

**Terms and Conditions to be published on PWS**  
**Home-Ward Programme**

**1. General Terms and Conditions**

- a. Home-Ward Programme is offered to the Insured and/or Covered Members of the medical policies issued by Manulife Insurance Berhad (“Manulife”) who reside in Klang Valley<sup>1</sup> (“Covered Members”). The programme provides the relevant Insured with the option to receive medical attention in the comfort of their own home if they are diagnosed with any of the Eligible Illnesses stated in paragraph 2(b) below, by the appointed care delivery partner Speedoc (Malaysia) Sdn. Bhd. (“Speedoc”), subject to the terms and conditions contained herein.
- b. Speedoc, whose practitioners are licensed under Ministry of Health Malaysia (“MOH”) and Cawangan Kawalan Amalan Perubatan Swasta (“CKAPS”), is appointed as Manulife’s Panel and is authorised to treat the Covered Members.
- c. Your consent is required before participating in this programme. The consent will be requested before your participation and remains fully effective until and unless it is revoked in writing. You have the right at any time to discontinue your participation in the programme.
- d. The treatment prescribed by Speedoc will utilise the Annual/Lifetime limit of your medical policy issued by Manulife.
- e. By participating in this programme, you agree to seek and receive medical treatment rendered and extended outside a Hospital whereby the amount will be incurred from your medical policy’s annual/lifetime limit, subject to paragraph 4b below.
- f. Manulife may update or amend the terms and conditions at any time without prior notice; and has the absolute discretion to suspend, cancel, or terminate this programme with or without any prior notice or reason.
- g. You shall immediately procure and act on proper medical advice and Manulife shall not be held liable in the event a treatment or service becomes necessary because you failed to obtain and act on such advice.

**2. Coverage**

- a. This programme is open to Insured and/or Covered Members whose (i) medical policy is paid up-to-date, still in force and without any exclusion on Manulife Home-Ward Programme; and (ii) onset of illness is not within 30 days of waiting period, subject to terms and conditions at the time of receiving home treatment service.
- b. The conditions covered under this programme shall be limited to the following:

Eligible Illnesses	Criteria
Dengue	<ul style="list-style-type: none"><li>• Aged between 16 to 59 years old;</li><li>• Not immunocompromised<sup>2</sup>;</li><li>• Well controlled comorbidity<sup>3</sup>;</li><li>• Have at least one (1) family member or caregiver at home;</li><li>• Able to perform activities of daily living (“ADL”)<sup>4</sup>;</li><li>• Have adequate platelet count;</li><li>• No severe dengue symptoms such as confusion, severe abdominal pain, bleeding, and shock; and</li><li>• Not pregnant.</li></ul>

Eligible Illnesses	Criteria
Gastroenteritis	<ul style="list-style-type: none"> <li>• Aged between 10 to 70 years old;</li> <li>• Not immunocompromised<sup>2</sup>;</li> <li>• Well controlled comorbidity<sup>3</sup>;</li> <li>• Have at least one (1) family member or caregiver at home;</li> <li>• Able to perform ADL<sup>4</sup>;</li> <li>• No bleeding, recent abdominal/head trauma, severe dehydration, diarrhea for more than 7 days; and</li> <li>• Not pregnant.</li> </ul>
Upper Respiratory Tract Infection ("URTI")	<ul style="list-style-type: none"> <li>• Aged between 10 to 70 years old;</li> <li>• Not immunocompromised<sup>2</sup>;</li> <li>• Well controlled comorbidity<sup>3</sup>;</li> <li>• Have at least one (1) family member or caregiver at home;</li> <li>• Able to perform ADL<sup>4</sup> without trouble breathing; able to talk in a full sentence, or no wheezing (high pitched sound during breathing); no pain or pressure in the chest; not feeling extremely lethargic; no fainting or passing out; no burn injury to the face or smoke inhalation and other severe symptoms; and</li> <li>• Not pregnant.</li> </ul>
Lower Respiratory Tract Infection ("LRTI")	<ul style="list-style-type: none"> <li>• Aged between 10 to 70 years old;</li> <li>• Not immunocompromised<sup>2</sup>;</li> <li>• Well controlled comorbidity<sup>3</sup>;</li> <li>• Have at least one (1) family member or caregiver at home;</li> <li>• Able to perform ADL<sup>4</sup>;</li> <li>• No trouble breathing; able to talk in a full sentence, or no wheezing (high pitched sound during breathing); no pain or pressure in the chest; not feeling extremely lethargic; not fainting or passing out; no burn injury to the face or smoke inhalation and other severe symptoms; and</li> <li>• Not pregnant.</li> </ul>

**Disclaimer:** This list is indicative only and non-exhaustive.

- c. In the event you are diagnosed with conditions other than the ones stated above, you may be referred to a hospital for further treatment.

### 3. Scope of Services

- a. Any charges incurred during Doctor's Consult, and/or testing that may not lead to admission under the Home-Ward Programme will still be deducted/utilised from the Annual/Lifetime limit of your Manulife medical policy.
- b. Your treatment coverage under this Home-Ward programme shall not exceed five (5) days. In the event your condition(s) persist(s) and you require medical treatment after five (5) days, you may be referred to a hospital for further treatment.

### 4. Cancellation

- a. You have the right at any time to discontinue the Home-Ward treatment administered by Speedoc.

- b. If the cancellation occurs:
  - i. Upon confirmation but prior to the arrival of your assigned medical practitioner, a cancellation fee of RM 150 will be incurred and shall be solely borne by you. For clarity, the cancellation fee is not claimable or deductible from the annual/lifetime limit of your Manulife medical policy.
  - ii. During your treatment, all charges incurred will be deducted and utilised from the Annual/Lifetime limit of your medical policy issued by Manulife.

## **5. Your Personal Data Rights**

- a. By participating in this programme, the Insured hereby acknowledges that any doctor, physician, hospital, clinic, laboratory, employers, insurance company or other organisation, institutions or persons, that have any records or knowledge of the health or medical history of the Insured may disclose such medical health information to Manulife, Third-Party Administrator ("TPA") authorised by Manulife, and Speedoc, and/or any of its authorised representatives, any and all such information.
- b. Under no circumstances shall Speedoc personnel solicit from you, directly or indirectly, on their own behalf or on behalf of any other person(s) at any time during the duration of your treatment.
- c. Upon your participation in this programme, you hereby acknowledge and consent for Manulife to disclose your Personal Information (as defined in our application form) to Speedoc and TPA authorised by Manulife for us to discharge or perform any of our purposes under the home-ward programme.

## **6. Liability Release**

- a. You shall immediately procure and act on proper medical advice and Manulife shall not be held liable in the event a treatment or service becomes necessary due to failure of you to do so.

Notes:

<sup>1</sup>(i) Federal Territories of: Putrajaya, Kuala Lumpur; and (ii) Selangor: Petaling, Klang, Gombak, Hulu Langat, Sepang, Kuala Langat

<sup>2</sup> Not having an impaired immune system. The immune system may be impaired by diseases and medications. Conditions that can impact the immune system include diabetes mellitus, disease of the immune system, cancer.

<sup>3</sup> Comorbidity occurs when a person has an underlying medical condition. Conditions described as comorbidities are often chronic or long-term conditions. Examples include diabetes mellitus, hypertension, dyslipidemia.

<sup>4</sup> Fundamental skills required to independently care for oneself, such as eating, bathing, and mobility.

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