



## 首選糖尿保

PrimeHealth Diabetes Care PDC



1 in 2 people with diabetes are also diagnosed with complications from diabetes. In fact, people with diabetes are at a higher risk of critical illness:



Over **30%** of people with diabetes suffer from retinopathy



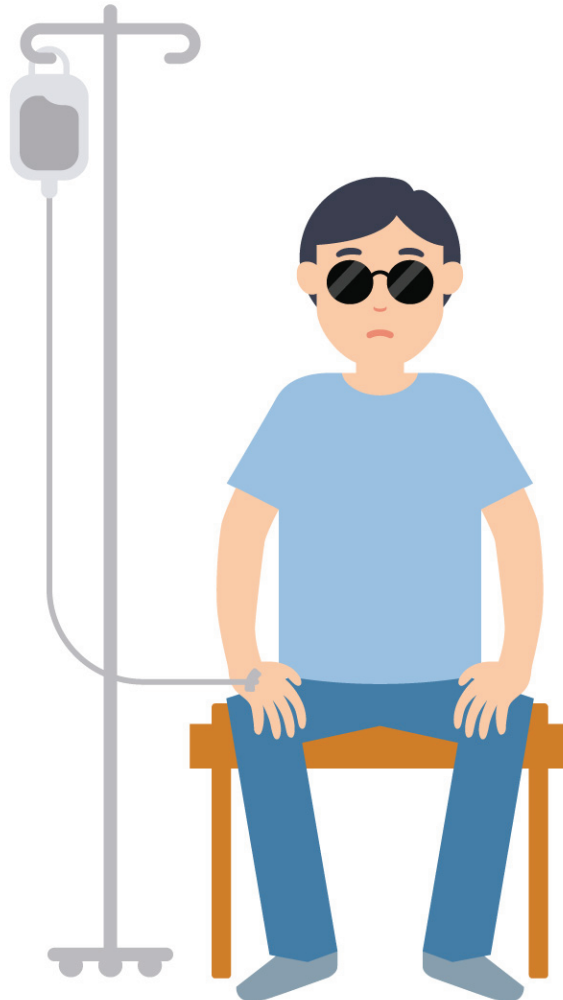
The risk of having a stroke is **2** times higher



The risk of heart attack is **1 to 2** times higher



Over **20%** of end-stage renal disease patients are diabetic



The risk of limb amputation is **25** times higher

It's not easy for people with diabetes to get critical illness protection.

MassMutual Asia's PrimeHealth Diabetes Care is a plan tailored for people with diabetes\*, providing coverage of Critical Illness, limb amputation, Carcinoma-in-situ / Early Stage Cancer, and Later-stage Cancer.



### Easy Enrollment

Application for PrimeHealth Diabetes Care is easy. It takes only a few easy steps to complete the underwriting procedure, no medical examination is required.



### Critical Illness Benefit – Maximum Benefit \$1,200,000

- A maximum benefit of HK\$/MOP **200,000** is payable for limb amputation<sup>1</sup> as a result of disease or even injury.
- If the Insured is diagnosed with the following Critical Illness / Surgery, a maximum benefit of HK\$/MOP **1,000,000** is payable, without deduction of the amount of any limb amputation benefit paid.



Blindness



Coronary Artery  
Bypass Surgery



Heart Attack



Kidney Failure



Stroke



### Supplementary Cancer Benefit – Maximum Benefit \$1,200,000

For more comprehensive coverage, you may also take out a Supplementary Cancer Benefit simultaneously.

- If the Insured is diagnosed with a Carcinoma-in-situ / Early Stage Cancer<sup>3</sup>, a maximum benefit of HK\$/MOP **200,000**<sup>4</sup> is payable.
- If the Insured is diagnosed with a Later-stage Cancer<sup>5</sup>, a maximum benefit of HK\$/MOP **1,000,000** is payable, without deduction of the amount of Carcinoma-in-situ / Early Stage Cancer benefit paid.



### Guaranteed Renewal

The plan guarantees annual renewal up to age 85. The annual renewal premium will be adjusted based on the attained age of the Insured and at the premium rate in effect for the same level of benefit at the time of renewal.

\* Not applicable to people with Type 1 diabetes

Remarks: Type 1 Diabetes Mellitus is also known as "Insulin-dependent Diabetes Mellitus". It is related to factors of genetic and immune system. (Source: Hospital Authority)

## Frequently Asked Questions

### 1. Can people without diabetes subscribe to PrimeHealth Diabetes Care?

PrimeHealth Diabetes Care is a plan tailored for people with diabetes\*. People without diabetes may also enjoy comprehensive coverage by considering other Critical Illness plans from MassMutual Asia.

### 2. Is the Insured still covered if the Critical Illness or cancer is not caused by diabetes?

Yes, as long as the policy remains in force, Critical Illness or cancer caused by reasons other than diabetes will also be covered, subject to the policy terms and conditions.

### 3. Is the Insured still covered by the limb amputation benefit if Critical Illness Benefit has already been paid?

The basic plan would be terminated when a benefit arising from a Critical Illness is paid. No further premium payment for the basic plan would be needed, hence the limb amputation benefit would no longer be applicable.

### 4. Is the Insured still covered by the Carcinoma-in-situ / Early Stage Cancer benefit if a Later-stage Cancer Benefit has already been paid?

The supplementary benefit would be terminated when the benefit for a Later-stage Cancer is paid. No further premium payment for the supplementary benefit would then be needed, hence the Carcinoma-in-situ / Early Stage Cancer benefit would no longer be applicable.



## Remarks

1. Applicable if no Critical Illness Benefit has been paid. The limb amputation benefit is payable once only under the basic plan.
2. All coverage of the basic plan will be terminated when the benefit for a covered Critical Illness (except limb amputation) has been paid, and the limb amputation benefit will no longer be applicable. For the Supplementary Cancer Benefit (if applicable), it will remain in force.
3. Carcinoma-in-situ / Early Stage Cancer covered by the supplementary benefit includes Carcinoma-in-situ of the Breast(s), Cervix, Fallopian Tube(s), Ovary or Ovaries, Uterus or Vagina; Carcinoma-in-situ of the Colon or Rectum, Liver, Lung, Nasopharynx, Stomach or Esophagus, or Urinary Tract; Carcinoma-in-situ of the Penis, Testis or Testes; Early Stage Cancer of the Prostate; Early Stage Papillary Carcinoma of the Thyroid, and Non-melanoma Skin Cancer of AJCC stage II or above.
4. Applicable if no previous Later-stage Cancer benefit has been paid. The Carcinoma-in-situ / Early Stage Cancer benefit is payable once only under the supplementary benefit.
5. All coverage of the supplementary benefit will be terminated when the benefit for a Later-stage Cancer has been paid, and the Carcinoma-in-situ / Early Stage Cancer benefit will no longer be applicable. For the basic plan (if applicable), it will remain in force.

# PrimeHealth Diabetes Care

Annually in HK\$/MOP

Age of Last Birthday	Plan Special				Plan Standard			
	Basic Plan		Supplementary Benefit		Basic Plan		Supplementary Benefit	
	Male	Female	Male	Female	Male	Female	Male	Female
30	2,600	2,085	705	2,000	5,150	4,130	1,400	3,960
31	2,820	2,205	790	2,235	5,580	4,370	1,560	4,430
32	3,005	2,315	890	2,550	5,950	4,580	1,760	5,050
33	3,235	2,450	1,010	2,970	6,410	4,850	2,000	5,880
34	3,465	2,590	1,145	3,455	6,860	5,130	2,270	6,840
35	3,725	2,725	1,290	3,970	7,380	5,400	2,550	7,860
36	4,055	3,075	1,425	4,510	8,030	6,090	2,820	8,930
37	4,585	3,430	1,540	5,000	9,080	6,790	3,050	9,900
38	5,130	3,795	1,640	5,415	10,160	7,510	3,250	10,720
39	5,680	4,125	1,725	5,795	11,250	8,170	3,420	11,480
40	6,215	4,440	1,830	6,180	12,310	8,790	3,620	12,240
41	6,750	4,760	1,905	6,590	13,370	9,430	3,770	13,050
42	7,305	5,085	1,995	7,060	14,470	10,070	3,950	13,980
43	7,860	5,395	2,115	7,610	15,560	10,680	4,190	15,070
44	8,420	5,720	2,235	8,230	16,670	11,330	4,430	16,300
45	8,995	6,045	2,390	8,885	17,810	11,970	4,730	17,590
46	9,575	6,350	2,535	9,515	18,960	12,570	5,020	18,840
47	10,160	6,640	2,720	10,080	20,120	13,150	5,390	19,960
48	10,750	6,930	2,925	10,560	21,290	13,720	5,790	20,910
49	11,335	7,185	3,180	10,945	22,450	14,230	6,300	21,670
50	11,450	7,275	3,515	11,220	22,670	14,410	6,960	22,220
51	11,585	7,370	3,950	11,430	22,940	14,590	7,820	22,630
52	11,705	7,460	4,530	11,545	23,180	14,770	8,970	22,860
53	11,825	7,550	5,250	11,595	23,420	14,950	10,400	22,960
54	11,950	7,635	6,065	11,610	23,660	15,120	12,010	22,990
55	12,070	7,715	6,925	11,650	23,900	15,280	13,710	23,070
56	12,930	7,815	7,740	11,740	25,600	15,480	15,330	23,250
57	14,060	7,910	8,470	11,935	27,840	15,660	16,770	23,630
58	15,440	8,630	9,065	12,250	30,570	17,090	17,950	24,260
59	17,115	9,500	9,610	12,665	33,890	18,810	19,030	25,080
60	18,025	9,610	10,125	13,145	35,690	19,030	20,050	26,030
61*	18,750	10,510	10,690	13,540	37,130	20,810	21,170	26,810
62*	20,455	11,500	11,445	13,905	40,500	22,770	22,660	27,530
63*	22,205	12,575	12,440	14,245	43,970	24,900	24,630	28,210
64*	23,980	13,705	13,600	14,540	47,490	27,140	26,930	28,790
65*	26,230	16,140	14,840	14,790	51,940	31,960	29,390	29,290
66*	27,990	17,440	16,070	15,020	55,430	34,530	31,820	29,740
67*	29,790	18,765	17,180	15,215	58,990	37,160	34,020	30,130
68*	31,575	20,140	18,120	15,395	62,520	39,880	35,880	30,490
69*	33,365	21,540	18,940	15,590	66,070	42,650	37,500	30,870
70*	33,905	22,030	19,695	15,800	67,140	43,620	39,000	31,290
71*	35,740	23,430	20,475	16,085	70,770	46,400	40,540	31,850
72*	37,575	24,885	21,330	16,460	74,410	49,280	42,240	32,590
73*	39,405	26,375	22,315	16,930	78,030	52,230	44,190	33,520
74*	41,260	27,920	23,400	17,495	81,700	55,290	46,340	34,640
75*	42,200	30,070	24,535	18,110	83,560	59,540	48,580	35,860
76*	43,590	31,275	25,645	18,750	86,320	61,930	50,780	37,130
77*	44,820	32,360	26,705	19,380	88,750	64,080	52,880	38,380
78*	45,925	33,365	27,680	20,000	90,940	66,070	54,810	39,600
79*	46,960	34,345	28,535	20,540	92,990	68,010	56,500	40,670
80*	48,010	35,345	29,270	21,015	95,070	69,990	57,960	41,610
81*	49,790	37,135	30,110	21,515	98,590	73,530	59,620	42,600
82*	51,640	39,040	30,800	21,840	102,260	77,310	60,990	43,250
83*	53,600	41,100	31,335	22,030	106,140	81,390	62,050	43,620
84*	55,630	43,310	31,720	22,075	110,160	85,760	62,810	43,710

\* For Renewal Only

## Important Information and Key Product Risks

### Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 85 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.

### Termination

The policy / supplementary benefit 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 / supplementary benefit
- The Insured dies

Besides the above conditions, the **PrimeHealth Diabetes Care** will also be terminated when the Insured is diagnosed with a Critical Illness other than limb amputation giving rise to payment of Critical Illness Benefit.

Besides the above conditions, the **Supplementary Cancer Benefit** will also be terminated when one of the following events occurs:

- (i) The **PrimeHealth Diabetes Care** to which the supplementary benefit is attached terminates, except it is terminated due to the event that the Insured is diagnosed with a Critical Illness other than limb amputation giving rise to payment of Critical Illness Benefit
- (ii) The Insured is diagnosed with a Later-stage Cancer giving rise to payment of Later-stage Cancer Benefit

### Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium (based on the attained age of the Insured and at the premium rate in effect of the same level of benefit at the time 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

#### For **PrimeHealth Diabetes Care**

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; military services in time of war; 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 Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS; the Insured dies within 14 days after the first diagnosis of a Critical Illness

#### For **Supplementary Cancer Benefit**

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);
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage of this supplementary benefit; any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS; the Insured dies within 14 days after the first diagnosis of a Cancer

In addition, 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.

### 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 and the levy you paid (applicable to Hong Kong only), without any interest.

# PrimeHealth Diabetes Care - At a Glance

HK\$/MOP

Benefits	Plan Standard (Basic Sum Insured: 1,000,000)	Plan Special (Basic Sum Insured: 500,000)
<b>Critical Illness / Surgery<sup>2</sup></b> <ul style="list-style-type: none"> <li>• Blindness</li> <li>• Coronary Artery Bypass Surgery</li> <li>• Heart Attack</li> <li>• Kidney Failure</li> <li>• Stroke</li> </ul>	<p align="center"><b>1,000,000</b> (100% of the Basic Sum Insured)</p>	<p align="center"><b>500,000</b> (100% of the Basic Sum Insured)</p>
<b>Limb Amputation<sup>1</sup></b>	<p align="center"><b>200,000</b> (20% of the Basic Sum Insured)</p>	<p align="center"><b>100,000</b> (20% of the Basic Sum Insured)</p>
<b>Death Benefit</b>	<p align="center"><b>10,000</b></p>	<p align="center"><b>5,000</b></p>
Supplementary Cancer Benefit	Plan Standard (Sum Insured: 1,000,000)	Plan Special (Sum Insured: 500,000)
<b>Later-stage Cancer<sup>5</sup></b>	<p align="center"><b>1,000,000</b> (100% of the Sum Insured)</p>	<p align="center"><b>500,000</b> (100% of the Sum Insured)</p>
<b>Carcinoma-in-situ / Early Stage Cancer<sup>3,4</sup></b>	<p align="center"><b>200,000</b> (20% of the Sum Insured)</p>	<p align="center"><b>100,000</b> (20% of the Sum Insured)</p>
<b>Death Benefit</b>	<p align="center"><b>10,000</b></p>	<p align="center"><b>5,000</b></p>
Policy Information		
<b>Plan Type</b>	Basic Plan: PrimeHealth Diabetes Care Supplementary Benefit: Supplementary Cancer Benefit	
<b>Currency</b>	Policy Issued in Hong Kong: HK\$ Policy Issued in Macau: MOP/HK\$	
<b>Payment Mode</b>	Annual / Semi-annual / Quarterly / Monthly Payment (Yearly renewable. The renewable premium will be adjusted based on the Insured's attained age and at the premium rate in effect for the same level of benefit at the time of policy renewal.)	
Basic Information		
<b>Issue Age</b> (At Last Birthday)	<p align="center">Age 30 to 60</p>	
<b>Benefit Term</b>	<p align="center">To Age 85</p>	
<b>Premium Payment Term</b>	<p align="center">To Age 85</p>	

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 (852) 2832 2622.