



「妳的健康」保障計劃
Lady Health Benefit

時下的女性活得精彩，擁有卓越成就和美滿家庭。要緊握現在擁有的一切，並為將來的生活作好準備，就必須未雨綢繆。美國萬通亞洲誠意獻上妳的健康保障計劃，配合你人生不同階段所需，細心照顧你每個需要，讓你無後顧之憂。

保障全面 體貼你的需要

健康就是財富。要事業再創高峰，就必須有健康的體魄。「妳的健康」保障計劃以最優惠的保費，為你提供全港最全面的女性保障，承保多達4種嚴重女性疾病、8種較常見的女性疾病、7種妊娠期疾病、14種初生嬰兒先天性疾病以及意外矯形手術¹。計劃全面照顧你不同人生階段的需要，確保在有需要時，可獲得充裕的現金，以舒緩經濟壓力，繼續享受你今天所擁有的一切。

免費驗身 倍感安心

「預防勝於治療」— 由第一個保單週年日起，計劃提供每兩年一次的免費驗身，長達至受保人滿75歲。此外，計劃更悉心按照你不同階段所需，提供多達四款不同驗身組合，分別適合未婚、婚前、已婚以及年長女性。

終身保障 照顧你一生

有別於市面上一般女性計劃，「妳的健康」保障計劃為你提供長達至100歲的終身保障。此外，你更可享受有「保證續期權益」，每5年續期一次。

國際專業醫療網絡

美國專科醫生提供第二醫療意見² — 本計劃更透過專業醫療網絡，聯繫了多間美國醫院的專科醫生，讓受保人萬一患上計劃所承保的疾病時，可要求安排網絡內的美國專科醫生，

以顧問醫生身份給予受保人專業第二意見，以得到更多有關病況及治療方法的意見。

安排赴美國就醫² — 另外，受保人萬一患上計劃所承保的疾病，更可要求被轉介到美國，以優惠價就醫。這不單確保受保人可在最佳的醫療設備下接受治療，更可以減輕受保人在美國就醫的醫療負擔。現時，網絡提供4,000多間在美國的醫院以供選擇。

¹ 每項保障類別於保障年期內的賠償次數上限為一次。

² 國際專業醫療網絡所提供的服務由國際救援(亞洲)有限公司提供。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。

³ 本計劃的賠償總額最高為保障額的100%。

⁴ 如因乳癌或非侵入性的原位癌而需進行乳房切除手術，賠償總額最高為保障額的30%(已包括乳癌或非侵入性的原位癌的賠償)。

⁵ 於保障年期內，「原位癌」可獲賠償一次，保障賠償為保障額的20%，並以同一受保人因「原位癌」於本公司可獲的總賠償金額最高以30,000美元/240,000港元/澳門元為限。

⁶ 於保障年期內，「意外矯形手術」可獲賠償一次，保障賠償為保障額的20%或其他計劃未賠償而需支付之實際住院及手術費用(以較低者為準)，並以同一受保人因「意外矯形手術」於本公司可獲的總賠償金額最高以30,000美元/240,000港元/澳門元為限。

Today's woman can live life to the full and enjoy both a successful career and a happy family life. To secure what you have today and prepare for the future, good planning is always necessary. That's why MassMutual Asia is proud to present you with the **Lady Health Benefit** plan, to take care of your needs at different life stages while you just sit back, relax and enjoy life.

Extensive Coverage – To Take Good Care of You

Health is wealth! Leading a healthy life is a prerequisite to achieving your career aspirations. **Lady Health Benefit** not only provides you with all-round coverage, but also at competitive premium rates. The Plan covers 4 Female Critical illnesses, 8 Common Female Illnesses, 7 benefits for Complications from Pregnancy Cover, 14 benefits for Congenital Anomalies, and Accidental Reconstructive Surgery¹, to protect you at different stages of your life. In the unfortunate event that any of these illnesses occurs, you can rest assured that all the necessary financial support is in place.

Free Health Check-Up: Safeguard Your Health Now!

Prevention is always better than cure. That's why a free health check-up will be provided for you after the first policy anniversary and every two years thereafter, up to age 75. Four plans, suitable for the unmarried, females preparing for marriage, married people and for the elderly, are designed to give you the most appropriate healthcare program at different stages of your life.

Lifelong Benefit

Unlike other female protection plans in the market, Lady Health Benefit offers lifelong protection up to the Insured's 100th birthday. Best of all, the plan is guaranteed to be renewed every five years.

MediNet Pro

Second Medical Opinion Provided by US Medical Specialists² — Through our unique MediNet Pro, Lady Health Benefit offers you access to a second medical opinion. This value-added service enables the Insured to seek alternative professional advice on an illness from renowned medical specialists at various specialist US

hospitals and on the methods of treatment available, provided the Insured is suffering from one of the illnesses covered by the plan.

Quality Treatment Referrals in the USA² — Furthermore, MediNet Pro will, upon request, refer the Insured to a hospital network in the USA delivering the best possible treatment at a discounted price, should the Insured suffer from any illness covered by the plan. Currently, more than 4,000 hospitals in the USA are members of the MediNet Pro network.

¹ Within the benefit term, each particular benefit type will be claimed once only.

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 for medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice. The Company reserves the right to change or cease this service at any time.

³ The maximum benefit amount that can be claimed under this plan is 100% of the Sum Insured.

⁴ If a Mastectomy is undergone due to breast cancer or carcinoma-in-situ, the maximum claim benefit is 30% of the Sum Insured (including benefit for breast cancer or carcinoma-in-situ).

⁵ Within the benefit term, "Carcinoma-in-situ" can be claimed once only. Benefit payment for "Carcinoma-in-situ" is 20% of the Sum Insured, subject to a maximum aggregate benefit of US\$30,000/ HK\$/ MOP240,000 under all benefits issued by the Company under the same Insured.

⁶ Within the benefit term, "Accidental Reconstructive Surgery" can be claimed once only. Benefit payment for "Accidental Reconstructive Surgery" is 20% of the Sum Insured or the actual amount of hospitalization and surgical expenses not reimbursed by other medical plans (whichever is the lower), subject to a maximum aggregate benefit of US\$30,000/ HK\$/ MOP240,000 under all benefits issued by the Company under the same Insured.

真實索償個案 Real Claims Cases

年齡 Age	索償原因 Cause	賠償總額 (港元) Claim Amount (HK\$)	保單生效日期 Plan Policy Date	賠償日期 Claim Payment Date
34	宮外孕 Ectopic Pregnancy	48,000	10/2010	04/2015
42	卵巢癌 Ovary Cancer	464,898	07/2005	10/2015
36	乳癌 Breast Cancer	1,007,370	12/2008	07/2015
28	子宮頸癌 Cervix Cancer	387,455	04/2007	12/2015
NA	系統性 紅斑狼瘡 Systemic Lupus Erythematosus	811,003	08/1994	01/2007
47	乳房切除手術 Breast Cancer with Mastectomy	309,944	04/2000	12/2015
NA	子宮癌 Uterus Cancer	312,840	06/2003	05/2007

資料來源：美國萬通亞洲理賠部，2015部份索償記錄。

Source: MassMutual Asia Claims Department, quote from 2015 claims report.

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，歡迎致電本公司之顧問、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 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 in Hong Kong on (852) 2533 5555, or in Macau on (853) 2832 2622.

重要資料

繳付保費年期及保障年期

— 如本保單屬基本計劃

繳付保費年期及保障年期最長可至受保人100歲。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。

— 如本保單屬附加保障

繳付保費年期及保障年期最長可至(1) 受保人100歲，或(2) 本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，保單的所有保障將會終止。

終止

在下列任何情況下，保單/附加保障將會終止：

- 於保障到期日當日
- 寬限期屆滿(如適用)
- 保單持有人呈交書面要求終止本保單/附加保障
- 於此保單已支付或應支付的保障總額(除身故保障及健康檢查外)相等於保障額100%
- 受保人身故

如本保單屬附加保障在下列情況下，保單亦會終止：

- 本附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障

保費調整

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)，保單/附加保障會於每五個保單年完結時獲續期5年。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。

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

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：

- 投保時已存在的病徵及病狀；
- 在保障生效日期後60天內患上的女性疾病或嚴重女性疾病；在保障生效日期後300天內受保人首次被確診患上懷孕期疾病或其誕下的孩子之先天性疾病；
- 受保人在首次確診患上女性疾病、嚴重女性疾病或懷孕期疾病後30天內身故；
- 孩子在首次確診患上先天性疾病後30天內身故；
- 自殺或在神智不清醒的狀況下受傷；自傷身體；濫用藥物或酗酒所引致的酒精或藥物中毒(由醫生處方除外)；吸入氣體(因工作需要而引致則除外)；
- 犯法、企圖犯法或拒捕；
- 人類免疫能力缺乏症及/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。

Important Information

Premium Payment Term and Benefit Term

— If this policy is a Basic Plan

The premium payment term and the benefit term are up to age 100 of the Insured. 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.

— If this policy is a Supplementary Benefit

The premium payment term and the benefit term are up to (1) age 100 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, all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The Grace Period ends (if applicable)
- The policy owner submits a written request to terminate this policy/supplementary benefit
- The aggregated benefit amount paid/payable under this policy (except Death Benefit and Health Checkup) reaches 100% of the Sum Insured
- The Insured dies

If this policy is a Supplementary Benefit, it will also be terminated when the following event occurs:

- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance

Premium Adjustment

The policy/supplementary benefit will be renewed at the expiration of each 5-year term for another term 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. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd. and expenses.

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

The policy will not pay any benefit claims caused directly or indirectly, by or resulting from one or more of the following:

- Pre-existing symptoms or conditions;
- Any female illness or female critical illness which occurs within 60 days after the Effective Date of Coverage; any pregnancy complication of the Insured which is first diagnosed within 300 days after the Effective Date of Coverage or congenital anomaly of the Child who is borne by the Insured within 300 days of Effective Date of Coverage;
- The Insured dies within 30 days from the date of the first diagnosis of female illness, female critical illness or complication of pregnancy; the Child dies within 30 days from the date of the first diagnosis of a congenital anomaly;
- Suicide or injuries due to insanity; self-infliction; drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Violation or attempted violation of the law or resistance to arrest;
- Human Immunodeficiency Virus (HIV) infection 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.

美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

香港灣仔駱克道33號美國萬通大廈27樓

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www.massmutualasia.com

女性疾病保障³

Coverage of Female Illnesses³

4種嚴重女性疾病 4 Female Critical Illnesses	紅斑狼瘡 Systemic Lupus Erythematosus 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis 類風濕性關節炎 Rheumatoid Arthritis 成形不全貧血病 Aplastic Anaemia
8種常見女性疾病 8 Common Female Illnesses	乳房切除 ⁴ Mastectomy ⁴ 乳癌/非入侵性的原位癌 ⁵ Breast Cancer / Carcinoma-in-situ ⁵ 子宮頸癌/非入侵性的原位癌 ⁵ Cervix Cancer / Carcinoma-in-situ ⁵ 子宮癌/非入侵性的原位癌 ⁵ Uterus Cancer / Carcinoma-in-situ ⁵ 卵巢癌/非入侵性的原位癌 ⁵ Ovarian Cancer / Carcinoma-in-situ ⁵ 輸卵管癌/非入侵性的原位癌 ⁵ Fallopian Tube Cancer / Carcinoma-in-situ ⁵ 陰道癌/非入侵性的原位癌 ⁵ Vaginal Cancer / Carcinoma-in-situ ⁵ 骨質疏鬆性骨折 Osteoporotic Fractures
意外矯形手術⁶ Accidental Reconstructive Surgery⁶	因意外而需要接受大型外科面部整形手術 Facial reconstruction surgery subsequent to accident 因意外燒傷而需要接受植皮手術 Skin transplantation for the treatment of accidental burns
7種懷孕期疾病 7 Pregnancy Complications	瀰漫性脈管內凝血症 Disseminated Intravascular Coagulation 宮外孕 Ectopic Pregnancy 胎死腹中/新生嬰兒夭折 Death of the Foetus or New Born Child 懷孕期急性肝肥大 Acute Fatty Liver of Pregnancy 絨毛膜癌及葡萄胎 Choriocarcinoma, including Hydatidiform Mole 產前被確診胎兒患唐氏綜合症 Prenatal Diagnosis of Down's Syndrome 產前被確診胎兒缺兩肢 Prenatal Diagnosis of Absence of Two Limbs
14種初生嬰兒先天性疾病 14 Congenital Anomalies	脊柱裂 Spina Bifida Cystica / Spina Bifida Aperta 法樂氏四聯症 Tetralogy of Fallot 唐氏綜合症 Down's Syndrome 食道閉鎖/食道氣管漏管 Oesophageal Atresia / Tracheo-oesophageal Fistula 肛門閉鎖 Anal Atresia / Imperforate Anus 幼兒期腦積水 Infantile Hydrocephalus 髖關節發育異常 Developmental Dysplasia of the Hip 先天性缺兩肢 Absence of Two Limbs 唇齶裂 Cleft Palate / Cleft Palate and Cleft Lip 動脈導管未閉 Patent Ductus Arteriosus 肥厚性幽門狹窄 Congenital Hypertrophic Pyloric Stenosis 心房壁缺損 Atrial Septal Defect 先天性畸形腳 Club Foot (Talipes Equinovarus) 主動脈移位 Transposition of the Great Vessels

「妳的健康保障計劃」一覽表

Lady Health Benefit – At a Glance

保障 Benefit		
女性疾病保障 Female Illnesses Coverage	保障類別 Type of Benefit	保障額百分比 ³ % of the Sum Insured
	4種嚴重女性疾病 4 Female Critical Illnesses	100%
	8種常見女性疾病 8 Common Female Illnesses	20% / 30% ⁴
	意外矯形手術 ⁶ Accidental Reconstructive Surgery ⁶	按實際住院及手術費用計算，最高可達保障額20% Reimbursement of hospitalization and surgical expenses, subject to a maximum of 20% of the Sum Insured
	7種懷孕期疾病 7 Pregnancy Complications	20%
	初生嬰兒先天性疾病 14 Congenital Anomalies	20%
婦科檢查 Gynaecological Examinations	每兩年一次 Bi-Yearly	
身故保障 Death Benefit	US\$125美元或等值 or equivalent	
國際專業醫療網絡 ⁴ MediNet Pro ⁴	「美國專業醫生提供第二醫療意見」及「安排赴美就醫」 “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 OR 附加保障 Supplementary Benefit (附加於萬用壽險計劃 Applicable to Universal Life plans)	
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5年續期 Renewable for every 5 years	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	基本計劃 Basic Plan 保障額 Sum Insured：US\$50,000美元／HK\$/MOP400,000港元／澳門元 附加保障 Supplementary Benefit 保障額 Sum Insured：US\$30,000美元／HK\$/MOP240,000港元／澳門元	
最高保障額 Maximum Sum Insured	US\$150,000美元／HK\$/MOP1,200,000港元／澳門元 (附加保障的最高保障額亦以基本計劃之保障額的5倍為上限 For Supplementary Benefit, the Maximum Sum Insured is also capped by 5 times of Sum Insured on Basic Plan)	
投保資料 Basic Information		
投保年齡（以上次生日年齡計算） Issue Age (At Last Birthday)	18-60歲 Age 18-60	
保障年期 Benefit Term	至100歲 To Age 100	
繳付保費年期 Premium Payment Term	至100歲 To Age 100	