



一世醫療保

Whole Life MediCare

人口老化令政府醫療開支負擔日增，醫療費用將日漸高昂。統計數字顯示，全年住院人次高達2,006,993，即每年約每4人當中，便有1人不幸地需要入院接受治療。你有否想過，一旦患病入院，如何應對突如其來的醫療及休養費用？

美國萬通亞洲誠意為你帶來**一世醫療保** — 一個保障範圍額外周全的終身醫療保障計劃，一經投保，即時為你鎖定保費。只需供款25年，便可獲高達200萬元的全面終身醫療保障，令你一世安心。

The ageing population is causing an increase in medical expenses. The statistics also show that the annual number of hospitalizations is 2,006,993. If you were hospitalized, how would you cope with the financial burden of medical and convalescent treatment?

MassMutual Asia is thus proud to present **Whole Life MediCare**. Not only does it guarantee a fixed premium rate, but by paying the premium for 25 years only, your coverage of up to \$2 million will be lifelong, giving you total peace of mind.

高達200萬元醫療保障 涵蓋多類保障項目

一世醫療保的保障範圍廣泛，所提供的保障總額高達2,000,000港元/澳門元或250,000美元。計劃既提供住院現金津貼、住院醫生費津貼及住院費津貼等保障項目；更包括手術津貼、麻醉師費及手術室租金津貼，以紓緩高昂的手術費用帶來的經濟負擔。此外，計劃更包括人壽保障及保證退保價值，保障與儲蓄兼備，讓你及摯愛無論在任何情況都能盡享惠益。

終身醫療保障 一世更安心

於保單生效後，本獨特計劃保證保障年期最長可至受保人100歲，讓你安心盡享人生。

鎖定保費 供款只需25年

計劃的保費率會按受保人投保時的年齡計算，並即時為你鎖定每期保費，保證保單生效後保費維持不變。此外，你只需供款25年，即可享有終身的醫療保障。

全球性保障 不論何時何地也可安枕無憂

無論你身處全球任何地方*，是意外受傷或是患病住院接受治療，本計劃亦會為你提供全面保障，令你無論何時何地均可安枕無憂。

Comprehensive Health Benefits of Up to \$2 million

Carrying a full range of benefits, Whole Life MediCare provides you with benefits of up to a maximum of HK\$/MOP2,000,000 or US\$250,000. Not only does it cover such basic in-hospital expenses as Hospital Benefit, In-hospital Doctor's Call Benefit and Hospital Services Benefit, it also provides all-round surgical protection covering Surgical Benefit, Anesthetist's Fee and Operating Theater Fee Benefit. Best of all, this plan offers a unique Death Benefit and Surrender Benefit, giving you and your family both protection and savings in one single plan.

Whole Life Coverage for Lifelong Peace of Mind

With Whole Life MediCare, you are assured of full health protection for a benefit term of up to age 100, so that you can live your life to the full.

Guaranteed Premium with 25-year Premium Payment Term Only

To give you a guaranteed premium rate with no hidden surprises, the planned premium is locked in once the policy is issued. With this guaranteed rate, your premium is fixed and your protection is guaranteed for life but with a 25-year premium payment term.

Top-notch Worldwide Coverage

This plan provides protection for hospital confinement due to accident or sickness anywhere in the world*, giving you even more peace of mind.

重要資料

繳付保費年期及保障年期

繳付保費年期是25年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(除非現金價值減去已支付及需支付的保障額後的餘額大於零，在此情況下自動延續保障權益將會被行使，而保單會於延續保障期完結時終止)。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止本保單
- 寬限期屆滿，並不能應用自動延續保障權益
- 延續保障期終止
- 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保障或會遠低於你的已繳保費。

通脹風險

當實際通脹率較預期為高，即使美國萬通保險亞洲有限公司(「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，你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(身故保障除外)：

- 於保障生效日期前已存在的傷病情況；
- 不論在神智清醒與否的狀況下自殺或自傷身體；毒癮或酒癮；酒精或藥物中毒(由註冊醫生處方除外)；
- 參與任何駕駛或騎術賽事、專業運動或需使用呼吸器具之水底活動；
- 因戰爭或民間騷動；違反法律、拒捕或參與任何刑事罪行；
- 節育或不育；先天性畸形或反常；
- 人類免疫能力缺乏症及/或與任何此症相關的情況，包括愛滋病

因以下一種或多種情況而直接或間接引致的索償(完全及永久傷殘保障及身故保障除外)，亦將不獲賠償：

- 於保障生效日期起計15天內患上的疾病；對癌症保障而言，於保障生效日期起計60天內患上的疾病；
- 一般身體檢查、病後復康、託管、療養或休養；
- 整形外科手術；牙科護理或手術(除非因意外受傷而引致)；眼球的折射毛病；有關扁桃腺、增殖腺、疝氣的治療(除非保單已生效達120天)；跌打、中醫或針灸治療；購買或使用特別儀器；
- 因懷孕、墮胎、小產或生育所引致的治療及其他併發症；
- 核輻射、石棉等各項引致的疾病

除了以上的不保事項外，因以下一種或多種情況而直接或間接引致的完全及永久傷殘保障，亦將不獲賠償：

- 於保障生效日期起計60天內患上的疾病；
- 吸入氣體(因工作需要而引致則除外)；
- 乘搭或駕駛任何飛機(除非為民航機的持票乘客)

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

The premium payment term is 25 years and the benefit term is 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 (unless the Cash Value net of any benefit paid and payable is greater than zero in which case the Automatic Extended Coverage Option will be triggered and the policy will be terminated at the end of the Extended Coverage Period).

Termination

The policy 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 policy
- The Grace Period ends and the Automatic Extended Coverage Option is not triggered
- At the end of the Extended Coverage Period
- 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.

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 caused directly or indirectly, by or resulting from one or more of the following (except for Death Benefit):

- Pre-existing conditions before the Effective Date of Coverage;
- Suicide or self-inflicted injuries whether sane or insane; drug addiction or alcoholism; Intoxication by alcohol or drugs (except where prescribed by a registered medical practitioner);
- Engaging in driving or riding in any kind of race, professional sports; underwater activities involving the use of breathing apparatus;
- Acts of war or civil commotion; violation of the law, resistance to arrest or participation in any criminal act;
- Sterilization or infertility; congenital deformities or anomalies
- Human Immunodeficiency Virus (HIV) and/or any HIV-related conditions, including AIDS

The policy will not pay any benefit claim (except for Total and Permanent Disability Benefit and Death Benefit) caused directly or indirectly, by or resulting from one or more of the following either:

- Any sickness occurring within 15 days from the Effective Date of Coverage; for Cancer Benefit, any sickness occurring within 60 days from the Effective Date of Coverage;

- General check-up, convalescence, custodial or sanatorium care or rest care;
- Cosmetic or plastic surgery; dental care or surgery (unless necessitated by injury caused by an accident); refractive errors of the eyes; treatment for tonsils, adenoids or hernia (which occurred within 120 days after the Effective Date of Coverage); treatment by a Chinese bonesetter, herbalist or acupuncturist; procurement or use of special equipment;
- Pregnancy, abortion, childbirth or miscarriage, and other complications arising therefrom;
- Disease or sickness arising from nuclear radiation, asbestos

Besides the above exclusions, the policy will not pay any Total and Permanent Disability Benefit caused directly or indirectly, by or resulting from one or more of the following either:

- Any illnesses occurring within 60 days from the Effective Date of Coverage;
- Inhaling gas (except from hazard incidental to occupation);
- Travel in any aircraft, except as a fare-paying passenger in a commercial aircraft

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.



* 若受保人因意外或患病入住香港、澳門、日本、新加坡、馬來西亞、台灣、南韓、北美洲、歐洲、澳洲或紐西蘭的醫院超過24小時，計劃會支付全數賠償金額。如於其他地區住院留醫，受保人亦可享有保障，賠償會按最高保障額的50%計算，最長保障期則為90日。長期住院津貼則不獲賠償。

- 1 每位受保人因精神病住院最多只可獲1次保障賠償，而最長保障期為90日。
- 2 每位受保人每日最多只可就一次醫生診治獲得住院醫生費賠償，賠償額為每日保障額或該醫生診治的實際收費在扣除其他計劃賠償後的餘額，兩者以較低者為準。
- 3 住院費、手術費用、麻醉師費及手術室租金之實際津貼金額會按受保人實際支出的有關費用於扣除其他計劃賠償後的餘額，並根據有關傷病的每症最高保障額為上限。
- 4 長期住院津貼會由入院後第91日起生效，直至住院現金津貼賠償期完結止；長期住院津貼並不包括因精神病住院，或入住香港、澳門、日本、新加坡、馬來西亞、台灣、南韓、北美洲、歐洲、澳洲或紐西蘭以外地區醫院的賠償。
- 5 只適用於手術後出院日起計的14天內，因手術直接引致並由負責該手術的主診醫生提供的門診服務；每日最多只獲1次保障賠償。
- 6 每計劃只提供1次癌症保障賠償。
- 7 若受保人於4至65歲期間完全及永久傷殘，計劃會發放完全及永久傷殘保障的賠償，最高賠償額為「每日保障額」的1,000倍。如曾獲賠償，有關的完全及永久傷殘保障/身故保障則為扣除已賠償金額後的餘額。身故保障保證不低於每日保障額的10倍。
- 8 同一受保人於本公司投保的所有住院現金津貼、原銀奉還住院現金計劃、終身醫療保障計劃、一世醫療保，以及住院現金保百分百保費回贈計劃的每日總保障額最高為250美元或2,000港元/澳門元。本公司將保留隨時修訂最高每日總保障額之權利，而無須事先通知。

* If the Insured requires in-patient treatment exceeding 24 hours due to accident or sickness in Hong Kong, Macau, Japan, Singapore, Malaysia, Taiwan, South Korea, Northern America, Europe, Australia or New Zealand, this plan will provide full coverage. If hospitalization takes place in countries other than the foregoing, the Insured will also enjoy up to 50% of maximum benefit for a period of up to 90 days, and no Long Term Hospitalization Benefit will be paid.

- 1 Maximum period of payment for mental disorder is 90 days on a per life basis.
- 2 The In-hospital Doctor's Call Benefit, which is payable for a maximum of one in-hospital doctor's visit per day, is equal to the daily benefit or the actual expenses incurred for the respective doctor's visit net of other claims received, whichever is lower.
- 3 The actual Hospital Services Benefit, Surgical Benefit, Anesthetist's Fee and Operating Theater Fee Benefit payable are based on the actual expenses incurred, net of other claims received, subject to the maximum benefit per disability.

- 4 Long Term Hospitalization Benefit is payable on the 91st day and onwards of hospitalization until the end of the Hospital Benefit payable per disability. Long Term Hospitalization Benefit is not applicable to mental disorders or hospitalization occurring outside Hong Kong, Macau, Japan, Singapore, Malaysia, Taiwan, South Korea, Northern America, Europe, Australia or New Zealand.
- 5 This benefit is payable on one occasion per day within 14 days after discharge from the hospital and only where the out-patient treatment provided by the doctor-in-charge is directly related to and is a result of the Surgical Procedure.
- 6 The Cancer Benefit is payable on one occasion on a per-policy basis.
- 7 Total and Permanent Disability Benefit is payable when the insured suffers from total and permanent disability aged between 4 and 65. Maximum Total Benefit is up to 1,000 times the Daily Benefit. If a claim is paid, the amount of Total and Permanent Disability Benefit/Death Benefit will be equal to the Maximum Benefit net of any claims paid. The Death Benefit is guaranteed to be at least 10 times the Daily Benefit.
- 8 The maximum aggregate daily benefit from Hospital Income, Money-Back Hospital Income Protector, Lifetime Health Protector, Whole Life Medicare and Refundable Hospital Cash Plan under the same Insured with the Company is US\$250/HK\$/MOP2,000. The Company reserves the right to make adjustments of the maximum combined daily benefit without any prior notice.

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.



「一世醫療保」一覽表

Whole Life Medicare – At a Glance

| 保障 Benefit | |
|--|---|
| 保障項目 Benefit Items | 每症最高保障額 Maximum Benefit per Disability |
| 住院現金津貼 Hospital Benefit | 客戶可於投保時自行釐定住院現金津貼的每日保障額，由每日200至2,000港元/澳門元，或25至250美元(每症最長保障期 ¹ : 365日) Daily Benefit amount, ranging from HK\$/MOP200 to 2,000 or US\$25 to 250, can be decided by policyowner at policy inception. (Maximum Days per Disability ¹ : 365 days) |
| 下列項目的保障期會按「每日保障額」計算 Benefits illustrated below are calculated based on the Daily Benefit amount | |
| 住院醫生費津貼 ² In-hospital Doctor's Call Benefit ² | 額外每日保障額 (每症最長保障期 ¹ : 365日) An Extra Daily Benefit (Maximum Days per Disability ¹ : 365 days) |
| 住院費津貼 ³ Hospital Services Benefit ³ | 8倍 times |
| 深切治療津貼 Intensive Care Benefit | 額外每日保障額 (每症最長保障期 ¹ : 30日) An Extra Daily Benefit (Maximum Days per Disability: 30 days) |
| 長期住院津貼 ⁴ Long Term Hospitalization Benefit ⁴ | 額外每日保障額 (每症最長保障期 ¹ : 365日) An Extra Daily Benefit (Maximum Days per Disability: 365 days) |
| 手術津貼 ³ Surgical Benefit ³ | |
| 複雜手術 Complex Surgery | 60倍 times |
| 大型手術 Major Surgery | 40倍 times |
| 中型手術 Intermediate Surgery | 20倍 times |
| 小型手術 Minor Surgery | 8倍 times |
| 麻醉師費及手術室租金津貼 ³ Anesthetist's Fee & Operating Theater Fee Benefit ³ | |
| 複雜手術 Complex surgery | 30倍 times |
| 大型手術 Major surgery | 20倍 times |
| 中型手術 Intermediate surgery | 10倍 times |
| 小型手術 Minor surgery | 4倍 times |

| 保障 Benefit | |
|--|---|
| 手術後門診津貼 ⁵ Post-surgery Out-patient Benefit ⁵ | 每次: 25% per Visit |
| 癌症保障 ⁶ Cancer Benefit ⁶ | 30倍 times |
| 完全及永久傷殘保障/ 身故保障 ⁷ Total and Permanent Disability / Death Benefit ⁷ | 1,000倍 times |
| 退保保障 Surrender Benefit | 保證現金價值扣除已賠償金額後的餘額 Guaranteed Cash Value net of any claims paid |
| 保障總額 Total Benefit | 每日保障額的1,000倍，最高達2,000,000港元/澳門元或250,000美元 1,000 times the Daily Benefit, up to a maximum of HK\$/MOP2,000,000 or US\$250,000 |

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 Policy Issued in Hong Kong : 美元/港元 US\$/HK\$ 澳門保單 Policy Issued in Macau : 美元/澳門元 US\$/MOP |
| 繳費方式 Payment Mode | 每年/每半年/每季/每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment |
| 最低每日保障額 Minimum Daily Benefit | 25美元/200港元/澳門元 US\$25/HK\$/MOP200 |
| 最高每日保障額 ⁸ Maximum Daily Benefit ⁸ | 250美元 / 2,000港元/澳門元 US\$250/HK\$/MOP2,000 |
| 投保資料 Basic Information | |
| 投保年齡 ^(以上次生日年齡計算) Issue Age (At Last Birthday) | 0-50歲 Age 0-50 |
| 保障年期 Benefit Term | 至100歲 To Age 100 |
| 繳付保費年期 Premium Payment Term | 25年 25 Years |

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