



首選健康保**100+**保費回贈計劃 PrimeHealth Saver **100+**



《指標》2013-2015年財富管理大獎
危疾產品 - 同級最佳獎



Outstanding Performance
Insurance - Critical Illness

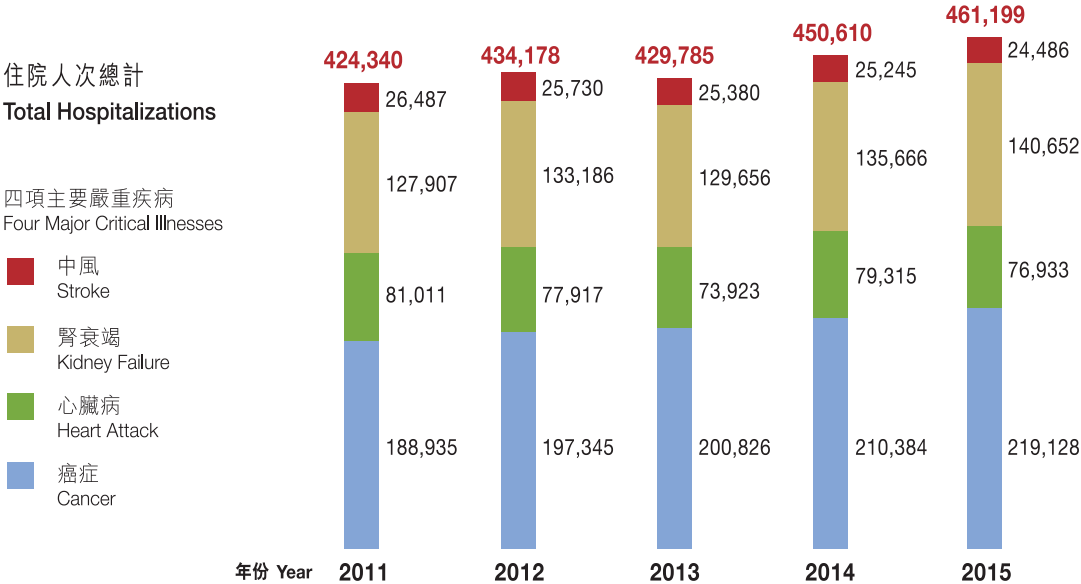
《彭博商業周刊》金融機構大獎2017
危疾保障 - 傑出大獎



你的「首選」是甚麼？金錢、地位、愛情、家庭……唯擁有「健康」，才能享受人生，擁有一切。但是，人生無常……

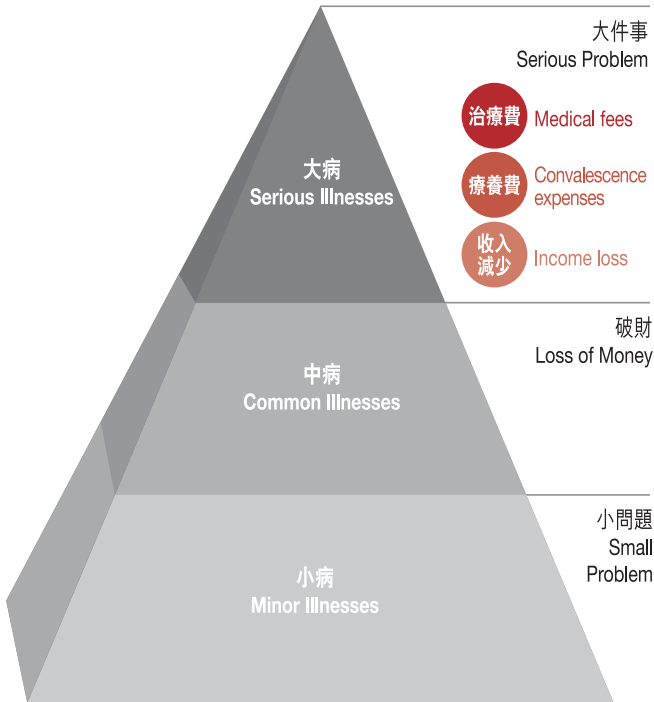
What is your "prime" choice? Wealth, status, love or family?... In fact, good health is what enables us to pursue our life goals and enjoy life the most. However, life is unpredictable.

因罹患嚴重疾病而需住院的人次不斷上升，並有年輕化的趨勢：
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.



* 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)

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	
按第三期肺癌長達三年的治療以及療養期計算： Based on a 3-year medical and convalescent course of treatment for stage-3 lung cancer:	
治療費 Medical Treatment Expenses	\$1,136,000
(以第三期肺癌包括進行手術、化療、電療及免疫治療等計算 Surgical operation, chemotherapy, radiotherapy and immunotherapy, etc. for stage-3 lung cancer)	
療養費 Convalescent Treatment Expenses	\$550,000
(以三年療養期計算，包括標靶藥物治療，定期檢查等 3 years of medication, including monoclonal antibodies, regular examinations, etc.)	
收入損失 Loss of Income	(\$16,200 x 36 個月 months) \$583,200
總額 Total Amount	\$2,269,200

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 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).

美國萬通亞洲「首選健康保100+保費回贈計劃」是特別為「首選」健康的你而設。計劃集嚴重疾病保障、儲蓄及人壽保障於一身，誠然是你保障健康的首選。

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種疾病保障

首選健康保不單承保53種嚴重疾病，更提供多達38種早期疾病、17種原位癌/初期癌症，以及8種兒童嚴重疾病保障，讓你於患病初期，便可得到全面及充裕的保障，及早接受優質的治療，亦可彌補療養期間的收入損失，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.

保障類別	Type of Protection	賠償 ¹	Benefit ¹
53	種嚴重疾病保障 ² Critical Illnesses ²	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15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」，並將於受保人身故、獲取100%基本保障額的總賠償額、保障期滿或退保時派發。
Terminal Bonus - From the 15th 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：陳女士投保了首選健康保，基本保障額為800,000港元。投保一年後，她被確診患上子宮頸癌，不幸地，於第5個保單年她患上心臟血管疾病，因而需要接受俗稱「通波仔」的「冠狀動脈的血管成形術」，並於第10個保單年，被證實患上肺癌。

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 5th policy year, she was diagnosed with cardiovascular disease and had to undergo angioplasty. And then, in the 10th policy year, she was diagnosed with lung cancer.

保單年 Policy Year	所患疾病 Contracted Disease	疾病類別 Type of Protection	賠償額(港元) Benefit Payable (HK\$)
第二年 The 2 nd year	子宮頸癌 Cervix cancer	原位癌 Carcinoma-in-situ	\$240,000
第五年 The 5 th year	心臟血管疾病 Cardiovascular disease	早期疾病 Early Stage Disease	\$240,000
第十年 The 10 th year	肺癌 Lung cancer	嚴重疾病 Critical Illness	\$320,000
賠償總額： Total benefit payable :			\$800,000
「首選健康保」所需每月保費： Monthly premium of PrimeHealth Saver :			\$1,769

以上例子乃按35歲非吸煙女性，繳付保費年期20年的首選健康保計算。
The above example is based on a non-smoking female aged 35 insured with PrimeHealth Saver, with a 20-year premium payment term.

人壽保障²
Life Protection²

100%

基本保障額 + 非保證「終期紅利」 或 現金價值（以較高者為準）
of Basic Sum Insured + Non-guaranteed "Terminal Bonus" OR
Cash Value (whichever is higher)

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。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。

保證保費回贈100+

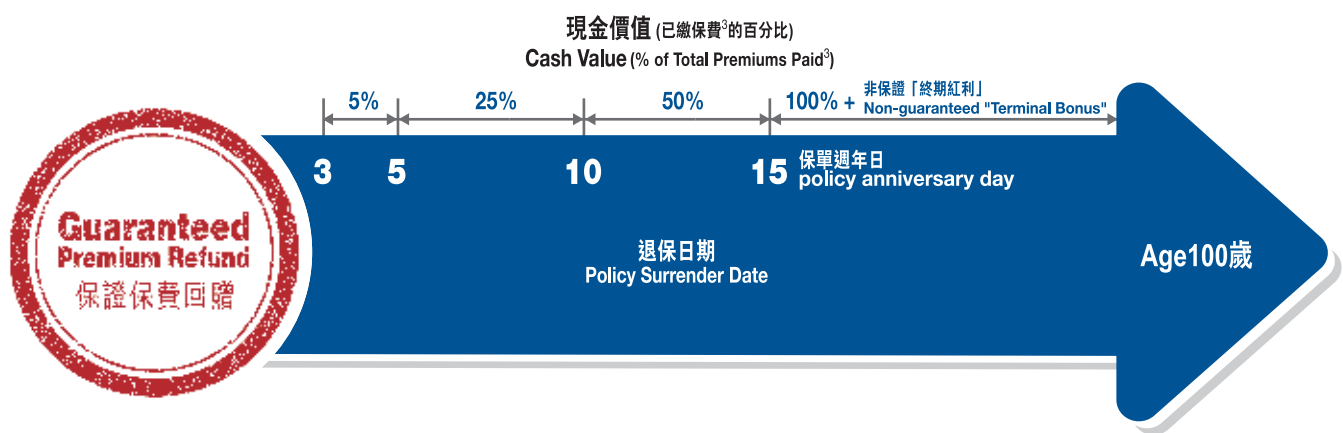
本計劃保證於保單生效滿15年起，當你選擇退保時，為你提供百分百保費回贈³，而毋須扣除任何曾支付的賠償金額。此外，更會同時派發非保證的「終期紅利」，讓你尊享更高回報。另外，於保單生效滿3年起退保，亦提供部分保費回贈。

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 15th policy anniversary onwards, if you surrender the policy, the plan offers you a guaranteed "Refund of Premium"³ 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 3rd policy anniversary onwards, the plan offers you partial "Refund of Premium" upon policy surrender.



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⁴，於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 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 plan⁴ 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.

國際專業醫療網絡 優質醫療倍感安心

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⁵；2) 安排赴美國就醫⁵ - 在較佳的醫療設備下，以優惠價就醫，減輕負擔。

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 specialists⁵**, and 2) **quality treatment referrals in the USA⁵** - the Insured can receive quality treatment at a discounted price.

53種嚴重疾病保障¹ Coverage of 53 Critical Illnesses¹

主要嚴重疾病 Major critical diseases	癌症 Cancer 中風 Stroke 心臟病 Heart Attack	腎衰竭 Kidney Failure 慢性肝衰竭 Chronic Liver Failure 末期病症 Terminal Illness
心臟血管疾病 Cardiovascular diseases	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	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	良性腦部腫瘤 Benign Brain Tumour 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 克雅氏症(瘋牛症) Creutzfeld-Jacob Disease (Mad Cow Disease) 腦部手術 Brain Surgery
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 Neurone 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 ⁶ Total and Permanent Disability ⁶ 類風濕性關節炎 Rheumatoid Arthritis 癱瘓 Paralysis 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 腦部受損/失去獨立生存的能力 Brain Damage/Loss of Independent Existence
其他 Others	肌肉萎縮 Muscular Dystrophy 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 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 Minimally Invasive Direct Coronary Artery By-pass 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 Coronary Artery 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(屬於器官移植候候名單上的輪候者) 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 Haematoma 移除腦下垂體腫瘤手術 Surgical Removal of Pituitary Tumour	
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 for 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 Diabetic Retinopathy 次級嚴重紅斑狼瘡 Less Severe Systemic Lupus Erythematosus	骨質疏鬆症併骨折 Osteoporosis with Fractures 意外矯形手術 Accidental Reconstructive Surgery 周圍動脈疾病的血管介入治療 Endovascular Treatment of Peripheral Arterial Disease

17種原位癌/初期癌症保障¹ Coverage of 17 Carcinoma-in-situ/Early Stage Cancers¹

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

最多可獲兩種原位癌/初期癌症保障賠償各一次

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

8種兒童嚴重疾病保障¹ Coverage of 8 Severe Child Diseases¹

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

註：有關各「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。

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.



- 「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。除特別註明外，各承保疾病於保障年內，可獲賠償一次；「冠狀動脈的血管成形術及其它冠狀動脈的血管手術」最多可獲賠償兩次，以及最多就兩種原位癌/初期癌症保障獲賠償各一次，而兒童嚴重疾病只可獲賠償一次。本計劃將會於總賠償額已達基本保障額的100%後終止。
- 若保單所累積的現金價值較高，賠償則會以現金價值為準。賠償須扣除任何曾支付的賠償金額。
- 已繳保費金額乃按「基本計劃的每年保費」計算。
- 只適用於受保人76歲前。
- 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。
- 「完全及永久傷殘」保障只適用於18至65歲的受保人。
- 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。
- 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。

- 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
- 在受保人經確診患上嚴重疾病而需要作出嚴重疾病的賠償後，賠償總額達保障額的 100%
- 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。

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（除非為民航機的特等乘客）；
- 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

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。

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/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>.

「首選健康保100+保費回贈計劃」一覽表

PrimeHealth Saver 100+ - At a Glance

保障項目 Benefits		
53 種嚴重疾病 ² Critical Illnesses ²	100%基本保障額 + 非保證「終期紅利」 100% of the Basic Sum Insured + Non-guaranteed "Terminal Bonus"	至100歲 ⁶ Up to Age 100 ⁶
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: Other 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 Coronary Artery	30%基本保障額 of the Basic Sum Insured (各項/Each) (個人於本公司的最高總賠償限額為30,000美元/240,000港元/澳門元 Each subject to US\$30,000 / HK\$/MOP240,000 per life limit under all benefits issued by the Company)	至100歲 Up to Age 100
- 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		
- 微創性直接冠狀動脈搭橋術 Minimally Invasive Direct Coronary Artery By-pass		
- 意外矯形手術 Accidental 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；個人於本公司的最高總賠償限額為30,000美元/240,000港元/澳門元 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15,000美元/120,000港元/澳門元 Subject to US\$15,000 / HK\$/MOP120,000 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30,000美元/240,000港元/澳門元 Subject to US\$30,000 / HK\$/MOP240,000 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	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30,000美元/240,000港元/澳門元 Subject to US\$30,000 / HK\$/MOP240,000 per life limit under all benefits issued by the Company)	至25歲 Up to Age 25
身故保障 ² Death Benefit ²	100%基本保障額 + 非保證「終期紅利」或 現金價值 (以較高者為準) 100% of the Basic Sum Insured + Non-guaranteed "Terminal Bonus" OR Cash Value (whichever is higher)	
保證保費回贈 (現金價值) Guaranteed Refund of Premium (Cash Value)	保證「保費回贈」 ³ + 非保證「終期紅利」 Guaranteed "Refund of Premium" ³ + Non-guaranteed "Terminal bonus" (保單生效滿15年起於選擇退保時適用。若於保單生效滿3年或以後選擇退保，則可獲部分保費回贈。 Applicable from the 15 th policy anniversary onwards upon policy surrender. From the 3 rd policy anniversary onwards, partial "Refund of Premium" will be provided upon policy surrender.)	
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 (受保人可於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 ⁴ ，於毋須提供滿意的投保資料的情況下，投保一份終身壽險計劃 The Insured may opt to take out a permanent life insurance plan ⁴ 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)	
國際專業醫療網絡 ⁵ MediNet Pro ⁵	「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	
最低保障額 Minimum 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)	
最高保障額 ⁸ Maximum Sum Insured ⁸	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 ⁷ Premium Payment Term ⁷	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	

註：除特別註明外，各承保疾病於保障年內可獲賠償一次；而「冠狀動脈的血管成形術及其它冠狀動脈的血管手術」最多可獲賠償兩次，以及最多就兩種原位癌 / 初期癌症獲賠償各一次，而兒童嚴重疾病只可獲賠償一次。

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，請參閱保單條文。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.

美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

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