



首選危疾保 PrimeHealth Extra Care



《彭博商業周刊》金融機構大獎2017
危疾保障 — 傑出大獎



《指標》2013-2015年財富管理大獎
危疾產品 — 同級最佳獎



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 many people at a much younger age.

住院人次總計

Total Hospitalizations

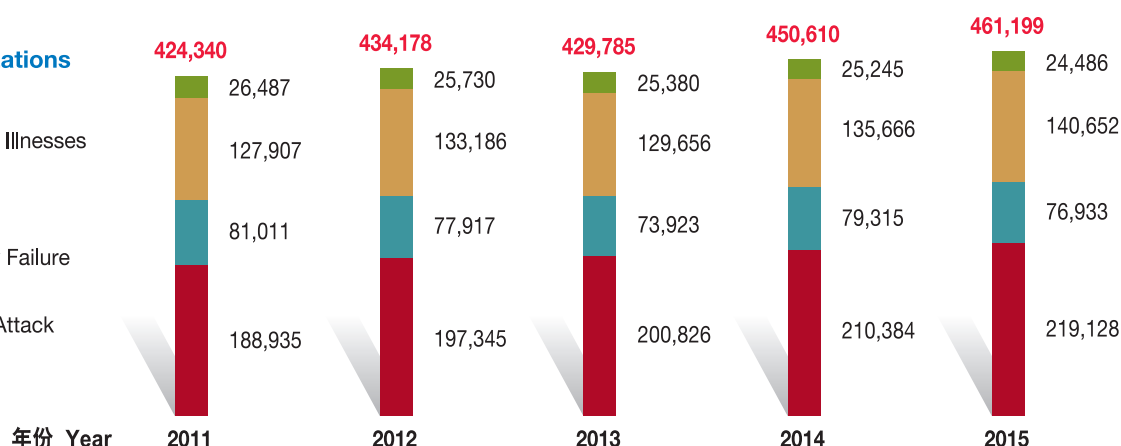
四項主要嚴重疾病
Four Major Critical Illnesses

中風 Stroke

腎衰竭 Kidney Failure

心臟病 Heart Attack

癌症 Cancer



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)

- 四大主要嚴重疾病之中，因癌症而需住院接受治療的人次佔超過45%，患癌機會不容忽視。

每 4 名男性便有一人患上*
1 in 4 males may suffer from cancer *



- 近4成[†]新增癌症患者乃處於創造財富黃金期的20至50來歲人士。
- 雖然癌症乃健康人生的頭號威脅，幸而醫學科技昌明，大大提升癌症的治癒率。以大腸癌為例，第一及第二期的5年存活率逾90%[^]，第三期亦高達70%[^]。
- 然而，接受治療後癌症仍有機會復發，以肝癌為例，首年復發率平均達三至四成[#]。痊癒的關鍵在於充裕的經濟支援，及早接受優質治療。

* 醫院管理局香港癌症資料統計中心，2015年香港癌症統計資料(2017年11月出版)，港人於75歲前患上癌症的比率。

[†] 醫院管理局香港癌症資料統計中心，2010-2015香港癌症統計資料(2017年11月出版)，20-59歲年齡組別佔整體患癌平均百分比。

[^] 資料收集自香港中文大學賽馬會大腸癌教育中心網頁(下載日期：2016年12月)。

[#] 資料收集自香港癌症基金會最新癌症資訊網頁(下載日期：2016年12月)。

- Among the four major critical illnesses, the proportion of hospitalizations due to cancer now exceeds 45%. The risk of cancer should not be underestimated.

每 5 名女性便有一人患上*
1 in 5 females may suffer from cancer *



- Almost 40%[†] of people newly diagnosed with cancer are aged in their 20s to 50s and in the middle of their careers.
- Cancer is no doubt the biggest threat to our health, but thanks to the advances in medical science, the cure rate has been significantly improving. Taking colorectal cancer as an example, the 5-year survival rate for Stages I and II colorectal cancer is over 90%[^] while the rate for Stage III colorectal cancer can be as high as 70%[^].
- However, cancers may relapse even after treatment. For example, the chance of a recurrence of liver cancer one year after treatment is as high as 30% - 40% on average[#]. The key to a successful cure therefore is to have adequate financial support for prompt and quality treatment.

* Percentage of Hong Kong people developing cancer before the age of 75, according to 2015 Hong Kong Cancer Statistics, Hong Kong Cancer Registry, Hospital Authority (published in November 2017).

[†] The average percentage of cancer patients aged from 20 to 59 among all age groups, according to 2010-2015 Hong Kong Cancer Statistics, Hong Kong Cancer Registry, Hospital Authority (published in November 2017).

[^] Figure(s) collected from the website of CUHK Jockey Club Bowel Cancer Education Centre (downloaded in December 2016).

[#] Figure(s) collected from the website of the Latest Cancer News of the Hong Kong Cancer Fund (downloaded in December 2016).

美國萬通亞洲「首選危疾保」是一份集危疾保障、人壽及儲蓄的多功能保險計劃，並特別為常見疾病，例如癌症，提供多次賠償，誠然是保障健康與財富的首選。

MassMutual Asia's **PrimeHealth Extra Care** is an insurance solution that bundles critical illness and life protection, as well as savings into a single policy. Best of all, the plan allows multiple claims for common illnesses, such as Cancers. This is no doubt the prime choice for safeguarding not only your health, but also your wealth.

116種疾病保障

首選危疾保提供全面保障，承保53種主要嚴重疾病、38種早期疾病、17種原位癌/初期癌症，以及8種兒童嚴重疾病。

Coverage of 116 Illnesses

PrimeHealth Extra Care provides comprehensive protection and covers up to 53 Major Critical Illnesses, 38 Early Stage Diseases, and 17 types of Carcinoma-in-situ/Early Stage Cancers, as well as 8 Severe Child Diseases.

保障類別 Type of Protection	保障限額 Benefit ^{1,2}
53 種主要嚴重疾病保障 Major Critical Illnesses	100% 基本保障額 + 非保證「終期紅利」 of the Basic Sum Insured + Non-guaranteed "Terminal Bonus"
38 種早期疾病保障 Early Stage Diseases	30%/50% 基本保障額 of the Basic Sum Insured
17 種原位癌 / 初期癌症保障 Carcinoma-in-situ/Early Stage Cancers	30% 基本保障額 of the Basic Sum Insured
8 種兒童嚴重疾病保障 Severe Child Diseases	30% 基本保障額 of the Basic Sum Insured

終期紅利 — 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「終期紅利」，並將於保障期滿、退保、受保人身故或作出100%基本保障額的總賠償額時派發。

Terminal Bonus — 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 maturity or surrender of the policy, or upon the death of the Insured or the total benefit payments being 100% of the Basic Sum Insured.

例：35歲的陳先生投保了首選危疾保，基本保障額為100,000美元。
Example: Mr. Chan, aged 35, took out a PrimeHealth Extra Care policy, with a Basic Sum Insured of US\$100,000.



保單年 Policy Year	疾病 / 治療 Disease/Treatment	保障類別 Type of Protection	% 基本保障額 of the Basic Sum Insured	賠償額 Benefit Payable (美元US\$)
1	結腸原位癌 Carcinoma-in-situ of Colon	原位癌/初期癌症 Carcinoma-in-situ/ Early Stage Cancer	30%	\$30,000
5	冠狀動脈的血管成形術 (俗稱「通波仔」) Angioplasty	早期疾病 Early Stage Disease	30%	\$30,000
22	心臟病 Heart Attack	主要嚴重疾病 Major Critical Illness	40%	\$40,000
預計終期紅利： Projected Terminal Bonus				\$1,201

每月保費：
Monthly premium: **\$265**

賠償總額：
Total benefit payable: **\$101,201**

註：以上例子乃按35歲非吸煙男性，繳付保費年期20年的首選危疾保計算。
Note: The above example is based on a non-smoking male aged 35 insured with PrimeHealth Extra Care, with a 20-year premium-payment term.

100% 基本保障額
of the Basic Sum Insured + 非保證「終期紅利」
Non-guaranteed Terminal Bonus

人壽保障

「首選危疾保」兼備人壽保障³，若受保人不幸身故，指定的保單受益人可獲發人壽保障賠償。

Life Protection

PrimeHealth Extra Care also provides life protection³. In the unfortunate event of the death of the Insured, the life protection benefit will be paid to the designated beneficiary.



100%

基本保障額 + 非保證「終期紅利」或 現金價值
of the Basic Sum Insured + Non-guaranteed Terminal Bonus
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)

終身保障至100歲

計劃的保障年期長達100歲，讓你盡享無後顧之憂的安心保障。而你可選擇的繳付保費年期共有3款，分別為10年、15年及20年，靈活配合你的需要。於繳付保費年期過後，你無須繳付保費，仍可繼續享有終身的保障。

Whole Life Protection up to Age 100

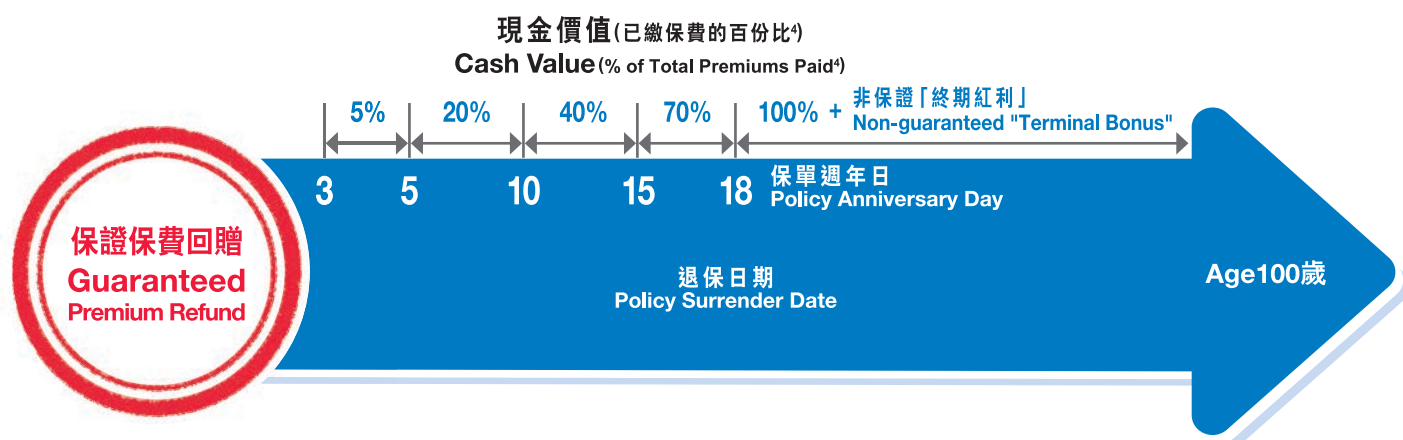
You can enjoy absolute peace of mind, knowing that the benefit term of the plan lasts up to age 100. You may also select from three premium-payment term options: 10 Years, 15 Years and 20 Years to suit your needs. Best of all, beyond the premium-payment term, you will continue to enjoy full protection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

保費回贈保證

本計劃保證於保單生效滿 18 年起，以及計劃的已賠償金額少於100%基本保障額，當你選擇退保時，為你提供百分百保費回贈⁴，而毋須扣除任何曾支付的賠償金額。此外，更會同時派發非保證的「終期紅利」，讓你可尊享更高回報。另外，於保單生效滿 3年起退保，亦提供部分保費回贈。

Guaranteed Refund of Premiums

Effective from the 18th policy anniversary onwards, if you surrender the policy, the plan offers you a guaranteed “100% Refund of Premiums”⁴ without deduction of any claims paid, provided that the total benefit payments under the plan are less than 100% of the Basic Sum Insured. 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 3rd policy anniversary onwards, the plan offers you partial “Refund of Premiums” upon policy surrender.



多次癌症保障

隨著醫療科技不斷進步，癌症的治癒率亦不斷提升。然而，癌症的治療期長，復發率亦相對其他危疾為高，因此本計劃提供「多次癌症保障」⁵，若受保人首次獲得賠償的主要嚴重疾病為癌症，「多次癌症保障」隨即啟動：

- 即使賠償總金額已達100%基本保障額，保單仍會繼續生效，受保人無須繳付任何保費，繼續獲得額外兩次癌症保障至75歲；
- 只要相距上一次確診日期三年或以上，若受保人仍患有癌症，不論是復發、轉移、原有的又或是新的癌症，亦可獲得賠償；
- 保單總賠償額合共可高達300%基本保障額⁶。

Multiple Cancer Benefit

As a result of medical advancements, the cure rate for Cancer has been increasing. However, Cancer remains a threat to patients as the rate of recurrence is much higher than that of other critical illnesses, not to mention the prolonged treatment process. In view of this, the plan provides the Insured with Multiple Cancer Benefit⁵ which will be activated if the first Major Critical Illness claim is for Cancer:

- Even if the total benefit payments have reached 100% of the Basic Sum Insured, the policy remains effective so that the Insured will be entitled to **two additional claim payments for Cancer up to age 75** without paying any further premiums;
- Benefit will also be paid no matter whether the Cancer is a recurrence or metastasis of the preceding Cancer, or is an existing or a new Cancer, provided that **the period elapsed between the diagnosis dates of the respective Cancers is three years or more**;
- The total benefits payable under the policy can be up to **300% of the Basic Sum Insured**⁶.

例：30歲的李小姐投保了首選危疾保，基本保障額為100,000美元。
Example: Miss Lee, aged 30, took out a PrimeHealth Extra Care policy, with a Basic Sum Insured of US\$100,000.



保單年 Policy Year	疾病/治療 Disease/Treatment	% 基本保障額 of the Basic Sum Insured	賠償額Benefit Payable (美元US\$)	
1	冠狀動脈的血管成形術 (俗稱「通波仔」) Angioplasty	30%	\$30,000	每月保費 Monthly Premium \$212
3	乳房原位癌 Carcinoma-in-situ of Breast	30%	\$30,000	
6	肺癌 Lung Cancer	100%	\$100,000	
10	乳癌 Breast Cancer	100%	\$100,000	無須繳付 任何保費 No need to pay further premiums
20	乳癌復發 Recurrence of Breast Cancer	40%	\$40,000	
賠償總額： Total benefit payable			\$300,000	300% 基本保障額 of the Basic Sum Insured

註：以上例子乃按30歲非吸煙女性，繳付保費年期20年的首選危疾保計算。

Note: The above example is based on a non-smoking female aged 30 insured with PrimeHealth Extra Care, with a 20-year premium-payment term.

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總賠償額達100%基本保障額的一年後的90日內⁷，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。

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⁸；2) 安排赴美國就醫⁸ - 在較佳的醫療設備下，以優惠價就醫，減輕負擔。

附註

1. 「主要嚴重疾病」、「早期疾病」、「原位癌/初期癌症」及「兒童嚴重疾病」合共的賠償額最高為「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)。
2. 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。
3. 只適用於賠償總額未達100%基本保障額之保單。
4. 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。
5. 「多次癌症保障」為癌症提供額外兩次合共高達200%基本保障額的賠償，首次「多次癌症保障」的賠償額為100%基本保障額，第二次的賠償額則為100%基本保障額扣除任何曾支付的嚴重疾病賠償金額(主要嚴重疾病除外)。此保障只適用於受保人由確診日起計生存最少14天。
6. 如首次索償的主要嚴重疾病發生於保單生效18年或以後，可同時獲發當其時適用的「終期紅利」，即連同「多次癌症保障」，保單總賠償額可達300%基本保障額 + 非保證「終期紅利」。
7. 只適用於受保人76歲前。
8. 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。
9. 「完全及永久傷殘」保障只適用於18至65歲的受保人。
10. 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。
11. 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%。
12. 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。
13. 賠償未獲賠償而需支付的實際住院及醫療費用。
14. 同一受保人於本公司投保的所有首選糖尿保、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。
15. 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。

Extension of Life Protection

We understand that in the unfortunate event of being diagnosed with a critical illness, one may like to give extra protection to the family. Therefore, without the need to provide any satisfactory proof of insurability, the Insured may opt to take out a permanent life insurance plan⁷ 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. The sum insured may be up to 100% of the Basic Sum Insured under the plan.

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**⁸, and 2) **quality treatment referrals in the USA**⁸ - the Insured can receive quality treatment at a discounted price.

Notes

1. The maximum amount of the sum of benefits payable for Major Critical Illnesses, Early Stage Diseases, Carcinoma-in-situ/Early Stage Cancers and Severe Child Diseases is equal to "the sum of 100% of the Basic Sum Insured and non-guaranteed Terminal Bonus" or Cash Value, whichever is higher.
2. 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 the higher benefit amount.
3. Only applicable to the policy if total benefits paid have not reached 100% of the Basic Sum Insured.
4. The calculation of Total Premiums paid is based on the "Annual Premium of Basic Plan" (excluding extra loading premiums).
5. The Multiple Cancer Benefit provides two additional claim payments for Cancers totaling up to 200% of the Basic Sum Insured. The first claim under the Multiple Cancer Benefit is 100% of the Basic Sum Insured, while the second claim is 100% of the Basic Sum Insured net of any previous Critical Illness Benefit paid (except Major Critical Illness). This Benefit is only applicable to the Insured surviving for at least 14 days from the date of diagnosis.
6. If the first claim for Major Critical Illness is made on or after the 18th anniversary of the policy, the Terminal Bonus applicable at the time of the benefit payment will also be paid. That means together with the Multiple Cancer Benefit, the total benefits payable of the policy will be up to 300% of the Basic Sum Insured plus non-guaranteed Terminal Bonus.
7. Only applicable to the Insured aged below 76.
8. 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 discontinue this service at any time.
9. Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18 to 65.
10. Subject to US\$37,500 / HK\$/MOP300,000 per type of illness per life limit under all benefits issued by the Company.
11. To be eligible for a claim, the coronary artery must have a 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.
12. Subject to US\$18,750 / HK\$/MOP150,000 per type of illness per life limit under all benefits issued by the Company. The protection is up to age 70 of the Insured.
13. Benefit payment is the actual amount of hospitalization and medical expenses not yet reimbursed.
14. 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.
15. 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.

常見問題

1. 計劃所提供的「終期紅利」並非保證，是否存在不穩定因素，以致不獲保證？

本公司在收取客戶保費後，除了為受保人提供危疾及人壽保障外，亦致力優化保單持有人的長線回報。因此，我們會將資產投放於多元化之投資組合，包括環球股票、債券及其他固定收益資產。我們會因應投資市場表現，以及保障支付等因素，每年宣佈適用的「終期紅利」，並保證適用於隨後的12個月。

2. 一旦不幸患上危疾，如何得知所患疾病是否計劃所承保的危疾，從而獲得賠償？

為保障客戶，保單條款已清楚釐定各項嚴重疾病的定義，包括各類客觀指標或病理標準。若不幸患病，受保人可透過由醫生填寫索償表格以提供所需證明，以及所需之相關文件例如病理報告，辦理理賠事宜。

3. 原位癌及癌症如何區分？

為保障客戶，保單條款已清楚釐定各項原位癌及癌症的定義，包括各類客觀指標或病理標準。簡單而言，原位癌一般是指病變只局限於病發原位並處於侵入性前的狀況，而癌症則一般指惡性腫瘤不受控制地生長及擴散，並侵入身體其他的機能組織；所以相對而言，原位癌的治療方法一般較為簡單而完全治癒的機會亦較高。有關各類原位癌及癌症的定義及標準，客戶應以保單條款為準。

4. 首選危疾保與市場上同類型保障計劃比較，有何特點？

- 「多次癌症保障」⁵：總賠償額合共可高達300%基本保障額，相比市面上其他計劃提供的總保障額為高
- 延續壽險保障 **市場獨有**
- 保費回贈保證⁴：毋須扣除任何曾支付的賠償金額 **市場獨有**

Frequently Asked Questions

1. The “Terminal Bonus” offered under the plan is not guaranteed. What are the factors affecting the non-guaranteed amount?

Upon receipt of the premium payment, we endeavor to optimize policyholders' returns over the long term in addition to providing the Insured with critical illness and life protection. As such, assets will be invested in a diversified investment portfolio, including global equities, bonds and other fixed-income instruments. We will declare annually the applicable Terminal Bonus which is determined based on the performance of the investment market and a number of factors such as the benefit payments by our company, etc. Once it is declared, the Terminal Bonus will be guaranteed for the following twelve-month period.

2. In the unfortunate event of contracting a critical illness, how can I know whether the disease is covered by the plan and that the benefit is payable?

In the best interests of customers, all relevant critical illnesses have been clearly defined in the policy document, including the objective indicators or the pathological criteria. In the unfortunate event of contracting a disease, the Insured may submit to us a claim form to be completed by their medical practitioners as proof and the required documents, such as the pathological report, to enable us to process the claim.

3. How to differentiate a Carcinoma-in-situ from Cancer?

In the best interests of customers, all Carcinoma-in-situ and Cancers have been clearly defined in the policy document, including the objective indicators or the pathological criteria. Carcinoma-in-situ generally refers to a localized pre-invasion lesion where cancer cells have not yet invaded the surrounding tissues, whereas Cancer generally refers to a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of other tissue. Hence, the medical treatment for Carcinoma-in-situ is comparatively simpler, with a higher rate of complete remission. For the exact terms and conditions of the respective Carcinoma-in-situ and Cancers, customers should refer to the policy document.



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

- **Multiple Cancer Benefit**⁵: The total benefits payable can be up to 300% of the Basic Sum Insured, which is higher than that offered by other similar plans in the market.
- **Extension of Life Protection** **Market Unique**
- **Guaranteed Refund of Premiums**⁴: No need to deduct any claims paid. **Market Unique**

53種主要嚴重疾病保障¹ Coverage of 53 Major Critical Illnesses¹

	癌症 Cancer	癌症 Cancer	
	心臟血管疾病 Cardiovascular Diseases	心臟病 Heart Attack 冠狀動脈(迴接)手術 Coronary Artery Bypass Surgery 心瓣置換 Heart Valve Replacement 主要動脈手術 Surgery to Aorta	心肌病 Cardiomyopathy 肺動脈高血壓 Pulmonary Arterial Hypertension 其它嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease
	器官嚴重疾病及衰竭 Organ Critical Illness and Failure	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	克隆病 Crohn's Disease 慢性肺病 Chronic Lung Disease 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis 復發性慢性胰臟炎 Chronic Relapsing Pancreatitis
	腦科疾病/異常情況 Brain Diseases/Disorders	中風 Stroke 良性腦部腫瘤 Benign Brain Tumor 昏迷 Coma 腦膜炎 Bacterial Meningitis 腦炎 Encephalitis 嚴重頭部創傷 Major Head Trauma	植物人 Apallic Syndrome 腦部手術 Brain Surgery 腦部受損/失去獨立生存的能力 Brain Damage/Loss of Independent Existence 肌肉萎縮 Muscular Dystrophy 癱瘓 Paralysis
	神經系統疾病 Nervous System Diseases	多發性硬化症 Multiple Sclerosis 運動神經原疾病 Motor Neuron Disease 帕金森病 Parkinson's Disease 脊髓灰質炎 Poliomyelitis	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 漸進性核上神經麻痺症 Progressive Supranuclear Palsy
	嚴重傷殘 Serious Disability	失明 Blindness 身體機能阻障 Dysfunction 完全及永久傷殘 ⁹ Total and Permanent Disability ⁹ 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
	其他 Others	末期病症 Terminal Illness 象皮病 Elephantiasis 壞死性筋膜炎 Necrotizing Fasciitis 成形不全貧血病 Aplastic Anaemia 克雅氏症(瘋牛症) Creutzfeld-Jacob Disease (Mad Cow Disease) 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 紅斑狼瘡 Systemic Lupus Erythematosus 慢性腎上腺功能不全 Chronic Adrenal Insufficiency 伊波拉出血性熱病 Ebola Hemorrhagic Fever

38種早期疾病保障¹ Coverage of 38 Early Stage Diseases¹

	心臟血管疾病 Cardiovascular Diseases	腔靜脈過濾器植入 Insertion of a Vena-cava Filter 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 微創性直接冠狀動脈搭橋術 ¹⁰ Minimally Invasive Direct Coronary Artery By-pass ¹⁰	冠狀動脈的血管成形術及其它冠狀動脈的血管手術 ^{10, 11} (俗稱通波仔) Angioplasty and Other Surgeries on Coronary Arteries ^{10, 11} 2次 Twice 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
	器官嚴重疾病及衰竭 Organ Critical Illness and Failure	腎上腺腺瘤的腎上腺切除術 Adrenalectomy for Adrenal Adenoma 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

	腦科疾病/異常情況 Brain Diseases/ Disorders	需進行手術之腦血管瘤 Cerebral Aneurysm Requiring Surgery 腦分流器植入術 Cerebral Shunt Insertion 早期克雅氏症(早期瘋牛症) Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease) 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 硬腦膜下血腫手術 Surgery for Subdural Hematoma 移除腦下垂體腫瘤手術 Surgical Removal of Pituitary Tumor
	神經系統疾病 Nervous System Diseases	頸動脈成形術及其它頸動脈手術 Angioplasty and Other Surgeries on Carotid Arteries	中度嚴重帕金森病 Moderately Severe Parkinson's Disease
	嚴重傷殘 Serious Disability	意外所致的臉部燒傷 Facial Burns due to Accident 單耳失聰 Loss of Hearing in One Ear 失去單肢 Loss of One Limb	單目失明 Loss of Sight in One Eye 中度嚴重癱瘓 Moderately Severe Paralysis
	其他 Others	耳蝸植入術 Cochlear Implant Surgery 糖尿病性視網膜病變 ¹⁰ Diabetic Retinopathy ¹⁰ 次級嚴重紅斑狼瘡 Less Severe Systemic Lupus Erythematosus 骨質疏鬆症併骨折 ¹² Osteoporosis with Fractures ¹²	矯形手術 ^{10,13} Reconstructive Surgery ^{10, 13} 周圍動脈疾病的血管介入治療 ¹⁰ Endovascular Treatment of Peripheral Arterial Disease ¹⁰

賠償次數不限，而每項最多可獲賠償一次（特別註明除外）。

Unlimited claims, but subject to one claim per illness (unless otherwise specified).

17種原位癌/初期癌症保障^{1,10} Coverage of 17 Carcinoma-in-situ/Early Stage Cancers^{1,10}

乳房 Breast	陰莖 Penis	AJCC第二期或以上的非黑色素瘤皮膚癌
子宮頸 Cervix	結腸或直腸 Colon or Rectum	Non-Melanoma Skin Cancer of AJCC
子宮 Uterus	肺 Lung	Stage II or above
卵巢 Ovary	胃或食道 Stomach and Oesophagus	前列腺 Prostate
輸卵管 Fallopian Tube	鼻咽 Nasopharynx	早期甲狀腺乳頭狀癌 Early Stage Papillary
陰道 Vagina	肝 Liver	Carcinoma of the Thyroid
睪丸 Testis	尿道 Urinary Tract	

可獲賠償兩次，並必須為兩種不同的原位癌/初期癌症。

Carcinoma-in-situ/Early Stage Cancers can be claimed for twice but only once for each type.

8種兒童嚴重疾病保障^{1,10} Coverage of 8 Severe Child Diseases^{1,10}

嚴重哮喘 Severe Asthma	川崎病 Kawasaki Disease	幼兒慢性關節炎－斯蒂爾病
自閉症 Autism	因疾病及/或意外受傷導致智力受損	Juvenile Chronic Arthritis – Still's
血友病 Hemophilia	Intellectual Impairment due to Sickness	Disease
幼兒期病發胰島素依賴性糖尿病	and/or Accidental Bodily Injury	
Insulin Dependent Diabetes Mellitus,	成骨不全症 Osteogenesis Imperfecta	
Juvenile Onset		

可獲賠償一次

Can be claimed for once only.

有關各「主要嚴重疾病」、「早期疾病」、「原位癌/初期癌症」及「兒童嚴重疾病」的定義，請參閱保單條文。

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

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。我們將會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、房地產及商品市場。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/2017Q1-PrimeHealth-Extra-Care.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
- 於總賠償額已達100%基本保障額（首次索償的主要嚴重疾病為癌症除外）
- 受保人身故

Important Information

Terminal Bonus Philosophy

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

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 their 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 favorable 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 government bonds and corporate bonds with high credit rating (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 debt, 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/2017Q1-PrimeHealth-Extra-Care.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 total benefits paid have reached 100% of the Sum Insured (except where the first Major Critical Illness claim is for Cancer)
- The Insured dies

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。

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投保人的保費之權利。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60天內出現的嚴重疾病；任何在受保人18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；在受保人確診患上癌症導致總賠償額達100%基本保障額後，受保人其後確診患上癌症後的14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。於收受書面要求後，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。

Early Surrender

The product is intended to be held for 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 are not limited to, the claims experience and persistency experience of MassMutual Asia Ltd., expenses, 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 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 Cancer giving rise to the total benefits paid reaching 100% of the Basic Sum Insured, dies within 14 days after the diagnosis of a subsequent Cancer

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.

本冊子只提供計劃的一般資料，只供參考之用，並非保單的一部分。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, is for reference only and 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.

保障項目 Benefit			
53種主要嚴重疾病 Major Critical Illnesses	100%基本保障額 + 非保證「終期紅利」或 現金價值 100% of Basic Sum Insured + Non-guaranteed Terminal Bonus 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)		至100歲 ⁹ Up to Age 100 ⁹
31種早期疾病 Early Stage Diseases	30%基本保障額 of the Basic Sum Insured		至100歲 Up to Age 100
7種早期疾病 Early Stage Diseases			
- 冠狀動脈的血管成形術及其它冠狀動脈的血管手術 Angioplasty and Other Surgeries for the Coronary Artery			
- 周圍動脈疾病的血管介入治療 Endovascular Treatment of Peripheral Arterial Disease			
- 糖尿病性視網膜病變 Diabetic Retinopathy	30%基本保障額 (各項) of the Basic Sum Insured (Each) (個人於本公司的最高總賠償限額各為37,500美元/300,000港元/澳門元 Each subject to US\$37,500 / HK\$/MOP\$300,000 per life limit under all benefits issued by the Company)		至100歲 Up to Age 100
- 微創性直接冠狀動脈搭橋術 Minimally Invasive Direct Coronary Artery By-pass			
- 矯形手術 Reconstructive Surgery	30%基本保障額 of the Basic Sum Insured (賠償未獲賠償而需支付的實際住院及醫療費用；個人於本公司最高總賠償限額為37,500美元/300,000港元/澳門元 Reimburse the actual amount of hospitalization and surgical expenses not yet reimbursed, subject to US\$37,500 / HK\$/MOP\$300,000 per life limit under all benefits issued by the Company)		至100歲 Up to Age 100
- 骨質疏鬆症併骨折 Osteoporosis with Fractures	30%基本保障額 of the Basic Sum Insured (個人於本公司的最高總賠償限額為18,750美元/150,000港元/澳門元 Subject to US\$18,750 / HK\$/MOP\$150,000 per life limit under all benefits issued by the Company)		至70歲 Up to Age 70
- 需進行手術之腦血管瘤 Cerebral Aneurysm Requiring Surgery	50%基本保障額 of the Basic Sum Insured		至100歲 Up to Age 100
17種原位癌/ 初期癌症 Carcinoma-in-situ/ Early Stage Cancers	30% 基本保障額 of the Basic Sum Insured (個人於本公司的最高總賠償限額為37,500美元/300,000港元/澳門元 Subject to US\$37,500 / HK\$/MOP\$300,000 per life limit under all benefits issued by the Company)		至100歲 Up to Age 100
8種兒童嚴重疾病 Severe Child Diseases			至25歲 Up to Age 25
多次癌症保障 ⁵ Multiple Cancer Benefit ⁵	保單總賠償額合共可高達300%基本保障額 The total benefits payable can be up to 300% of the Basic Sum Insured of the policy		至75歲 Up to Age 75
保費豁免保證 Guaranteed Waiver of Premiums	多次癌症保障期間獲豁免繳付任何保費 Premiums are waived under the Multiple Cancer Benefit		
保費回贈保證 (現金價值) Guaranteed Refund of Premiums (Cash Value)	保證「100%保費回贈」 ⁴ + 非保證「終期紅利」 Guaranteed 100% Refund of Premiums ⁴ + Non-guaranteed Terminal Bonus (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)		
身故保障 Death Benefit	人壽保障 ³ ：100%基本保障額 + 非保證「終期紅利」或 現金價值 Life Protection ³ : 100% of Basic Sum Insured + Non-guaranteed Terminal Bonus 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) 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100%基本保障額的一年後的90日內 Applicable within 90 days following the end of one year after the diagnosis date of a covered Critical Illness, which results in the total benefits paid reaching 100% of the Basic Sum Insured.)		
國際專業醫療網絡 ⁸ MediNet Pro ⁸	「美國專科醫生提供第二醫療意見」及「安排赴美國就醫」 “Second Medical Opinion Provided by US Medical Specialists” and “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 Policy Issued in Hong Kong: US\$/HK\$ 澳門保單：美元/澳門元/港元 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 ¹⁴ Maximum Basic Sum Insured ¹⁴	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 ¹⁵ Premium Payment Term ¹⁵	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		

全力支持環保



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