

活亮人生醫療保障系列

健康是真正的財富，每個人都想好好守護自己的健康。精心策劃的醫療保障豈止守護您的健康，讓您的生活無憂，更是明智理財之選。

活亮人生醫療保障系列及活亮人生醫療附加保障為您度身訂造了**標準、優越及卓越**三個計劃，讓您隨時隨地都可獲得最好的治療和護理，全面照顧您的醫療需要。

- 賠償您的醫療開支
- 住院前後全面保障
- 特設獎賞，鼓勵您保持體魄健康
- 助您定期監測健康狀況
- 您的終身健康夥伴

• 標準計劃

倘若您大多時間皆身處亞洲地區，此計劃讓您可以相宜保費，在亞洲地區享用完善的醫療保障。

• 優越計劃

倘若您經常穿梭亞洲和歐洲等地，您可以選擇保障範圍更廣泛的優越計劃。

• 卓越計劃

卓越計劃¹讓您尊享全球保障，包括在美國首屈一指的醫療機構接受治療，全面照顧您的醫療需要。

若您已擁有一份醫療保障，也可考慮以活亮人生醫療保障系列提高醫療保障。您可選擇較高自付額的計劃以享更相宜的保費。計劃設有三個自付額的選擇，分別為零自付額、8,000港元/1,000美元及22,800港元/2,850美元。

賠償您的醫療開支

您可就以下住院及手術開支項目獲全數保障。有關計劃的保障，將根據相關的每年最高賠償限額及個人終身賠償限額。有關詳細的保障範圍，請參閱保障表。

- 住院及手術開支保障項目：
- 住房費
- 醫生巡房費
- 專科醫生費
- 醫院雜費
- 深切治療
- 住院陪床費
- 手術費
- 麻醉師費
- 手術室費
- 門診手術費
- 醫療裝置²

如您在入院前已作好代繳住院費用服務的安排，我們會代您直接向醫院繳付有關的住院及手術費用³。

住院前後全面保障

活亮人生醫療保障系列將賠償住院前後的門診診治費用，出院後的私家看護及復康治療。此外，本保障系列亦可為您提供以下保障：

- 於住院期間及門診進行的化療、電療及標靶治療
- 於住院期間及門診進行的透析治療
- 人體免疫力缺乏病毒／愛滋病治療⁴
- 住院期間，出院後及門診手術後之中醫治療（卓越及優越計劃）
- 善終服務
- 妊娠併發症⁵

特設獎賞，鼓勵您保持體魄健康

為鼓勵您時刻保持健康體魄，只要您連續兩年無任何索償，您即可獲得自付額回饋獎賞⁶。回饋獎賞相等於您下一年的保費之15%。當您需要提出索償時，累積的回饋獎賞可用作抵銷您需自行負擔的自付額。

助您定期監測健康狀況

為協助您保持健康，當您年滿30歲後，活亮人生醫療保障系列將每兩年為您提供一次健康評估。

您的終身健康夥伴

不論您的健康狀況如何，活亮人生醫療保障系列保證讓您終身續保⁷。

活亮人生醫療保障系列是讓您一生擁抱健康精彩人生的醫療保障之選。



保障表

計劃	卓越計劃	優越計劃	標準計劃
保障地區	環球	環球美國除外*	亞洲 [#]
最高賠償限額（港元／美元）			
每年最高賠償限額	22,000,000港元／ 2,750,000美元	20,000,000港元／ 2,500,000美元	8,000,000港元／ 1,000,000美元
個人終身賠償限額 [†]	66,000,000港元／ 8,250,000美元	60,000,000港元／ 7,500,000美元	24,000,000港元／ 3,000,000美元
每年自付額選項（只適用於保障表項目1至5）	0港元／0美元或8,000港元／1,000美元或22,800港元／2,850美元		
醫療保障項目			

1. 住院保障			
a. 住房費 [†]	全數保障 標準私家病房	全數保障 標準私家病房	全數保障 i. 標準私家病房（香港以外） ii. 標準半私家病房（香港）
b. 醫生巡房費	全數保障		
c. 專科醫生費	全數保障		
d. 醫院雜費	全數保障		
e. 深切治療	全數保障		
f. 住院陪床費	全數保障		
g. 私家看護（每個保單年度最高賠償日數）	全數保障（最多90日）	全數保障（最多60日）	全數保障（最多30日）
h. 住院現金（每日）	1,800港元／225美元	1,200港元／150美元	1,000港元／125美元
i. 精神疾病治療（每個保單年度）	60,000港元／7,500美元	40,000港元／5,000美元	不包括
2. 手術保障			
a. 手術費	全數保障		
b. 麻醉師費	全數保障		
c. 手術室費	全數保障		
d. 門診手術費	全數保障		
e. 醫療裝置	全數保障（非指定醫療裝置限額為每個保單年度100,000港元／12,500美元）		

就入住之病房級別的住院及手術保障調整[†]
• 如入住病房之級別高於標準私家病房，住院及手術保障應支付的賠償金額將被調整至25%。
• 於標準計劃下，若於香港入住病房之級別高於標準半私家病房，但不高於標準私家病房，住院及手術保障應支付的賠償金額將被調整至50%。

3. 住院前及出院後保障			
a. 住院前門診	全數保障（住院前31日內的診治以及最多每日診治1次）		
b. 出院後門診	全數保障（出院後60日內的診治以及最多每日診治1次）		
c. 出院後私家看護（每個保單年度最高賠償日數）	全數保障（最多120日）	全數保障（最多60日）	全數保障（最多30日）
d. 出院後輔助治療－物理治療師／職業治療師／言語治療師／脊椎治療師	60,000港元／7,500美元 （出院後90日內的診治，最多每日診治1次及每個保單年度最多診治60次）	45,000港元／5,625美元	30,000港元／3,750美元
e. 復康治療（每個保單年度）	100,000港元／12,500美元	80,000港元／10,000美元	50,000港元／6,250美元

4. 延伸保障			
a. 化療及電療	全數保障		
b. 透析治療	全數保障		
c. 人體免疫力缺乏病毒／愛滋病治療（以終身計算）	1,000,000港元／125,000美元	800,000港元／100,000美元	不包括
d. 中醫治療	每次480港元／60美元 （住院期間，出院後及門診手術後90日內的診治，最多每日診治1次及每個保單年度最多診治20次）	每次320港元／40美元	不包括
e. 善終服務（以終身計算）	200,000港元／25,000美元	100,000港元／12,500美元	50,000港元／6,250美元
f. 妊娠併發症	全數保障	全數保障	不包括

計劃	卓越計劃	優越計劃	標準計劃
保障地區	環球	環球美國除外*	亞洲*
最高賠償限額（港元／美元）			
5. 緊急治療保障			
a. 意外急症門診治療	全數保障		
b. 意外牙齒創傷治療（意外導致）	全數保障		
6. 身故賠償保障			
a. 惡性身故賠償	80,000港元／10,000美元		
b. 意外身故賠償	80,000港元／10,000美元		
7. 其他服務 [^]			
a. 健康管理站	包括		
b. 第二醫療意見	包括		
c. 緊急醫療援助	包括		

* 環球美國除外：全球各地，但不包括美國及美國本土以外的小島嶼。

[#] 亞洲：阿富汗、孟加拉、不丹、汶萊、柬埔寨、中國、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克、越南。

~ 個人終身賠償限額是指由我們不時為您而簽發的所有活亮人生醫療保障系列保單（不論是否仍然生效）可支付的最高醫療保障賠償總額，而此保單按其各自相關條款及細則定有個人終身賠償限額的限制。

+ 住房費是指您在住院期間入住設有私人設施（只包括睡房及浴室）並只供您私人使用的標準私家病房，但不包括設有廚房、飯廳或客廳等之任何以上等級病房。於卓越計劃、優越計劃以及標準計劃（於亞洲地區住院，香港住院除外）下，若入住醫院病房之級別高於標準私家病房，就該宗索償的住院及手術保障應支付的賠償金額將被調整至25%。於標準計劃下，入住香港醫院之保障只限於標準半私家病房，即是指您在住院期間入住設有單人床（只包括睡房及浴室）並供兩人使用的標準半私家病房。如在香港入住醫院病房之級別，由標準半私家房升級至標準私家病房，就該宗索償的住院及手術保障應支付的賠償金額將被調整至50%。如在香港入住病房之級別高於標準私家病房，就該宗索償的住院及手術保障應支付的賠償金額將被調整至25%。

[†] 有關服務包括健康管理站、第二醫療意見及緊急醫療援助由特定的服務供應商提供，我們將不時調整有關詳情，恕不另行通知。

備註：

- 在下列情況下，我們將在本計劃下應支付之賠償金額（身故賠償保障除外）減少百分之五十：
 - 若您在美國住院、接受治療或醫療服務時於過去十二個月已居住於美國達一百八十三日或以上；或
 - 若您於美國之任何住院或接受門診手術並沒有獲我們預先批核（因意外或緊急事故直接引致則除外）。若您於過去十二個月已居住於美國達一百八十三日或以上，我們保留權利於任何時間將保障地區由環球更改至環球美國除外。
- 醫療裝置包括起搏器、經皮冠狀動脈腔內成形術的支架、眼內人造晶體、人工心臟、關節置換術的金屬或人工關節、置換或植入於關節的人工韌帶以及人工椎間盤。
- 代繳住院費用服務是一項就您在住院期間的受保開支而設的行政安排，並不是保單的保障範圍內，及只適用於已生效一百八十日或以上的保單/附加保障。我們有權隨時終止此項服務而不作另行通知。若有關住院及手術費用超出可獲賠償金額，您需要支付該差額。
- 人體免疫力缺乏病毒/愛滋病治療保障只於保障連續生效滿五年後提供。
- 妊娠併發症保障只於保障連續生效滿十二個月後提供。
- 自付額回饋獎賞只適用於設有每年自付額的計劃。有關詳情，請參閱保單條款。
- 我們保留權利於每次續保的保單周年日修訂保障、條款及細則以及保費。保費並非保證，我們不會不時調整保費。若我們決定不再向所有已投保此計劃的保單持有人提供本計劃，我們會致力為您提供另一個當時可提供的醫療保障計劃。

注意事項：

合理及慣常收費：我們只賠償不超過由當地相類同的醫療服務機構就相類同的疾病或傷病，為相同年齡及性別人士所提供相類同的治療、醫療服務或供應品之一般合理收費。合理及慣常收費於任何情況下不得超過實際收費。計劃保障細則及條件，請參閱保單條款。

活亮人生醫療保障系列及活亮人生醫療附加保障 乃宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）提供的保險產品。本單張只供參考用途，保障計劃之確實條款及細則均以保單條款為準。

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為www.manulife.com.hk。閣下並可要求宏利停止使用閣下的個人資料作直接促銷用途，如有此需要，請致函我們。本公司地址可於宏利網站上找到。我們不會因此而收取任何費用。
本單張不可於中國內地傳閱。

About Manulife (International) Limited

About Manulife Hong Kong

Manulife Hong Kong offers a diverse range of protection and wealth products and services to individual and corporate customers via Manulife (International) Limited, Manulife Asset Management (Hong Kong) Limited and Manulife Provident Funds Trust Company Limited, which are members of the Manulife group of companies.

About Manulife

Manulife Financial Corporation is a leading international financial services group providing forward-thinking solutions to help people with their big financial decisions. We operate as John Hancock in the United States, and Manulife elsewhere. We provide financial advice, insurance and wealth and asset management solutions for individuals, groups and institutions. At the end of 2014, we had 28,000 employees, 58,000 agents, and thousands of distribution partners, serving 20 million customers. At the end of June 2015, we had C\$883 billion (HK\$5,487 billion) in assets under management and administration, and in the previous 12 months we made more than C\$22 billion in benefits, interest and other payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as ‘MFC’ on the Toronto, New York, and the Philippine stock exchanges and under ‘945’ in Hong Kong. Follow Manulife on Twitter @ManulifeNews or visit www.manulife.com or www.johnhancock.com.

ManuShine Healthcare Series and ManuShine Healthcare Benefit are insurance products underwritten by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

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This leaflet is for reference only. For the exact terms and conditions, please refer to the policy contract.



ManuShine Healthcare Series



ICBC 工銀澳門
Service Hotline 889 95588

ManuShine Healthcare Series

Health is the real wealth. No one would risk losing it. To protect your health with well-planned medical cover is essential for a carefree life, and is also a shrewd investment.

ManuShine Healthcare Series and ManuShine Healthcare Benefit come with three options – **Classic**, **Premier** and **Elite** – to meet your different needs.

- Cover your treatment expenses
- All-round protection before and after your hospital stay
- Rewards for staying healthy
- Keep your health on track
- Your lifelong partner for a healthy life

• Classic

If you spend a lot of time in Asia, Classic plan offers medical protection in that region at a premium you can afford.

• Premier

For those who divide their time between Asia and Europe, our extensive Premier plan has all the cover you need.

• Elite

Provides worldwide cover and entitles you to medical care at leading hospitals across the USA. (Please see note 1 below.)

If you're currently covered by another medical plan, you can top up your medical cover with ManuShine. You may also choose the maximum amount (the 'deductible') you need to pay when you make a claim – Nil, HK\$8,000/US\$1,000, or HK\$22,800/US\$2,850. You may lower the premium of your plan by choosing a higher deductible.

Cover your treatment expenses

You are fully covered for the following hospital and surgical expenses. The benefit we will pay under the plan depends on the yearly limit and lifetime limit which apply. Please see the benefit schedule for details of cover.

- Hospital room and board
- Doctors' visits
- Specialists' fees
- Hospital services
- Intensive care
- Hospital companion bed
- Surgeon's fee
- Anesthetist's fee
- Operation-theatre fee
- Day-case surgery
- Medical appliances (Please see note 2 below.)

When it comes to settling hospital and surgical expenses, if you have a credit service arrangement in place before admission to hospital, we will pay the hospital direct on your behalf. (Please see note 3 below.)

All-round protection before and after your hospital stay

ManuShine will cover you for outpatient expenses before and after your hospital stay, plus home nursing and rehabilitation. ManuShine also protects you in the following areas.

- Inpatient and outpatient chemotherapy, radiotherapy and target therapy
- Inpatient and outpatient kidney dialysis
- HIV/AIDS treatment (Please see note 4 below.)
- Traditional Chinese medicine during your stay in hospital, after you are discharged from hospital, and for day-case surgeries (for Elite and Premier plans)
- Hospice care
- Pregnancy complications (Please see note 5 below.)

Rewards for staying healthy

If you make no claims for two years in a row, ManuShine will reward you with a deductible credit equal to 15% of your annual premium next year. (Please see note 6 below.) You can use this credit to offset any deductible when you make a claim.

Keep your health on track

To help you stay healthy, ManuShine provides a health assessment every two years once you turn 30.

Your lifelong partner for a healthy life

Despite your health condition, you can be reassured that ManuShine offers a guaranteed renewal for the lifetime of the policy. (Please see note 7 below.)

ManuShine Healthcare Series is healthcare protection for all of your life.



Benefit schedule

Plan	Elite	Premier	Classic
Area of cover	Worldwide	Worldwide exclude USA (see*)	Asia (see*)
Maximum benefit limit (HK\$/US\$)			
Yearly limit	HK\$22,000,000 / US\$2,750,000	HK\$20,000,000 / US\$2,500,000	HK\$8,000,000 / US\$1,000,000
Lifetime limit (see--)	HK\$66,000,000 / US\$8,250,000	HK\$60,000,000 / US\$7,500,000	HK\$24,000,000 / US\$3,000,000
Annual deductible options (these only apply to sections 1 to 5 of this benefit schedule)	HK\$0 / US\$0 or HK\$8,000 / US\$1,000 or HK\$22,800 / US\$2,850		
Hospital benefits			
1. Confinement benefits			
a. Hospital room and board (see +)	Full cover • Standard private room	Full cover • Standard private room	Full cover i. Standard private room (Outside Hong Kong) ii. Standard semi-private room (Hong Kong)
b. Doctors' visits	Full cover		
c. Specialists' fees	Full cover		
d. Hospital services	Full cover		
e. Intensive care	Full cover		
f. Hospital companion bed	Full cover		
g. Private nurse's fee (maximum number of days per policy year)	Full cover (up to 90 days)	Full cover (up to 60 days)	Full cover (up to 30 days)
h. Hospital cash (per day)	HK\$1,800 / US\$225	HK\$1,200 / US\$150	HK\$1,000 / US\$125
i. Psychiatric treatment (per policy year)	HK\$60,000 / US\$7,500	HK\$40,000 / US\$5,000	No benefit
2. Surgical benefits			
a. Surgeon's fee	Full cover		
b. Anesthetist's fee	Full cover		
c. Operation-theatre fee	Full cover		
d. Day-case surgery	Full cover		
e. Medical appliances	Full cover (HK\$100,000 / US\$12,500 per policy year for non-designated medical appliances)		
Reduction of confinement benefits and surgical benefits due to class of room (see +)			
• The benefit we will pay under confinement benefits and surgical benefits will be reduced to 25% for a room higher than standard private room class.			
• For Classic plan, the benefit we will pay under confinement benefits and surgical benefits will be reduced to 50% for a room higher than standard semi-private room class but not higher than standard private room class in Hong Kong.			
3. Pre- and post-hospitalization benefits			
a. Outpatient (before hospital stay)	Full cover (within 31 days before hospital stay and maximum of one visit per day)		
b. Outpatient (after hospital stay)	Full cover (within 60 days immediately after your discharge from hospital and maximum of one visit per day)		
c. Home nursing after hospital stay (maximum number of days per policy year)	Full cover (up to 120 days)	Full cover (up to 60 days)	Full cover (up to 30 days)
d. Ancillary service (after hospital stay) – physiotherapist, occupational therapist, speech therapist, chiropractor	HK\$60,000 / US\$7,500	HK\$45,000 / US\$5,625	HK\$30,000 / US\$3,750
(within 90 days immediately after your discharge from hospital, maximum one visit per day and up to 60 visits per policy year)			
e. Rehabilitation (per policy year)	HK\$100,000 / US\$12,500	HK\$80,000 / US\$10,000	HK\$50,000 / US\$6,250

Plan	Elite	Premier	Classic
Area of cover	Worldwide	Worldwide exclude USA (see*)	Asia (see*)
Maximum benefit limit (HK\$/US\$)			
4. Extended benefits			
a. Chemotherapy and radiotherapy	Full cover		
b. Kidney dialysis	Full cover		
c. HIV/AIDS treatment (per lifetime)	HK\$1,000,000 / US\$125,000	HK\$800,000 / US\$100,000	No benefit
d. Traditional Chinese medicines	HK\$480 / US\$60 per visit	HK\$320 / US\$40 per visit	No benefit
	(during your stay in hospital, within 90 days immediately after your discharge from hospital and day-case surgery, maximum one visit per day and up to 20 visits per policy year)		
e. Hospice care (per lifetime)	HK\$200,000 / US\$25,000	HK\$100,000 / US\$12,500	HK\$50,000 / US\$6,250
f. Pregnancy complications	Full cover	Full cover	No benefit
5. Emergency-treatment benefits			
a. Emergency outpatient	Full cover		
b. Emergency dental (due to accident)	Full cover		
6. Death benefits			
a. Compassionate death benefit	HK\$80,000 / US\$10,000		
b. Accidental death benefit	HK\$80,000 / US\$10,000		
7. Other services (see ^)			
a. Wellness checkpoint	Included		
b. Second medical opinion	Included		
c. Emergency medical assistance	Included		

Key to symbols

* Worldwide exclude USA: worldwide, not including the USA and US Minor Outlying Islands.

Asia: Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, North Korea, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, Vietnam.

- Lifetime limit means the maximum total amount of hospital benefits we will pay under all insurance policies in our ManuShine Healthcare Series covering you and issued by us from time to time, whether or not still in force, which have a specific lifetime limit in line with their terms and conditions.

+ Hospital room and board means a standard private room for your private use during your stay in hospital, with its own private facilities including a bedroom and bath or shower room. It does not include any room of upper class with its own kitchen, dining or sitting area. The benefit we will pay under confinement benefits and surgical benefits will be reduced to 25% if you stayed in a class of room higher than standard private room for Elite Plan, Premier Plan and Classic Plan (for hospital stays in Asia, not including Hong Kong). For Classic Plan, hospital stays in Hong Kong are limited to a standard semi-private room, which means a single bed with a shared bath or shower room or a room shared by two people for your use during your stay in hospital. The benefit we will pay under confinement benefits and surgical benefits will be reduced to 50% if your room is upgraded from standard semi-private room to standard private room in Hong Kong. If your room is a class higher than standard private room, the benefit we will pay under confinement benefits and surgical benefits will be reduced to 25%.

^ Services including Wellness Checkpoint, second medical opinion and emergency medical assistance are provided by external providers. We may revise the details of these services from time to time without giving you notice.

Remarks:

- We will reduce the amount of benefit we pay (except death benefits) under this plan by 50% if:
 - you have lived in the USA for at least 183 days in the past 12 months at the time of your stay in hospital, or when receiving medical treatment or a medical service in the USA; or
 - you are in hospital or have day-case surgery in the USA without getting authorisation from us beforehand, unless it was due directly to an accident or an emergency. We have the right to change the area of cover from Worldwide to Worldwide exclude USA at any time if you have lived in the USA for at least 183 days in the past 12 months.
- Medical appliances include pacemaker, stents for percutaneous transluminal coronary angioplasty, intraocular lens, artificial cardiac valve, metallic or artificial joints for joint replacement, prosthetic ligaments for replacement or implantation between bones and prosthetic intervertebral disc.
- The credit service for hospitalization is an administrative arrangement and not part of the product cover. It is only available after cover has been in place for 180 days in a row. We may end it at any time without giving you notice. If the hospital expenses are more than the eligible claim limit, you have to pay the shortfall.
- HIV/AIDS treatments benefit is only available after cover has been in place for five years in a row.
- Pregnancy complications benefit is only available after cover has been in place for 12 months in a row.
- Deductible credits only apply to plans with annual deductibles. Please see the policy provision for details.
- We have the right to revise the benefits, terms and conditions and premiums if you renew your policy. The premiums are not guaranteed and we may adjust them from time to time. If we decide to no longer offer the plan to all policy owners, we will do our best to offer them another medical plan available at that time.

Important Note:

Reasonable and customary charges: we will only cover charges for medical care which are not higher than the general level charged by similar medical service providers in the area for similar treatment, services or supplies to people of the same sex and age, for a similar disease or injury. We will not pay more than the actual charges. Please see the policy provision for full terms and conditions.

ManuShine Healthcare Series and ManuShine Healthcare Benefit are insurance products provided by Manulife (International) Limited (Incorporated in Bermuda with limited liability). This leaflet is only a reference. For exact terms and conditions, please see the policy provision.

To view our privacy policy, you can go to our website at www.manulife.com.hk. You may also ask us not to use your personal information for direct marketing purposes by writing to us. You can find our address on our website. We will not charge you a fee for this.

This leaflet is not for distribution in the mainland China.

宏利人壽保險（國際）有限公司概覽

宏利香港概覽

宏利香港透過宏利人壽保險（國際）有限公司、宏利資產管理（香港）有限公司及宏利公積金信託有限公司，為個人及機構客戶提供一系列保障及財富管理方面的產品和服務。這三家公司均為宏利集團屬下的成員公司。

宏利集團概覽

宏利金融有限公司是主要的環球金融服務機構，提供遠達前瞻的理財方案以助客戶作出重要理財決策。本公司在美國以「恒康」的名稱營運，而在其他地區則以「宏利」的名稱經營。本公司為個人客戶、團體客戶及機構客戶提供理財建議、保險以及財富與資產管理方案。截至2014年底，本公司旗下有28,000位員工和58,000位代理人，以及數以萬計的經銷合作夥伴，共同為2,000萬位客戶提供服務。截至2015年6月底，宏利所管理和提供行政管理的資產總值為8,830億加元（約54,870億港元），而在過去十二個月支付予客戶的保障、利息及其他款項逾220億加元。本公司的主要業務遍及亞洲、加拿大和美國，服務客戶逾百載。本公司的環球總部位於加拿大多倫多，並在多倫多、紐約及菲律賓證券交易所股份代號MFC上市，在香港交易所則以股份代號945上市。有關本公司的進一步資料，可在Twitter關注本公司帳號@ManulifeNews，或瀏覽網站www.manulife.com或www.johnhancock.com。

「活亮人生醫療保障系列」及「活亮人生醫療附加保障」乃宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）提供的保險產品。

中國工商銀行（澳門）股份有限公司乃宏利人壽保險（國際）有限公司的保險代理。上述產品由宏利人壽保險（國際）有限公司承保。

此單張只供參考用途，計劃保障之確實條款及細則均以保單條款作準。



活亮人生
醫療保障系列



ICBC 工銀澳門

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