

## PRODUCT DISCLOSURE SHEET

FIND OUT MORE:



The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meet your needs. You should read your insurance policy contract carefully for full details on your coverage.

### Step 1 Is this policy right for you?

- This policy covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the policy up to age <<XX>> next birthday.
- Units will be deducted from your investment-linked account value into the insurance risk fund to pay for cost of insurance (COI). Your COI will be pooled with other policy owners' COI to pay claims. If the total claims paid out from the pool of COI is high, the COI for all policy owners in the same pool may increase, including your COI **even if you did not make a claim**.

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Room & Board: RM <<R&B>> per day
- Surgical expenses: As charged

Benefits payable are on cashless basis and subject to:

- Overall Individual Annual Limit: RM <<Annual Limit>>
- Lifetime Limit: No Lifetime Limit

#### What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)
- Congenital abnormalities, hereditary conditions, HIV-related diseases and etc.

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

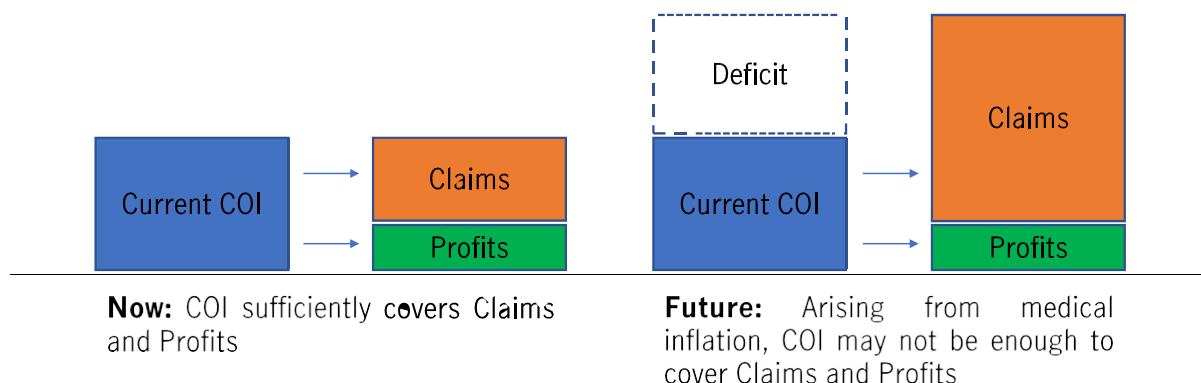
### Step 3 Can you afford the increase in cost of insurance (COI) over time?

COI Projection Table

Age	Current COI upon attained age (RM)	Estimated COI		Over the long term, you can reduce COI payable by choosing plans with: (a) A higher deductible. (b) A higher co-insurance. (c) A lower annual/lifetime limit.
		Based on medical inflation of 7% <sup>1</sup> per annum (RM)	Based on medical inflation of 10% per annum (RM)	
<<XX>>	<<X,XXX>>			
<<XX>>	<<X,XXX>>	<<X,XXX>>	<<X,XXX>>	
<<XX>>	<<X,XXX>>	<<X,XXX>>	<<X,XXX>>	
<<XX>>	<<X,XXX>>	<<X,XXX>>	<<X,XXX>>	
<<XX>>	<<X,XXX>>	<<X,XXX>>	<<X,XXX>>	

- The projection above is based on the Base Insurance Charges and to illustrate the changes arising due to medical inflation and is solely for **illustration purposes only**.
- COI rates are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage COI increases over time.
- The actual COI you will have to pay depends on the actual medical inflation of the plan you purchased. **Arising from medical inflation, current COI level may not be enough to cover future claims.**

<sup>1</sup>This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.



Note: This chart is not drawn to scale

## Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the effective date of the policy.
- The commissions paid to the Manulife Advisor forms part of your premium for your base policy. Please refer to the Product Illustration for more information.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

## Step 5 Have you considered other products that might suit your needs?

For the purchase of medical policy(ies), below are some product options to assist you with your decision. The options provided below are for comparison purposes only and is intended to show the product features and estimated premium levels. The premiums may be varied according to your financial affordability.

Product Options Table

	Recommended Product	Alternative Product Options	
		Option 1	Option 2
Name	<b>Unit Deducting Rider</b> <b>Manulife Health Saver Enrich MHSE &lt;&lt;R&amp;B&gt;&gt;</b> <b>RM &lt;&lt;XXX&gt;&gt; Deductible</b>	<b>Unit Deducting Rider</b> <b>Manulife Health Saver Enrich MHSE &lt;&lt;R&amp;B&gt;&gt;</b> <b>RM &lt;&lt;XXX&gt;&gt; Deductible</b>	<b>Unit Deducting Rider</b> <b>Manulife Health Saver Enrich MHSE &lt;&lt;R&amp;B&gt;&gt;</b> <b>RM &lt;&lt;XXX&gt;&gt; Deductible</b>
Annual Premium	RM <<X,XXX>> <i>This includes the annual premium for a basic life insurance policy</i>	RM <<X,XXX>> <i>The annual premium is lower/higher by RM &lt;&lt;XXX&gt;&gt;</i>	RM <<X,XXX>> <i>The annual premium is lower/higher by RM &lt;&lt;XXX&gt;&gt;</i>
Type	Cashless facility <i>We pay direct to hospitals</i>	Cashless facility <i>We pay direct to hospitals</i>	Cashless facility <i>We pay direct to hospitals</i>
Coverage Term	Up to age <<XX>> next birthday <i>Renewal is guaranteed but premium rates are not guaranteed</i>	Up to age <<XX>> next birthday <i>Renewal is guaranteed but premium rates are not guaranteed</i>	Up to age <<XX>> next birthday <i>Renewal is guaranteed but premium rates are not guaranteed</i>
Co-insurance/ Deductible	Deductible Amount RM <<XXX>>	Deductible Amount RM <<XXX>>	Deductible Amount RM <<XXX>>
Hospital Room & Board	RM <<R&B>> per day	RM <<R&B>> per day	RM <<R&B>> per day
Surgical Expenses	As charged	As charged	As charged
Annual Limit	RM <<Annual Limit>>	RM <<Annual Limit>>	RM <<Annual Limit>>
Lifetime Limit	No Lifetime Limit	No Lifetime Limit	No Lifetime Limit

- **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM300 deductible means you have to pay RM300 out of your own pocket and we will pay the balance (up to the relevant limits).
- **Co-insurance:** Fixed percentage of a medical charge that you have to pay. E.g. 20% co-insurance means you have to pay only 20% of each medical bill (up to the relevant limits), and we will cover 80%.
- **Annual Limit:** Maximum amount you can claim in a year.
- **Lifetime Limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please ask us/your Manulife Advisor for more information on the differences in features and premiums of these products.

**PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))**

The information provided in this disclosure sheet is generated as at <dd/mm/yyyy>.