



MANULIFE *Signature* series

Manulife Global Medical



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Manulife Global Medical

Overview



A short term USD Accident & Health plan



Offers

- **Yearly renewable premiums**



Appointed Cigna as the claims administrator.

- **Presence in over 200 countries and jurisdictions**
- **Network of over 1 million medical providers**



- **Provides Worldwide, comprehensive medical insurance**
- **High-end medical concierge in Singapore**

Manulife Global Medical Target Market



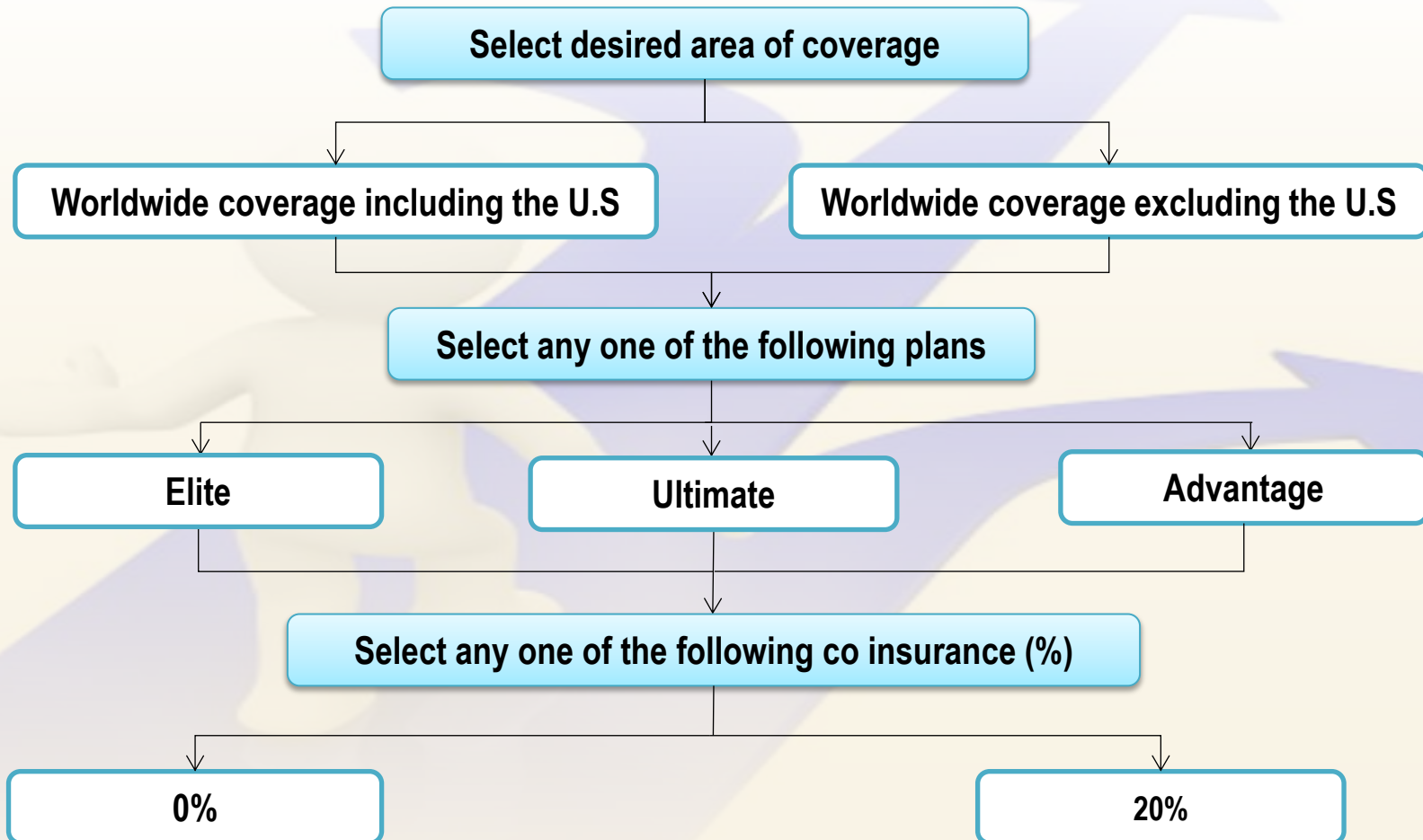
SUITABLE MARKET

- ✓ Customers who are looking for medical reimbursement plan that provides world wide or Asia wide coverage.
- ✓ Customers who want best medial treatments, priority care services and hassle free claims settlement.

UNSUITABLE MARKET

- ✗ Customers who are looking for medical insurance payable through 'Medisave'.
- ✗ Customers looking for savings or investment plans.
- ✗ Customer looking for cash value or maturity benefits.
- ✗ Customers who are looking at protection coverage in the form of lump sum payouts.

Manulife Global Medical Subscription



Manulife Global Medical Benefits

Annual claim limits	Elite	Ultimate	Advantage
<p>These amounts are the maximum claim limits for ALL benefits payable under this policy in any one policy year.</p> <p>In addition to this annual limit, different sub limits are applicable for different benefits. Please see each benefit for applicable limits.</p>	Unlimited	\$5,000,000	\$2,500,000
Co-Insurance	Elite	Ultimate	Advantage
<p>The coinsurance percentage results in a proportion of the costs of treatment not being covered by us.</p>	0% or 20% of each claim amount		



Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Hospitalization Cover	Unlimited coverage	Up to USD 5,000,000, including pre and post hospitalisation	Up to USD 2,500,000, including pre and post hospitalisation
Cancer Recovery Benefit	Covered	Covered	Covered
Outpatient GP and specialist consultation	Unlimited	USD 20,000	USD 7,500
Other out patient treatments	Unlimited	Covered. Limits vary by type of treatment.	Covered. Limits vary by type of treatment.
Vaccinations	Covered	Covered. Limits vary by type of treatment	Covered. Limits vary by type of treatment.

Manulife Global Medical Benefits

Hospitalization Benefits
Hospital charges
Parental accommodation
Surgeons' and anaesthetists' fee
Specialist fees
Surgical procedures
Radiotherapy, chemotherapy, oncology and physiotherapy
Radiology and pathology
Home nursing charges
Advance medical imaging
Surgical appliance and/or medical appliance
Organ transplant
HIV/AIDS
Psychiatric and psychological care
Private ambulance
Outpatient Pre and Post Hospitalisation treatments
Evacuation and Repatriation
Cancer treatment

Outpatient Benefits (Subject to limits)
Consultations with medical practitioners and specialists
HIV/AIDS
Hormone replacement therapy
Non-surgical and minor surgical procedures and treatment
Prescribed medicines, drugs and dressings
Adult vaccinations
Emergency dental treatment
Chiropractic and Osteopathy services
Physiotherapy
Advance medical imaging
Alternative therapies
Psychiatric and psychological care

Manulife Global Medical Benefits

Hospitalisation Benefit	Elite	Ultimate	Advantage
Hospital Charges (including hospitalisation in private room in both Public and Private hospitals) for: <ul style="list-style-type: none"> • Nursing and accommodation for in-patient treatment; • Home nursing; • Intensive Care; • Hospice, Rehabilitation and palliative care; • Kidney Dialysis; • Day care treatment; • Operating theatre and recovery room; • Prescribed medicines, drugs and dressings for in-patient or day case treatment. 	Covered	Covered, up to the annual claim limits.	
Parental Accommodation – For policies where the life insured is a juvenile who is under the age of 18 years . We will pay reasonable costs for a parent staying in the same hospital with the child for up to 30 days in any one policy year.			
Surgeons' and Anaesthetists' Fees			
Specialist Fees - This benefit is paid in full for regular visits by a specialist physician during stays in hospital including intensive care by a specialist physician.			
Surgical Procedures			
Radiotherapy, Chemotherapy, Oncology and Physiotherapy			
Radiology, Pathology			
Advance Medical Imaging (MRI, CT and PET scans)			

Manulife Global Medical Benefits

Hospitalisation Benefit	Elite	Ultimate	Advantage
<p>Home Nursing Charges - This benefit will be paid up to 30 days of home nursing care per period of cover if:</p> <ul style="list-style-type: none"> • it is recommended by a specialist following treatment which is covered by this policy; • as an alternative to treatment in the hospital; and • it reduces the length of time for which the insured needs to stay in hospital. 	Covered	Covered, up to the annual claim limits.	
<p>Surgical Appliance and/or Medical Appliance - This benefit will cover expenses incurred for any of the following:</p> <ol style="list-style-type: none"> An artificial limb, prosthesis or device which is inserted during surgery; An artificial prosthesis or device which is a necessary part of the treatment immediately following surgery; or A prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis. 			
<p>HIV/AIDS - Treatment or tests in connection with Human Immunodeficiency Virus (HIV) related illness including Acquired Immune Deficiency Syndrome (AIDS).</p>			
<p>Psychiatric and Psychological Care - This benefit is paid in respect of psychiatric conditions, other mental health disorders or addictive conditions for a maximum of 180 days in any one policy year.</p>			
<p>Private Ambulance - This benefit is payable for transport to or from a hospital when ordered for medical reasons.</p>			

Manulife Global Medical Benefits

Hospitalisation Benefit	Elite	Ultimate	Advantage
Organ Transplant This benefit requires our pre-approval. Please refer to the policy contract for more information.	Covered, subject to pre-approval	Covered, subject to pre-approval, up to the annual claim limits	
Outpatient Pre and Post Hospitalisation treatments <ul style="list-style-type: none"> • Pre-Hospitalisation Consultations and Diagnostic Laboratory Services incurred preceding hospitalization or day surgery • Post-Hospitalisation Follow-up Treatments and Diagnostic/Laboratory Services incurred after hospitalization or day surgery 	Covered	Covered, up to the annual claim limits	
Evacuation and Repatriation <ul style="list-style-type: none"> • Emergency Medical Evacuation • Medical Repatriation • Repatriation of Mortal Remains This benefit requires pre-approval.	Covered, subject to pre-approval	Covered, up to the annual claim limits	
Cancer Treatment – This benefit includes oncology, chemotherapy and radiotherapy, hairloss treatment, dietician expenses, psychological counselling and other treatments and prescribed drugs directly associated with a cancer condition. Claims under this benefit will be payable under the Hospitalisation Benefit.	Covered	Covered, up to the annual claim limits .	

Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Hospitalization Cover	Unlimited coverage	Up to USD 5,000,000, including pre and post hospitalisation	Up to USD 2,500,000, including pre and post hospitalisation
Cancer Recovery Benefit	Covered	Covered	Covered
Outpatient GP and specialist consultation	Unlimited	USD 20,000	USD 7,500
Other outpatient treatments	Unlimited	Covered. Limits vary by type of treatment.	Covered. Limits vary by type of treatment.
Vaccinations	Covered	Covered. Limits vary by type of treatment	Covered. Limits vary by type of treatment.

Manulife Global Medical Benefits

Outpatient Healthcare Benefits	Elite	Ultimate	Advantage
<p>Annual Outpatient claim limits.</p> <p>These amounts are the maximum claim limits for all outpatient benefits mentioned in this table in any one policy year.</p> <p>There are further sub limits, if specifically stated, applicable to each of the outpatient benefits.</p>	Unlimited	\$20,000	Up to \$7,500

Manulife Global Medical Benefits

Outpatient Healthcare Benefits	Elite	Ultimate	Advantage
Consultations with Medical Practitioners and Specialists	Covered	Covered, up to the annual outpatient limits	
HIV/AIDS – Treatment or tests in connection with Human Immunodeficiency Virus (HIV) related illness including Acquired Immune Deficiency Syndrome (AIDS).			
Hormone Replacement Therapy			
Non-surgical and Minor Surgical Procedures and Treatment			
Prescribed Medicines, Drugs and Dressings			
Adult Vaccinations – This benefit will be payable for the following vaccinations: <ul style="list-style-type: none"> ▪ Tetanus – every 10 years ▪ Hepatitis A ▪ Hepatitis B ▪ Meningitis ▪ Rabies ▪ Cholera ▪ Yellow Fever ▪ Japanese encephalitis ▪ Polio booster ▪ Typhoid ▪ Malaria – tablet form, daily or weekly ▪ Influenza Vaccination ▪ Cervical Cancer Vaccination (2 approved drugs) <ul style="list-style-type: none"> ▪ Cervarix: Female from ages 9 to 25 ▪ Gardasil: Female from ages 9 to 26 			

Manulife Global Medical Benefits

Outpatient Healthcare Benefits	Elite	Ultimate	Advantage
Emergency Dental Treatment This benefit will be payable for treatment received within 24 hours of dental emergency due to dental injury.	Covered	Covered, up to the annual outpatient limits	
Chiropractic and Osteopathy Services			
Physiotherapy			
Advance Medical Imaging			
Alternative Therapies - This benefit relates only to acupuncture, chiropody, homeopathy , and appropriate treatment received from a registered Traditional Chinese Medicine Practitioner , where required is due to medical necessity and considered a reasonable alternative for the condition being treated. There must be sufficient medical evidence that the given treatment is proven to alleviate symptoms, and the treatment must be orthodox and adhere to the commonly accepted traditional practice of medicine.	Covered, up to a maximum of \$5,000	Covered, up to a maximum of \$2,500	Covered, up to a maximum of \$1,200
Psychiatric and Psychological Care	Covered, up to a maximum of \$1,500	Covered, up to a maximum of \$1,500	Covered, up to a maximum of \$1,500

Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Alternative therapies benefit	Paid in full up to USD5,000 per policy year	Paid in full up to USD2,500 per policy year	Paid in full up to USD1,200 per policy year
Maternity	Routine USD 10,000	NA	NA
	Complicated USD 20,000	NA	NA
Dental Routine	USD 3,000	USD 500	NA
Dental Major	Covered. Limits vary by type of treatment.	Covered. Limits vary by type of treatment.	NA
Health Screening	Paid in full up to USD1,350 per policy year	Paid in full up to USD800 per policy year	NA
Vision	<ul style="list-style-type: none"> Prescription eyewear up to USD600 Eye exam covered up to annual limits 	NA	NA

Manulife Global Medical Benefits

Maternity Benefits [#]	Elite	Ultimate	Advantage
Routine In-Patient - This benefit is payable to females covered under this plan.	Covered, up to \$10,000	Not Covered	
Routine Out-Patient - This benefit is payable to females covered under this plan.			
Complicated In-Patient - This benefit is payable to females covered under this plan, and includes elective and non-elective Caesarean sections.	Covered, up to \$20,000		
Complicated Out-Patient - This benefit is payable to females covered under this plan.			

[#] This benefit is payable for all females covered under this policy. This benefit is payable only after completion of 12 months from your policy start date.

Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Alternative therapies benefit	Paid in full up to USD5,000 per policy year	Paid in full up to USD2,500 per policy year	Paid in full up to USD1,200 per policy year
Maternity	Routine USD 10,000	NA	NA
	Complicated USD 20,000	NA	NA
Dental Routine	USD 3,000	USD 500	NA
Dental Major	Covered. Limits vary by type of treatment.	Covered. Limits vary by type of treatment.	NA
Health Screening	Paid in full up to USD1,350 per policy year	Paid in full up to USD800 per policy year	NA
Vision	<ul style="list-style-type: none"> Prescription eyewear up to USD600 Eye exam covered up to annual limits 	NA	NA

Manulife Global Medical Benefits

Dental Benefits	Elite	Ultimate	Advantage
<p>Annual Dental Claim Limit</p> <p>These amounts are the maximum claim limits for all dental benefits mentioned in this table in any one policy year.</p>	<p>\$3,000</p>	<p>\$500</p>	<p>Not Covered</p>
<p>Class One - Investigative and Preventative Treatment.</p> <p>Benefits include: X-rays, Scale and Polish.</p>	<p>Covered, up to the annual dental claim limits</p>	<p>Covered, up to the annual dental claim limits</p>	
<p>Class Two - Basic Restorative Treatment, Periodontal Treatment and Treatment of Dental Injury.</p> <p>Benefits include: Root canal treatment, extractions, surgical procedures, occasional treatment, anaesthetics, periodontal treatment</p>	<p>We will reimburse 80% of the costs, up to the annual dental claim limits</p>		
<p>Class Three - Major Restorative Treatment.</p> <p>Benefits include: Dentures – acrylic/synthetic, metal and metal/acrylic, crowns, inlays, mouth guard or occlusal splint.</p> <p>This benefit is payable only after completion of 6 months from your policy start date.</p>	<p>We will reimburse 50% of the costs, up to the annual dental claim limits</p>		

Manulife Global Medical Benefits

Dental Benefits*	Elite	Ultimate	Advantage
Orthodontic Treatment – maximum benefit for dependent children under the age of 18 This benefit is payable only after completion of 6 months from your policy start date.	We will reimburse 50% of the costs, up to the annual dental claim limits	Not Covered	Not Covered

* Please note the following limitations for dental benefits:

For examinations and Scale and Polish under class 1, only 2 claims per year of insurance are payable. For Full case assessment, only one claim per policy year is payable.

- Under class 1, only four Bitewings and six Intra Oral X-rays will be payable per policy year.
- Under class 2, Orthopantomogram expenses will be paid once in every 3 years.

For Prolonged periodontal treatment under class 2, only one course per year of insurance is payable.

Waiting period

There is a waiting period starting from the policy start date or date of reinstatement (if this applies), whichever is later, before you can make a claim for the following benefits:

No.	Benefit	Waiting Period
1	Dental Major - Class Three	6 months
2	Dental Major - Orthodontic Treatment	6 months
3	Maternity Benefits	12 months

Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Alternative therapies benefit	Paid in full up to USD5,000 per policy year	Paid in full up to USD2,500 per policy year	Paid in full up to USD1,200 per policy year
Maternity	Routine USD 10,000	NA	NA
	Complicated USD 20,000	NA	NA
Dental Routine	USD 3,000	USD 500	NA
Dental Major	Covered. Limits vary by type of treatment.	Covered. Limits vary by type of treatment.	NA
Health Screening	Paid in full up to USD1,350 per policy year	Paid in full up to USD800 per policy year	NA
Vision	<ul style="list-style-type: none"> Prescription eyewear up to USD600 Eye exam covered up to annual limits 	NA	NA

Manulife Global Medical Benefits

Health Screening Benefits	Elite	Ultimate	Advantage
<p>This benefit will be paid for, or in connection with, routine screenings, tests and physical examinations.</p> <p>We do not cover any services and supplies which are not considered orthodox.</p> <p>Please refer to policy contract for more information.</p>	<p>Covered, up to a combined limit of \$1,350</p>	<p>Covered, up to a combined limit of \$800</p>	<p>Not Covered</p>

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Benefits - At a Glance

Benefits	Elite	Ultimate	Advantage
Alternative therapies benefit	Paid in full up to USD5,000 per policy year	Paid in full up to USD2,500 per policy year	Paid in full up to USD1,200 per policy year
Maternity	Routine USD 10,000	NA	NA
	Complicated USD 20,000	NA	NA
Dental Routine	USD 3,000	USD 500	NA
Dental Major	Covered. Limits vary by type of treatment.	Covered. Limits vary by type of treatment.	NA
Health Screening	Paid in full up to USD1,350 per policy year	Paid in full up to USD800 per policy year	NA
Vision	<ul style="list-style-type: none"> Prescription eyewear up to USD600 Eye exam covered up to annual limits 	NA	NA

Manulife Global Medical Benefits

Vision Benefits	Elite	Ultimate	Advantage
Only One eye examination per policy year by an Optometrist or an Ophthalmologist is payable.	Covered	Not Covered	
We will pay for cost for lenses that are required to correct vision, eyeglass frames and prescription sunglasses.	Covered, up to \$600		



Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Evacuation and repatriation	Yes	Yes	Yes
No claim discount	Yes	Yes	Yes
Second medical opinion	Yes	Yes	Yes
Concierge	Yes	Yes	Yes

Manulife Global Medical Benefits

Hospitalisation Benefit	Elite	Ultimate	Advantage
Evacuation and Repatriation * <ul style="list-style-type: none"> Emergency Medical Evacuation Medical Repatriation Repatriation of Mortal Remains <p>This benefit requires our pre-approval. Please refer to the policy contract for more information.</p>	Covered, subject to pre-approval	Covered, subject to pre-approval, up to the annual claim limits	

*** This benefit will be payable under Hospitalisation benefit and will be subjected to approval and annual claim limits.**



Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Evacuation and repatriation	Yes	Yes	Yes
No claim discount	Yes	Yes	Yes
Second medical opinion	Yes	Yes	Yes
Concierge	Yes	Yes	Yes

Manulife Global Medical

Benefits – No Claims Discount (NCD)

Policy Year	Claims Status	Discount Entitlement	NCD
1	NA	NA	0%
2	No Claim in Year 1	% discount on renewal premium	5%
3	No Claim in Year 2		10%
4	No Claim in Year 3		15% Maximum NCD
5	No Claim in Year 4		15% Maximum NCD
6	Claim in year 5		0% NCD Reset
7	No Claim in Year 6		5%

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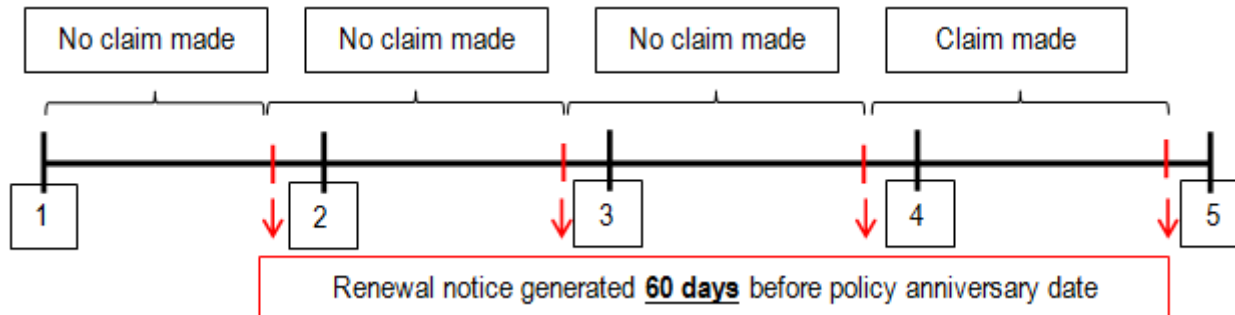
Benefits – No Claims Discount (NCD)



- If policyholders make no claims during the previous policy year
- Discount of 5% will be provided on each renewal year
- Maximum of 15% discount



If a claim was paid, NCD will reset to 0%



The following claims will not affect NCD

- Health Screening
- Dental Routine
- Outpatient GP and specialist consultation (Up to yearly limit of US\$300)
- Vision (Prescription eyewear and Eye exam)
- Vaccinations

Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Evacuation and repatriation	Yes	Yes	Yes
No claim discount	Yes	Yes	Yes
Second medical opinion	Yes	Yes	Yes
Concierge	Yes	Yes	Yes

Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Second medical opinion	Yes	Yes	Yes

- Provides clients with the option to seek a second medical opinion when they face a challenging medical decision
- Review of the life assured's existing medical condition will be provided
- Review conducted by a medical practitioner from Manulife's panel
- Recommendations provided about treatment



Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Evacuation and repatriation	Yes	Yes	Yes
No claim discount	Yes	Yes	Yes
Second medical opinion	Yes	Yes	Yes
Concierge	Yes	Yes	Yes

Manulife Global Medical Benefits

Benefits	Elite	Ultimate	Advantage
Concierge	Yes	Yes	Yes

The Concierge Desk will support customers with the following services:

- Provide advice to find suitable Specialists/Health check-up centres/Dental providers/Hospitals based on customers medical condition
- Book appointments with Specialists/Health check-up centres/Dental providers/Hospitals
- Complete admission formalities in Hospitals
- Provide information and arrange for booking Air, Rail, Ferry travel, if customer has to travel outside their home country for medical treatment
- Arrange for Entry and exit requirements, embassies, currency if they have to travel outside their home country for medical treatment
- Provide information and arrange for hotel booking for family members ,if they have to travel outside your home country for medical treatment
- Arrange for car hire or pick up and drop from airport to hospital and/or home
- Advice for trip planning for their family
- Arrange for guarantee of payments, or invoices for reimbursement claims
- Assistance for medical second opinion

Please note the concierge desk will help in arranging the above services but actual costs of these services will be charged to the customer.

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Underwriting guidelines & Administration



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Underwriting guidelines

Entry Age (Age Last Birthday)

Premium Payment Term	Life Insured as Policy Owner		Life Insured	
Yearly Renewable till age 125	Min	Max	Min	Max
	18	75	0 (1 day old)	75

Payment Mode

Annual, Semi-Annual, Quarterly and Monthly.

Payment Method in USD

Initial payment: Cheque, Telegraphic Transfer, Bank Draft

Recurring Payment: Cheque, Telegraphic Transfer, Bank Draft

CASH collection in USD is not allowed.



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Underwriting guidelines

Policy Premiums

- Premium are not guaranteed.
- It will be repriced on an annual basis, adjusted to keep up with medical inflation
- Premium vary by age (age banded), area of coverage, residency loading
- Premium is inclusive of GST

Premium Repricing

- This product will be **repriced every year**. The premium rates will be **increased on annual basis**.
- There will be no changes to any product benefits.
- All customers will be notified of increase in premiums through a notice that needs to be sent along with the renewal letters.

For all renewal cases revised premiums need to be effective at the policy anniversary for all customers. Renewal premiums will always be calculated based on the latest repricing effective date.



Manulife Global Medical

Underwriting guidelines

Underwriting Requirements

Completed Application form with full health declaration on medical condition including past and current treatment prescribed.

Please submit copies of reports, lab test, ultrasounds, x-ray, MRI etc if available.

Please note that Attending Physician Report may be required depending on the severity of the medical conditions.

Underwriter will assess the declared medical conditions against established underwriting guidelines & manual to determine the appropriate level of risk and acceptance terms.

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Underwriting Guidelines

Underwriting Outcome

- Standard life
- With loading
- Postponed in view of medical conditions
- Declined

Acceptance with exclusion is not applicable.

Residency Loading

Extra loading of 35% will be applicable for clients residing in Hong Kong ONLY

Zone	Region / Country	Extra Loading
Zone 1	All countries except Hong Kong	0%
Zone 2	Hong Kong	35%



Any change in residency will take effect on the next paid to date.

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Underwriting guidelines (Child Policies)



Child Policies

Life Insured must be age 17 (ALB) or below

Entry age of Policy Owner must be between 18 to 99 (ALB)

Policyowner MUST BE a life insured under a separate Manulife Global Medical

Child will be covered under a separate policy

If owner of the child policy lapse/ terminate, the child policy will be lapsed/ terminated immediately

Parent MUST go through underwriting first, before the child is underwritten

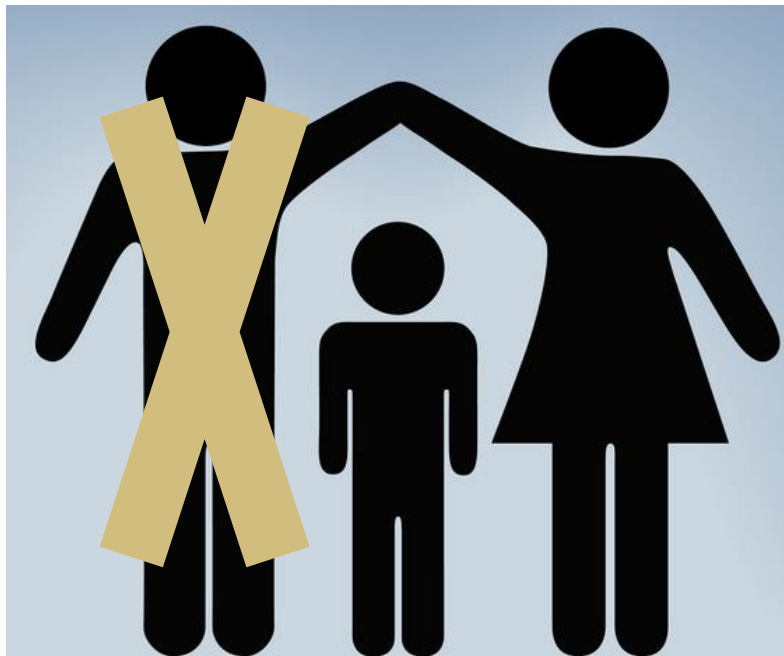
In the event the Policyowner's application is declined due to medical or other reasons, the child will not be eligible for any coverage

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Underwriting guidelines (Child Policies)

Scenario 1

- **Both parents** covered under Manulife Global Medical
- Child covered as well (1 of the parents – Policyowner)
- Parent who is policyowner passes away
- **Surviving parent has option** to become policyowner of the child's policy
- Surviving parent will have to put in request to Manulife to effect change



Manulife Global Medical

Underwriting guidelines (Child Policies)

Scenario 2

- If **one of the parent** is covered under Manulife Global Medical
- Child covered as well (Covered parent – Policyowner)
- Covered parent who is policyowner passes away
- **Manulife will provide option** for surviving parent to become new policyowner
- Surviving parent need not be covered under this plan
- Surviving parent will have to put in request to Manulife to effect change



Manulife Global Medical

Underwriting Guidelines (New Born Child Policies)

Preferential underwriting

Waiver of underwriting if:

- Parent was covered under Global Medical at the time of child's birth
- Parent's policy should have been **inforce for more than 12 months**
- Policy needs to be applied for within 30 days of birth of new born child
- Standard underwriting will apply for all applications received after 30 days



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Underwriting Guidelines

Backdating is not allowed

Policy Inception (Every 1st and 16th of the month)

If a policy is approved between the 1st – 15th of the month (both days inclusive), it will be incepted on 16th of the month.

eg, Policy accepted on 5 January 2017, the policy will be effective on 16 January 2017.

If a policy is approved between the 16th – last day of the month, it will be incepted / effective on 1st of the next month.

eg, Policy accepted on 21 January 2017, the policy will be incepted on 1 February 2017.

Partial Refund

- Allowed upon termination
 - ✓ No claim has been made
 - ✓ Monthly payment will not be applicable for partial refund

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Policy Changes

Policy Downgrade / Change

Allowed up to maximum 30 days from inception / anniversary OR 60 days before next policy anniversary

Downgrade

ALLOWED



Plan

Elite

Ultimate

Advantage

Upgrade

NOT ALLOWED

- If upgrading is required, the customer will have to terminate and buy a new policy. NCD will reset to zero
- If customer is eligible for NCD and downgrades, the discount will still be available
- Worldwide coverage including the U.S can be changed to Worldwide coverage excluding the U.S & vice versa

Co-Insurance %

ALLOWED



0%

20%



ALLOWED,
Subject to
underwriting

Manulife Global Medical Policy Changes

Termination

This Policy will terminate on any of the following events:

- upon receipt of notice in writing to terminate the Policy;
- lapsation of the Policy;
- death of the Life Insured



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Other Information

Free look	<ul style="list-style-type: none"> 14 days from date of receipt of Policy - Policy sent out by post will be considered delivered and received by Policy Owner 7 days after date of posting Refund of 100% of paid premiums without interest & less any medical or other expenses incurred
Supplementary Benefits/ Riders	Not applicable
Policy Assignment	Not Allowed
Nomination of Beneficiary	Not Allowed

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Other Information

Third Party	<p>Allowed (<i>subject to evidence of insurability</i>)</p> <ul style="list-style-type: none">■ Husband-wife, parents/guardian-child basis is allowed for age 18 and above■ Juvenile life basis for age 17 years & below Not allowed for Corporate applications (i.e. Life Insured is employee & Policy Owner is company)
Reinstatement	<p><u>Subject to underwriting approval</u></p> <ul style="list-style-type: none">■ Policy may be reinstated within 12 months with backpay of premium and interest up to the date of reinstatement■ Change of residency premium will be applicable from the last paid to date
Change of ownership	<ul style="list-style-type: none">■ Allowed for child policies upon death of the policyowner■ Allowed when the child turns legal age 18

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Guide to Processes & Claims



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Membership Online Portal, E-card and Mobile app

Online Portal (www.CignaEnvoy.com)

- Submit a claim, view claim status, history and payment details online
- Locate panel doctors and hospitals
- View benefits and check benefits eligibility information
- Download E-membership card
- Download claim forms
- CignaEnvoy mobile app is available for iOS and Android



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Choosing a Medical Provider

- Aligned with ParkwayHealth to gain access to extensive medical network
- Alternatively, contact Cigna Helpline for suitable medical provider based on customer's condition and location





Panel	How a claim is done
Within ParkwayHealth network (For members with a Parkway Health co-branded membership card)*	<ul style="list-style-type: none"> • Walk in to any providers under ParkwayHealth network • Flash membership card • Receive cashless medical treatment • Customer will pay co-insurance (if applicable)
Outside ParkwayHealth <u>BUT</u> within Cigna network	<ul style="list-style-type: none"> • Contact Cigna Helpline • Locate list of providers that offer cashless transactions • Arrange Guarantee of Payment (GOP) to doctor/hospital • If GOP accepted, Cigna will make payment • Customer will pay co-insurance (if applicable)
Outside Cigna network	<ul style="list-style-type: none"> • Visit any provider that is not on Cigna's panel • Customer will pay doctor / hospital in full • File a claim for reimbursement thereafter <p>Note: If organ transplant is required, pre-approval is required. Contact Cigna Helpline for assistance.</p>

* For customers who are either residing or are nationals of Singapore, Malaysia or Indonesia.

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Visiting GP / Specialist



ParkwayHealth™



Panel	How a claim is done
Within ParkwayHealth network (For members with a Parkway Health co-branded membership card)*	<ul style="list-style-type: none"> • Walk in to any providers under ParkwayHealth network • Flash membership card • Receive cashless medical treatment • Customer will pay co-insurance (if applicable)
Outside ParkwayHealth <u>BUT</u> within Cigna network	<ul style="list-style-type: none"> • Locate list of providers that offer cashless transactions • Walk in to cashless providers • Flash membership card • Receive cashless medical treatment • Customer will pay co-insurance (if applicable)
Outside Cigna network	<ul style="list-style-type: none"> • Visit any provider that is not on Cigna's panel • Customer will pay doctor / hospital in full • File a claim for reimbursement thereafter

* For customers who are either residing or are nationals of Singapore, Malaysia or Indonesia.

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Cigna Pharmacy Management



Members who have selected coverage in the **USA** :

- Accessing to 52,000 pharmacies within the network
- No need to submit claim
- Flash membership card
- Charges sent directly to Cigna



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Filing a Claim



If treatment cost is paid by customer, claim for reimbursement can be done in 2 ways:

1. Online Submission

- Must be registered user of CignaEnvoy
- Submit via web portal www.CignaEnvoy.com
- 5 step process for submission
 1. Contact Info
 2. Claim details
 3. Payment details
 4. Accept terms
 5. Review & Submit
- Previous claims submitted online can be viewed as well





2. Offline Submission

- Essential to provide the medical condition and treatment details of the event
- Claims and invoices are to be sent to Cigna at the addresses below:

For claims not based in USA	Cigna, Unit 704, Block E, Poly Plaza, No. 18 Dong Fang Road, Pudong New Area, Shanghai, PRC, 200120
	<i>Fax: +86 21 6086 3197</i>
	<i>Manulifecare@cigna.com</i>
For claims based in USA	Cigna, PO Box 15050, Wilmington, DE, 19850-5050, USA
	<i>Fax:</i> <i>Inside USA: 1 800 243 6998 / 1 302 797 3150</i>
	<i>Manulifecare@cigna.com</i>

Claim progress can be tracked at the CignaEnvoy portal.

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Filing a Claim



Reimbursement Options*	
Electronic transfer of funds into bank account	<ul style="list-style-type: none">• Payments within Europe will be more efficient with provision of IBAN & SWIFT numbers
By Cheque	<ul style="list-style-type: none">• Mailed to address provided
ePayment <i>#Selected countries are USA, Canada, Hong Kong, Singapore and United Kingdom</i>	<ul style="list-style-type: none">• ePayment Plus for customers with bank account in selected countries#• Automated email notifications will be sent out on payments made ePayment Plus• Multi-currency claim payments are also possible• Added feature of depositing funds without incurring bank service charges

* Cigna will cover costs of generating payment, regardless of payment method selected



In the event of an emergency, contact the Cigna Helpline who shall:

- Co-ordinate evacuation to the nearest suitable location or repatriation to home country if medically necessary.
- Arrange the care and repatriation of young family members if medical condition leaves them at risk.
- An escort shall travel with children to either home country or the place where the customer is receiving treatment.



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Second Medical Opinion



- Free of charge through E-Cleveland second medical opinion programme
- Log on to www.CignaEnvoy.com
- Our clinicians will determine if second opinion is required.
- Customer will need to register for the programme by providing details in a condition-specific questionnaire if they accept the second medical opinion programme.
- Customer will provide relevant medical records and materials to the Cleveland Clinic.
- Information will be reviewed and opinion will be provided within 10 working days.
- Cleveland Clinic will follow up with the customer to ensure that the customer understands the opinion and answer all questions.



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Cigna Contacts



	Contact details	Operating hours
Dedicated Medical Concierge Services in Singapore	+65 62917273 Email: manulifecare@Cigna.com	9.00am to 6.00pm (Monday to Friday, except public holidays)
Emergency Care	+65 62917273	24X7
For Claims within Singapore	+65 62917273	
For Claims outside of Singapore (Toll)	+86 21 60863115	
For Policy information, modifications, premium payments.	+65 6833 8188	9.00am to 6.00pm (Monday to Friday, except public holidays)

Manulife Global Medical Application Form



GLOBAL MEDICAL APPLICATION

**WARNING: STATEMENT PURSUANT TO SECTION 25(5) OF THE INSURANCE ACT (CHAPTER) 142:
YOU ARE TO DISCLOSE IN RESPECT OF THIS APPLICATION, FULLY AND FAITHFULLY ALL FACTS WHICH
YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE POLICY MAY BE VOID.**

For Official Use Only:

Policy No:

Representative's Name	:	<input type="text"/>	Representative's Code:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Firm	:	<input type="text"/>	Branch	:	<input type="text"/>				
Contact	:	(Mobile No.) <input type="text"/>	(Office No.) <input type="text"/>	(Email)	:	<input type="text"/>			
Referral Name	:	<input type="text"/>	Referral ID	:	<input type="text"/>				
Referral Branch	:	<input type="text"/>	Referral Segment:	<input type="text"/>	Referral Team :	<input type="text"/>			
GCIN	:	<input type="text"/>	CIN:	<input type="text"/>					

PERSONAL DATA PROTECTION NOTICE

YOUR PERSONAL DATA IS IMPORTANT TO US

This is an application for an insurance product provided by Manulife (Singapore) Pte. Ltd. We will use all information provided in this form to evaluate your application for our insurance product and services.

Before you provide any information in this form, please read our Statement of Personal Data Protection which is made available on our website at www.manulife.com.sg



Thank you