日内 <sup>4</sup> , 于毋须提供满意的投保资料的情况下, 投保一份终身寿险计划<br>The Insured may opt to take out a permanent life insurance plan <sup>4</sup> within 90 days following the end of one year after the diagnosis date of a covered Critical Illness with the total benefit claims reaching 100% of the Basic Sum Insured, without the need to provide any satisfactory proof of insurability) |  |
| 国际专业医疗网络 <sup>5</sup><br>MediNet Pro <sup>5</sup>                               | 「美国专科医生提供第二医疗意见」及「安排赴美国就医」<br>"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<br>Plan Type   | 基本计划<br>Basic Plan  |  |
| 保单货币单位<br>Currency  | 香港保单: 美元 / 港元<br>Policy Issued in Hong Kong: US\$ / HK\$<br>澳门保单: 美元 / 澳门元 / 港元<br>Policy Issued in Macau: US\$ / MOP / HK\$  |  |
| 缴费方式<br>Payment Mode  | 每年 / 每半年 / 每季 / 每月缴付<br>Annual / Semi-annual / Quarterly / Monthly Payment  |  |
| 最低保障额<br>Minimum 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<br>每年保费 Annual Premium: US\$200美元 / HK\$/MOP1,600港元 / 澳门元<br>(两者取其较高者 whichever is higher)  |  |
| 最高保障额 <sup>8</sup><br>Maximum Sum Insured <sup>8</sup>                          | 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 <sup>7</sup><br>Premium Payment Term <sup>7</sup>                        | 10年 Years   | 15年 Years<br>20年 Years                           |
| 投保年龄 (以上次生日年龄计算)<br>Issue Age (At Last Birthday)                                | Age 0至65岁   | Age 0至60岁<br>Age 0至55岁                           |
| 保障年期<br>Benefit Term  | 至100岁<br>To Age 100   |  |

注: 除特别注明外, 各承保疾病于保障年期内可获赔偿一次; 而「冠状动脉的血管成形术及其它冠状动脉的血管手术」最多可获赔偿两次, 以及最多就两种原位癌/初期癌症获赔偿各一次, 而儿童严重疾病只可获赔偿一次。

Note: Unless otherwise specified, each covered illness can be claimed once within the benefit term. Angioplasty and Other Surgeries for Coronary Artery can be claimed up to two times. Up to two types of "Carcinoma-in-situ / Early Stage Cancers" benefit can be claimed once each. Severe Child Disease benefit can be claimed once only.

本册子只提供计划的一般资料, 仅供参考之用, 并非保单的一部分。有关保障范围、详情及条款, 请参阅保单条文。如有垂询, 欢迎与本公司之顾问、特许分销商或保险经纪联络, 或致电客户服务热线: 香港 (852) 2533 5555 / 澳门 (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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