



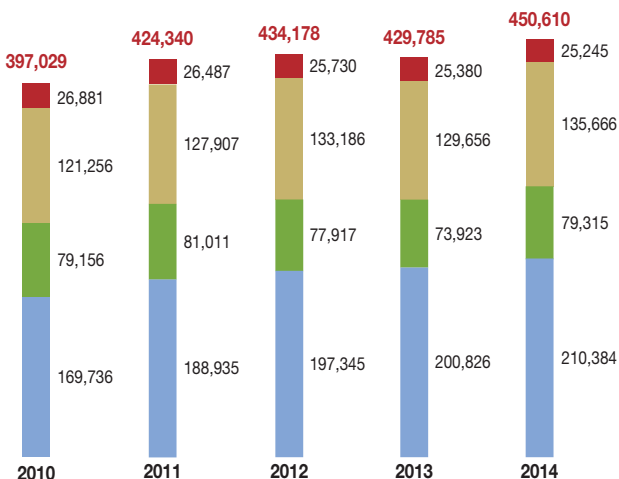
首選健康保障計劃
PrimeHealth Benefit

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:



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2010-2015 (2016年5月出版)

Source: Statistical Report 2010-2015, Hospital Authority, Hong Kong (Published in May 2016)

本冊子只提供計劃的一般資料，僅供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，請參閱保單文件。如有垂詢，歡迎與本公司的顧問、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.

美國萬通亞洲首選健康保障計劃是特別為「首選」健康的你而設，計劃承保多達116種疾病，提供全面及安心的保障。

116種疾病保障

首選健康保障計劃不單承保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，即可於所屬的壽險計劃中預先提取一筆高達100%保障額的賠款¹，及早接受優質的治療，亦可彌補療養期間的收入損失，舒緩經濟上的壓力。

保障類別	賠償 ¹
53 種嚴重疾病保障	100% 保障額
38 種早期疾病保障	30%/50% 保障額
17 種原位癌/初期癌症保障	30% 保障額
8 種兒童嚴重疾病保障	30% 保障額

例：陳女士投保了首選健康保障計劃，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，她被證實患上肺癌：			
保單年	所患疾病	疾病類別	賠償額 ¹ (港元)
第二年	子宮頸癌	原位癌	\$240,000 (\$800,000 x 30%)
第五年	心臟血管疾病	早期疾病	\$168,000 (\$800,000-\$240,000) x 30%
第十年	肺癌	嚴重疾病	\$392,000 (\$800,000-\$240,000-\$168,000) x 100%
賠償總額：			\$800,000
「首選健康保障計劃」平均所需每月保費：			\$633

以上例子乃按35歲非吸煙女性，投保首選健康保障計劃PHB100計算。

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，於獲取賠償額達100%保障額後，你可於一年期滿後的90日內，於毋須提供滿意的投保資料的情況下，投保另一份終身壽險計劃，其保障額最高可達100%已獲取的總賠償額。

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



- 1. 在作出本附加保障的賠償後，本附加保障的保障額及本附加保障所屬的基本計劃/附加定期人壽保障的保障額將會相應減少。「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本附加保障的100%保障額。本附加保障將會於發放全數賠償額後終止。
- 2. 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。
- 3. 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。
- 4. 續期保費會按受保人於續期時實際年齡及保費率作出調整。
- 5. 同一受保人於本公司投保的所有首選健康保障計劃、首選健康多重保、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1,250,000美元/10,000,000港元/澳門元。

Knowing that good health is your prime concern, MassMutual Asia is proud to offer you its **PrimeHealth Benefit**. With comprehensive coverage of up to 116 illnesses, this supplementary benefit provides total peace of mind for

Coverage of 116 Illnesses

PrimeHealth Benefit 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. Upon diagnosis of any one of the illnesses covered, you will receive an immediate lump-sum advance payment from the life insurance plan of up to 100% of the Sum Insured¹. It allows you to receive timely and quality treatment, and relieve you from the financial burden due to loss of income during the period of convalescence, giving you extra peace of mind.

Type of Protection	Benefit ¹
53 Critical Illnesses	100% of the Sum Insured
38 Early Stage Diseases	30%/50% of the Sum Insured
17 Carcinoma-in-situ/ Early Stage Cancers	30% of the Sum Insured
8 Severe Child Diseases	30% of the Sum Insured

Example: Ms. Chan took out a **PrimeHealth Benefit**, with a 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.

Policy Year	Contracted Disease	Type of Protection	Benefit Payable ¹ (HK\$)
The 2 nd year	Cervix cancer	Carcinoma-in-situ	\$240,000 (\$800,000 x 30%)
The 5 th year	Cardiovascular Disease	Early Stage Disease	\$168,000 (\$800,000-\$240,000) x 30%
The 10 th year	Lung cancer	Critical Illness	\$392,000 (\$800,000-\$240,000-\$168,000) x 100%
Total benefit payable :			\$800,000
Average monthly premium of PrimeHealth Benefit :			\$633

The above example is based on a non-smoking female aged 35 insured with PrimeHealth Benefit PHB100.

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 within 90 days following the end of one year after the benefit claim has reached 100% of the Sum Insured, without the need to provide any satisfactory proof of insurability. The Sum Insured may be up to 100% of the total benefit claimed.

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



1. Upon payment of benefit, the Sum Insured of this supplementary benefit and the basic plan/term life supplementary benefit(s) to which this supplementary benefit is attached will be reduced accordingly. 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 100% of the Sum Insured of this supplementary benefit. This supplementary benefit shall terminate upon payment of 100% of the Sum Insured.
2. 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.
3. 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.
4. Renewal premium is based on the Insured's attained age and the premium rate in effect.
5. The maximum aggregate Sum Insured of all PrimeHealth Benefit, PrimeHealth Extra Saver, 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\$1,250,000/HK\$/MOP10,000,000.

38種早期疾病保障⁹ Coverage of 38 Early Stage Diseases⁹

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 Angioplasty and Other Surgeries for Coronary Artery ¹⁰ 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 早期慢性肺炎 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 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 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 ¹¹ Osteoporosis with Fractures ¹¹ 意外矯形手術 ¹² Accidental Reconstructive Surgery ¹² 周圍動脈疾病的血管介入治療 ¹⁰ Endovascular Treatment of Peripheral Arterial Disease ¹⁰

- 「完全及永久傷殘」保障只適用於18至65歲的受保人。
Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18 to 65.
- 最多可就兩種「原位癌/ 初期癌症」獲賠償各一次，賠償額為30%保障額，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。
Up to two types of Carcinoma-in-situ/Early Stage Cancers benefit can be claimed once each. Benefit payment is 30% of the Sum Insured, subject to US\$30,000/HK\$/MOP240,000 per life limit under all benefits issued by the Company.
- 「兒童嚴重疾病」只可獲賠償一次，賠償額為30%保障額，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，並只適用於受保人25歲的保單周年日前被證實首次患上「兒童嚴重疾病」。
The Severe Child Disease benefit can be claimed once only. Benefit payment is 30% of the Sum Insured, subject to US\$30,000/HK\$/MOP240,000 per life limit under all benefits issued by the Company. Only applicable when the Insured is first diagnosed with a Severe Child Disease before the policy anniversary on or following the Insured's 25th birthday.
- 各承保的早期疾病於保障年內可獲賠償一次，賠償額為30%保障額；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。「需進行手術之腦血管瘤」的賠償額為50%保障額。
Each covered Early Stage Disease can be claimed once within the benefit term; the benefit payment is 30% of the Sum Insured. Angioplasty and Other Surgeries for Coronary Artery can be claimed up to two times. Benefit payment for Cerebral Aneurysm Requiring Surgery is 50% of the Sum Insured.
- 「微創性直接冠狀動脈搭橋術」/「糖尿病性視網膜病變」/「周圍動脈疾病的血管介入治療」/「冠狀動脈的血管成形術及其它冠狀動脈的血管手術」的賠償額為30%保障額，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。
Benefit payment for Minimally Invasive Direct Coronary Artery By-pass / Diabetic Retinopathy / Endovascular Treatment of Peripheral Arterial Disease/ Angioplasty and Other Surgeries for Coronary Artery is 30% of the Sum Insured, subject to US\$30,000/HK\$/MOP240,000 per life limit under all benefits issued by the Company.
- 「骨質疏鬆症併骨折」的賠償額為30%保障額，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，最長保障期至70歲。
Benefit payment for Osteoporosis with Fractures is 30% of the Sum Insured, subject to US\$15,000/HK\$/MOP120,000 per life limit under all benefits issued by the Company, and the protection is up to age 70.
- 「意外矯形手術」的賠償額為30%保障額或未獲賠償而需支付的實際住院及醫療費用(以較低者為準)，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。
Benefit payment for Accidental Reconstructive Surgery is 30% of the Sum Insured or the actual amount of hospitalization and medical expenses not yet reimbursed by other medical plans (whichever is lower), subject to US\$30,000/HK\$/MOP240,000 per life limit under all benefits issued by the Company.

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.

53種嚴重疾病保障 Coverage of 53 Critical Illnesses

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

17種原位癌/初期癌症保障⁷ Coverage of 17 Carcinoma-in-situ/Early Stage Cancers⁷

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 Non Melanoma Skin Cancer of AJCC Stage II or above
卵巢 Ovary	肺 Lung	前列腺 Prostate
輸卵管 Fallopian Tube	胃或食道 Stomach or Oesophagus	早期甲狀腺乳頭狀癌 Early Stage Papillary Carcinoma of the Thyroid
陰道 Vagina	鼻咽 Nasopharynx	

8種兒童嚴重疾病保障⁸ Coverage of 8 Severe Child Diseases⁸

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

重要資料

繳付保費年期及保障年期

如本保障為附加於基本計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人65歲(PHB65)/75歲(PHB75)/100歲(PHB100)，或(2)此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

如本保障為附加於定期人壽保障的附加保障

繳付保費年期及保障年期最長可至(1)受保人65歲(PHR65)/75歲(PHR75)/100歲(PHR1/PHR5)/10年(PHR10)，或(2)此附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或(3)此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止此附加保障
- 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
- 此附加保障所屬之基本計劃已終止
- 受保人身故

如本保障為附加於定期人壽保障的附加保障(PHR65/PHR75/PHR1/PHR5/PHR10)，在下列情況下，保障亦會終止：

- 此附加保障所屬之附加定期人壽保障已終止

保費調整

在每次續期時，美國萬通保險亞洲有限公司(「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開支。

- PHB65/PHB75/PHB10/PHR10/PHR65/PHR75：如接獲所需保費，附加保障會於每個保單週年獲續期一年。
- PHR1/PHR5：如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），附加保障會於每個保單週年獲續期1年(PHR1)/於每5個保單年完結時獲續期5年(PHR5)。

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

本附加保障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

因以下一種或多種情況而直接或間接引致的索償，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（由醫生處方除外）；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；在此附加保障的保障生效日期的六十日內出現的嚴重疾病；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。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

Important Information

Premium Payment Term and Benefit Term

· If this Supplementary Benefit is attached to a Basic Plan

The premium payment term and the benefit term are up to (1) age 65(PHB65) / 75 (PHB75) / 100 (PHB100) of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

· If this Supplementary Benefit is attached to Term Life Supplementary Benefit

The premium payment term and the benefit term are up to (1) age 65 (PHR65) / 75 (PHR75) / 100 (PHR1/PHR5) of the Insured / 10 years (PHR10), or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the diagnosis of a Critical Illness of the Insured giving rise to payment of benefit
- The basic plan to which this supplementary benefit is attached terminates
- The Insured dies

If this Supplementary Benefit is attached to Term Life Supplementary Benefit, it will also be terminated when the following event occurs:

- The term life supplementary benefit to which this supplementary benefit is attached terminates

Premium Adjustment

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 of MassMutual Asia Ltd. and expenses.

- PHB65/PHB75/PHB10/PHR10/PHR65/PHR75: The supplementary benefit will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium.
- PHR1/PHR5: The policy will be renewed at each policy anniversary for another one year (PHR1) / at the expiration of each 5-year term period for another term (PHR5) upon receipt of the payment of the premium in accordance with the premium rate in effect of the same plan of the then attained age of the Insured on the date of renewal.

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

Key Exclusions

The supplementary benefit will not pay any benefit claim 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 of the supplementary benefit; 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.

「首選健康保障計劃」一覽表

PrimeHealth Benefit — At a Glance

投保資料 Basic Information					
計劃類別 Benefit Type	附加於基本計劃 Attachable to basic plan		附加於定期人壽保障 Attachable to term life supplementary benefit		
	PHB100/ PHB75	PHB65	PHR75/ PHR65	PHR10	PHR5/ PHR1
保障年期 Benefit Term	至100/75歲 To Age 100/ 75	至65歲 To Age 65	至75/65歲 To Age 75/65	10年 10 Years	至100歲 To Age 100
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0-65	0-55	18-65	18-55	18-65
保費 Premium	續期保費不會隨受保人當時實際年齡而作出調整 Renewal premium will not be adjusted based on the Insured's attained age				每5年 ⁴ / 每年續期 Renewable 5-Yearly ⁴ / Yearly
保單資料 Policy Information					
保單類別 Plan Type	附加計劃 Supplementary Benefit PHB100 / PHB75 / PHB65: 可附加於基本計劃 Attachable to basic plan PHR75 / PHR65 / PHR10 / PHR5 / PHR1: 可附加於定期人壽保障 Attachable to term life supplementary benefit				
保單貨幣單位 Currency	香港保單 Policy Issued in Hong Kong 美元/港元 US\$ / HK\$ 澳門保單 Policy Issued in Macau 美元/澳門元/港元 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	香港保單 Policy Issued in Hong Kong 附加於基本計劃/定期人壽保障：15,000美元/120,000港元 Attached to basic plan / term life supplementary benefit: US\$15,000 / HK\$120,000 澳門保單 Policy Issued in Macau 附加於基本計劃：15,000美元 / 120,000澳門元/港元 Attached to basic plan: US\$15,000 / MOP/HK\$120,000 附加於定期人壽保障：10,000美元 / 80,000澳門元/港元 Attached to term life supplementary benefit: US\$10,000 / MOP/HK\$80,000				
最高保障額 ⁵ Maximum Sum Insured ⁵	750,000美元 / 6,000,000港元/澳門元 US\$750,000 / HK\$/MOP6,000,000				

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