

# Manulife MediShield\*

Getting *my first*  
*medical protection*  
is vital

\*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)).

Manulife Insurance Berhad is a member of PIDM.







## About Manulife MediShield

Getting your first medical protection early is crucial for a solid start, especially as you enter the working world. Choosing the right plan might seem tough, but don't stress – we've got you covered!

Introducing **Manulife MediShield**, an investment-linked plan that offers medical benefits and coverage for both death and Total and Permanent Disability. With an affordable premium from as low as RM100 per month, this plan allows you to maintain your lifestyle and pursue your career with peace of mind.

Let's get your first medical protection, fam! Ensuring stronger protection for every journey ahead.

## Highlights of Manulife MediShield



### Medical Coverage

Reimbursements for your medical expenses such as pre and post-hospitalisation charges, intensive care services, surgical expenses, out-patient benefits.



### Life Protection

Provides 30 years of coverage on Death and Total and Permanent Disability (TPD)<sup>1</sup>, where upon valid claim, you or your family will receive the higher of Face Amount or Account Value.



### Affordable Premium

Get your first life insurance plan with medical coverage in one plan from as low as RM100 per month to meet your protection needs.



### Auto Increase to Annual Limit

Enjoy an auto-increase of 10% every year to the Annual Limit of your medical coverage at the end of each Policy Year, up to 50% of your original Annual Limit.



### No Lifetime Limit

Continue to be protected under your medical coverage with no limit on how much you can claim in a lifetime.



### Potential Investment Returns<sup>2</sup>

You have the potential of gaining returns on your investment through our range of professionally managed investment-linked fund(s). For more details of the funds, please refer to the fund fact sheets available on Manulife Malaysia's website at [www.manulife.com.my](http://www.manulife.com.my)

## Highlights of Manulife MediShield (continued)



### No Claim Discount (NCD)

Enjoy 30% Upfront Discount (UD) on the insurance charges of medical coverage upon effective date of this plan. If you do not make any claims during the first policy year, you will enjoy a 40% NCD on the insurance charges the following year. Thereafter, NCD will remain at 40% provided no claims are made.

However, should you make a claim, you can continue enjoying the NCD if your claim is approved due to any of the following events:

- Hospital, surgical and out-patient benefits that are related to the diagnosis of Cancer, Stroke, Heart Attack (acute myocardial infarction), Kidney Failure and Coronary Artery Surgery;
- Admission to Intensive Care Unit (ICU) for a continuous period of 7 days or more;
- Post-Hospitalisation Benefit that is related to an approved Hospitalisation benefit;
- Follow-up treatment that is related to an approved Day Surgery; and/or
- Follow-up treatment that is related to an approved Emergency Accidental Injury treatment.

Please refer to page 9 for illustrations on how Discount Benefit works.



### First Dollar Benefit

The Deductible Amount shall not be applicable if the NCD of 40% is given for the Policy Year.



### Insurance Charge Discount

Enjoy a discount on the Insurance Charge for both death and TPD coverage when you purchase a minimum Face Amount of RM150,000.



### No Lapse Guarantee<sup>3</sup>

Continue to enjoy coverage even if the Account Value is insufficient to pay for the policy charges in the first 6 policy years.



### Income Tax Relief

You may qualify for income tax relief subject to the requirements of the Inland Revenue Board.



## Manulife MediShield at a glance

Premium	Minimum Premium Amount	Premium Allocation Percentage
Insurance Premium	RM1,200 annually	Please refer to Premium Allocation for Insurance Premium below
MaxiSave 2 Premium	RM100 annually, RM50 half-yearly, RM25 quarterly or RM10 monthly	95%
Single Top-Up Premium	RM1,000	95%

### Premium Allocation for Insurance Premium

Policy Year	Premium Allocation
1-3	60%
4-6	80%
7-8	95%
9 & above	100%

### Types of Account<sup>4</sup>

- **Insurance Premium Account (IPA)**  
Comprises allocated units from Insurance Premium.
- **Top-Up Premium Account (TUPA)**  
Comprises allocated units from any Top-Up Premiums i.e. Regular Top-Up Premium and Single Top-Up Premium.

## Fees and Charges

Policy Fees and Charges	Description																								
Administration Charge	RM8.00 for all payment modes. Levied at the beginning of every month by deducting sufficient number of units at the Net Asset Value (NAV) from the Account Value.																								
Insurance Charge	Levied at the beginning of every month by deducting sufficient number of units at the NAV from the Account Value.																								
Fund Management Charge	<table border="1"> <thead> <tr> <th>Fund Name</th> <th>% of the Fund p.a.</th> </tr> </thead> <tbody> <tr> <td>Income Fund</td> <td>0.75%</td> </tr> <tr> <td>Managed Fund</td> <td>1.35%</td> </tr> <tr> <td>Manulife Dividend Fund</td> <td>1.50%</td> </tr> <tr> <td>Manulife Flexi Invest Fund</td> <td>1.50%</td> </tr> <tr> <td>Equity Fund</td> <td>1.50%</td> </tr> <tr> <td>Manulife Asia-Pacific REIT Fund</td> <td>1.50%</td> </tr> <tr> <td>Manulife Global Equity Fund</td> <td>1.50%</td> </tr> <tr> <td>Manulife Progress Fund</td> <td>1.50%</td> </tr> <tr> <td>Manulife China Value Fund</td> <td>1.50%</td> </tr> <tr> <td>Dana Ekuiti Dinamik</td> <td>1.50%</td> </tr> <tr> <td>Manulife Dana Asia-Pasifik</td> <td>1.50%</td> </tr> </tbody> </table>	Fund Name	% of the Fund p.a.	Income Fund	0.75%	Managed Fund	1.35%	Manulife Dividend Fund	1.50%	Manulife Flexi Invest Fund	1.50%	Equity Fund	1.50%	Manulife Asia-Pacific REIT Fund	1.50%	Manulife Global Equity Fund	1.50%	Manulife Progress Fund	1.50%	Manulife China Value Fund	1.50%	Dana Ekuiti Dinamik	1.50%	Manulife Dana Asia-Pasifik	1.50%
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Full Surrender Penalty	<p>Applies in the event you decide to surrender your policy in the first two Policy Years and shall be levied only on the Account Value in the IPA by deducting from the total Account Value.</p> <p><b>Schedule of Full Surrender Penalty</b></p> <table border="1"> <thead> <tr> <th>Policy Year</th> <th>Full Surrender Penalty (% of Account Value in Insurance Premium Account)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>10%</td> </tr> </tbody> </table>	Policy Year	Full Surrender Penalty (% of Account Value in Insurance Premium Account)	1	20%	2	10%																		
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Partial Withdrawal Penalty	<p>Applies in the event you decide to make partial withdrawal in the first two Policy Years and shall be levied only on amount withdrawn from the IPA by deducting from the total withdrawal amount.</p> <p><b>Schedule of Partial Withdrawal Penalty</b></p> <table border="1"> <thead> <tr> <th>Policy Year</th> <th>Partial Withdrawal Penalty (% of withdrawal amount from Insurance Premium Account)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>20%</td> </tr> <tr> <td>2</td> <td>10%</td> </tr> </tbody> </table>	Policy Year	Partial Withdrawal Penalty (% of withdrawal amount from Insurance Premium Account)	1	20%	2	10%																		
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Fund Switching Charge	Waived																								

The rates of Insurance Charge for the Death Benefit and Total and Permanent Disability Benefit of basic plan are guaranteed. However, the rates of all other Policy Charges are subject to change by the Company from time to time. The Owner will be given 90 days (except for the medical coverage and medical and health insurance riders, whereby 30 days' notice period will be given) prior written notice by the Company on any changes in the Policy Charges.

## Benefit Schedule of Manulife MediShield (Medical Coverage)

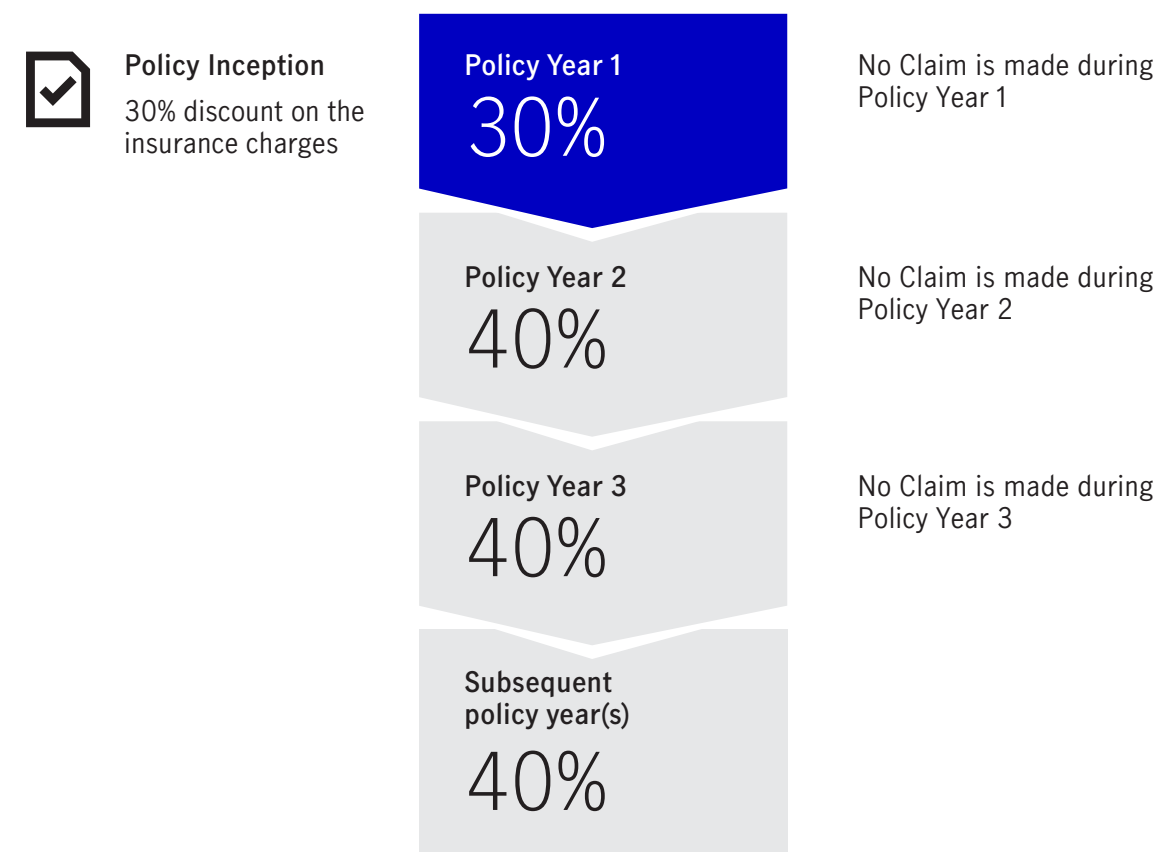
Benefits Schedule	Plan 1	Plan 2
<b>SECTION A – HOSPITAL AND SURGICAL BENEFITS</b>		
1 Daily Hospital Room & Board (no limit on number of days)	RM150/day	RM150/day
2 Hospital Intensive Care (no limit on number of days)	As charged, subject to Reasonable and Customary Charges, less Deductible Amount	
3 Surgical Benefit		
4 Anesthetist's Benefit		
5 Operation Theatre Benefit		
6 Attending Physician Benefit		
7 Pre-Hospitalisation Benefit (60 days prior to Hospitalisation) <ul style="list-style-type: none"> <li>i. Specialist Consultation</li> <li>ii. Diagnostic X-Ray &amp; Laboratory Examination</li> <li>iii. Scans</li> <li>iv. Medication and Treatment</li> </ul>		
8 Post-Hospitalisation Benefit (90 days after Hospitalisation) <ul style="list-style-type: none"> <li>i. Out-patient Diagnostic X-Ray &amp; Laboratory Examination</li> <li>ii. Medical Expenses and Consultation</li> </ul>		
9 Hospital Miscellaneous Services		
10 Ambulance Fee		
<b>SECTION B – OUT-PATIENT AND EMERGENCY BENEFITS</b>		
11 Day Surgery (including 90 days follow-up treatment)	As charged, subject to Reasonable and Customary Charges	
12 Out-patient Kidney Dialysis Treatment		
13 Out-patient Cancer Treatment		
14 Out-patient Stroke Treatment		
15 Out-patient Dengue Treatment		
16 Emergency Accidental Injury Benefit	Up to RM1,000 per Injury	
17 Emergency Assistance Services	Applicable	
18 International Emergency Medical Evacuation	Up to RM100,000 per lifetime	
<b>SECTION C – OTHER BENEFITS</b>		
19 Government Hospital Cash Benefit	RM100 per day, up to 60 days per Disability	RM130 per day, up to 60 days per Disability
20 Government Tax	As charged for any applicable taxes incurred based on Reasonable and Customary Charges	
21 No Claim Discount	Enjoy up to 40% NCD if you do not make any claims	
22 First Dollar Benefit	RM500 deductible will not be applicable if your policy has NCD of 40%	
23 Other Benefit	Increase of 10% of the original Annual Limit every year, capped at 50%, regardless of claim	
<b>Deductible Amount</b>	<b>RM500 per Disability</b>	
<b>Overall Individual Annual Limit</b>	<b>RM100,000</b>	<b>RM300,000</b>
<b>Overall Individual Lifetime Limit</b>	<b>No Lifetime Limit</b>	

## How does Discount Benefit works?

Discount Benefit is given based on the chart below:



### Illustration 1: When no claim is made



## How does Discount Benefit & First Dollar Benefit work (Medical Coverage)?

Illustration 2: When a claim is made



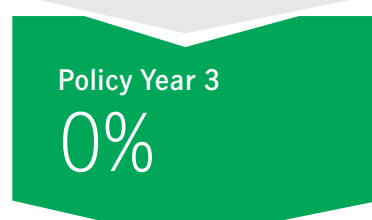
**Policy Inception**  
30% discount on the insurance charges



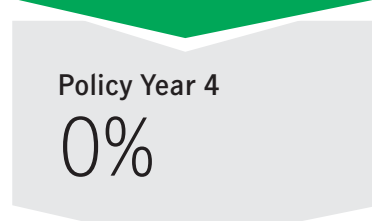
No Claim is made during Policy Year 1



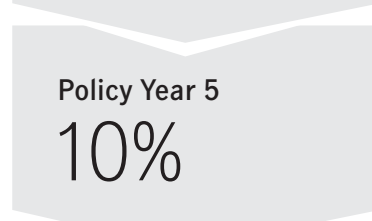
A Claim is made in Policy Year 2 and policy is entitled for First Dollar Benefit



A Claim is made during Policy Year 3



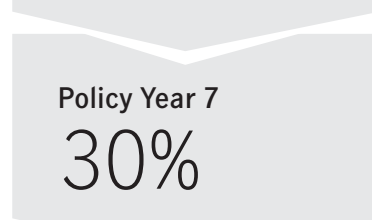
No Claim is made during Policy Year 4



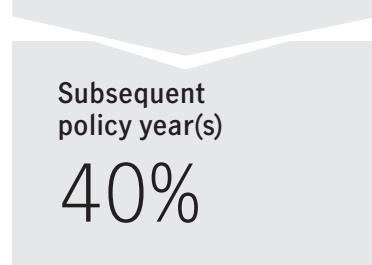
No Claim is made during Policy Year 5



No Claim is made during Policy Year 6



No Claim is made during Policy Year 7



The policy is entitled for First Dollar Benefit as long as the NCD remains as 40%

No Claim Discount (NCD) builds up over the years when no claim is made

## How does Discount Benefit work on Insurance Charges (Medical Coverage)?

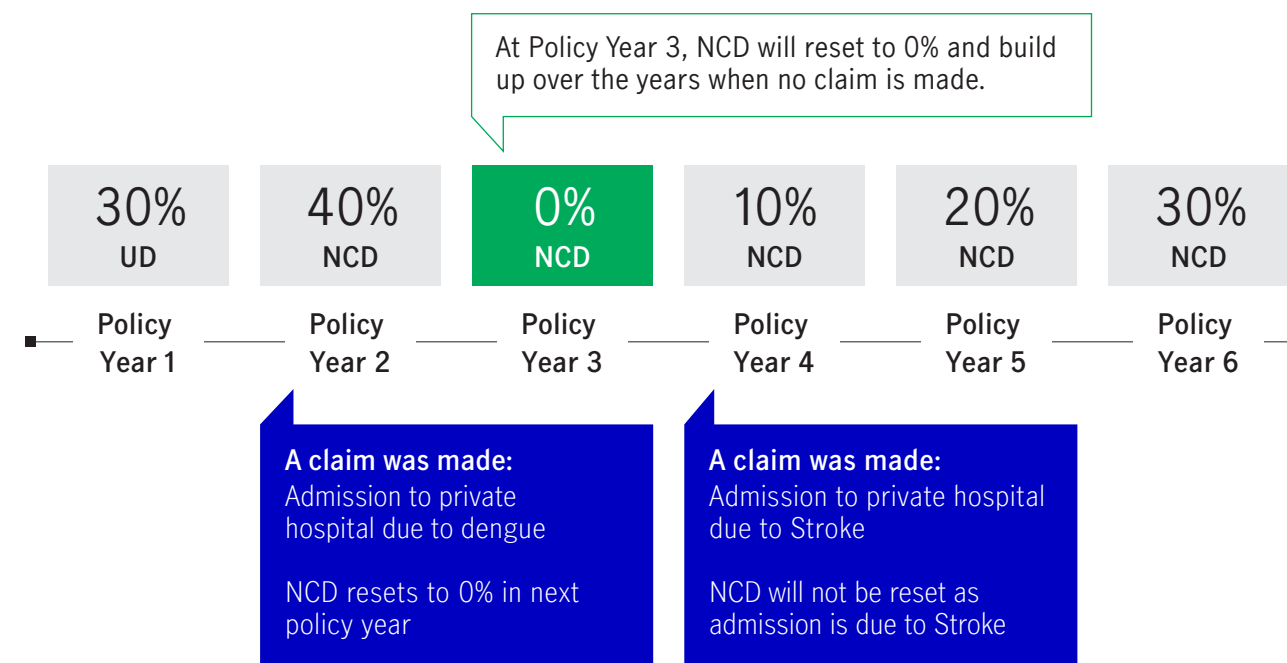


Example 1 - Insured only

Sarah, a 31 year old female, non-smoker, purchased **Manulife MediShield** with Face Amount of RM25,000, 100% Equity Fund, annual premium of RM2,000.

Selected plan: Plan 1 with Annual Limit of RM100,000.

Upon policy inception, she **enjoys 30% Upfront Discount (UD)** on the insurance charges for the first Policy Year. Calculation of Discount Benefit is illustrated as below:



	Policy Year 1 (RM)	Policy Year 2 (RM)	Policy Year 3 (RM)	Policy Year 4 (RM)	Policy Year 5 (RM)	Policy Year 6 (RM)
Annual Insurance Charges without Discount Benefit	1,193	1,221	1,250	1,268	1,286	1,304
Discount Benefit	30%	40%	0%	10%	20%	30%
Annual Discounted Amount	358	488	0	127	257	391

Kindly note when NCD resets to 0%, the policy coverage term will be reduced due to higher insurance charges. As such, prior to the policy NCD being reset, Sarah (Policy Owner) will be notified about the options available to her to ensure continuity of coverage until the full policy term, which includes a top-up premium. It is advisable to review your policy and consider our recommendation to pay a top-up premium. Do note that the recommended top-up amount may be higher than the discount amount received.

Note: Please note that all amounts above are rounded up to the nearest Ringgit.

## Exclusions

- 1) Death due to Insured, whether sane or insane, committing suicide, within 13 months after the Issue Date, endorsement date or any reinstatement date, whichever is later.
- 2) Disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
  - any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
  - military, air force or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
  - commission of a criminal act;
  - aviation activities other than as a fare paying passenger or crew on a commercial passenger airline;
  - under the influence of intoxicating liquor or as a result of substance abuse or while engaging in any hazardous speed or endurance contest; and
  - participation in any hazardous pursuits, such as, but not limited to, mountaineering, scuba diving, hang gliding, etc.
- 3) Medical coverage does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:
  - Pre-Existing Illness;
  - Specified Illnesses occurring within 120 days from the Issue Date or Reinstatement Date, whichever is later. Specified Illnesses means the following Disability and its related complications, occurring within the first 120 days of the Issue Date or Reinstatement Date of this provision, whichever is later:
    - i. hypertension, diabetes mellitus and cardiovascular disease;
    - ii. growths of any kind including tumours, cancers, cysts, nodules, polyps;
    - iii. stones of the urinary system and biliary system;
    - iv. any disease of the ear, nose (including sinuses) or throat;
    - v. hernias, haemorrhoids, fistulae, hydrocele, varicocele;
    - vi. any disease of the reproductive system including endometriosis; and
    - vii. any disorder of the spine (including a slipped disc) or any knee conditions.
  - any medical or physical conditions arising within the first 30 days of the Insured's cover or date of reinstatement, whichever is the latest, except for Accidental Injuries;
  - plastic/cosmetic surgery, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
  - rest cures or sanatoria care, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV-related diseases;
  - suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
  - war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
  - ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
  - sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
  - private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
  - expenses incurred for gender changes; or
  - medical treatment received by the Insured outside Malaysia, Singapore or Brunei if the Insured resides or travels outside these countries for more than 90 consecutive days.

**Please note that the list of exclusions is not exhaustive and that qualifying periods may apply. For exact details on terms and conditions, please refer to your policy contract.**



Find out more by calling our Customer Careline at **03 2719 9112/1300 13 2323** or get in touch with our professional Manulife Advisor today!

## Important Notes

1. This is an insurance product that is tied to the performance of the underlying assets and is not a pure investment product such as unit trusts.
2. You should satisfy yourself that this plan and the rider(s) attached, if any will best serve your needs and that the premium payable under the policy contract is an amount you can afford. You can opt to pay your premiums either monthly, quarterly, semi-annually or annually.
3. Please note that a life insurance policy is a long-term commitment and as such it is not advisable to hold the policy for a short period of time in view of the high initial cost. If you terminate your policy in the early years, you may get back less than the amount you have paid.
4. If you stop paying premiums for a period of time, there will be a possibility of the policy lapsing when the Account Value is insufficient to deduct all applicable policy charges.
5. Please be aware that you may deplete the investment-linked funds' units when you purchase too many unit deducting riders.
6. Purchase of new units and sale of units will be at the NAV. NAV is the single price at which the policy owner buys and sells the units. For the NAV per unit of each Investment-linked Fund, please visit [www.manulife.com.my/fundprice](http://www.manulife.com.my/fundprice). Alternatively, you may also contact our Customer Service Officer by calling our Customer Careline at 03-2719 9112 or 1-300-13-2323, or visit any of our branches nearest to you.
7. While an investment-linked fund may invest in Shariah-approved securities, the investment-linked insurance plan that is tied to this fund is not a Shariah-compliant product.
8. Investment returns are not guaranteed as unit prices may go down as well as up. These investment risks are borne solely by policy owners. Past performance of the investment-linked fund(s) is not an indication of future performances.
9. You are given a "Free-Look Period" of 15 days to review the suitability of your newly purchased insurance plan from the receipt date of the policy contract. If you cancel the policy contract during this period, all Policy Charges (excluding Fund Management Charge) and the Account Value based on the Net Asset Value on the next Valuation Date following date of receipt of written notification of cancellation, less any medical examination fees which may have been incurred will be refunded to you and the policy shall be cancelled.
10. The premium and/or policy charges, whichever applicable, may be subject to taxes introduced by the Government of Malaysia from time to time. MIB reserves the right to collect from you an amount equivalent to the prevailing rate of taxes payable for the premium and/or policy charges, as applicable. Your obligation to pay such taxes shall form part of the Terms and Conditions in your insurance policy.
11. This marketing material is for general information only and is not to be construed as a contract of insurance and no consideration has been given to the particular circumstances or needs of any person. The precise terms, conditions, definitions and exclusions of this plan are specified in the policy contract issued by MIB. Terms and conditions apply.
12. For more information on investment-linked insurance plan, please refer to the "Guide to Investment-linked Policy Owners on Insurance Coverage" at [www.manulife.com.my](http://www.manulife.com.my).
13. All ages in the brochure refers to age next birthday.
14. In the event of any discrepancy between the English, Bahasa Malaysia and Chinese versions, the English version shall prevail.
15. This plan is underwritten by Manulife Insurance Berhad (200801013654 (814942-M)), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is located at 16<sup>th</sup> Floor, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur.

## Product Footnotes

<sup>1</sup> TPD Benefit is applicable throughout the policy term or up to age 69 next birthday, whichever comes first.

<sup>2</sup> Returns are not guaranteed and are subject to the performance of the fund(s). Past performance of the fund(s) is not an indication of future performances.

<sup>3</sup> Terms and conditions apply. Please refer to policy contract for further details.

<sup>4</sup> No transfer of Account Value is allowed between IPA and TUPA.

# Appendix 1

## Annual Insurance Charges for Medical Coverage, Standard Life

Age Next Birthday	Plan 1		Plan 2	
	Male	Female	Male	Female
18	862	856	957	950
19	918	896	1,019	995
20	973	937	1,080	1,040
21	1,028	977	1,141	1,084
22	1,084	1,018	1,203	1,130
23	1,139	1,058	1,264	1,174
24	1,136	1,068	1,261	1,185
25	1,133	1,077	1,258	1,195
26	1,131	1,087	1,255	1,207
27	1,128	1,097	1,252	1,218
28	1,125	1,106	1,249	1,228
29	1,138	1,135	1,263	1,260
30	1,151	1,164	1,278	1,292
31	1,165	1,193	1,293	1,324
32	1,178	1,221	1,308	1,355
33	1,191	1,250	1,322	1,388
34	1,212	1,268	1,345	1,407
35	1,233	1,286	1,369	1,427
36	1,254	1,304	1,392	1,447
37	1,275	1,322	1,415	1,467
38	1,297	1,340	1,440	1,487
39	1,337	1,403	1,484	1,557
40*	1,378	1,466	1,530	1,627
41*	1,418	1,529	1,574	1,697
42*	1,459	1,592	1,619	1,767
43*	1,499	1,655	1,664	1,837
44*	1,577	1,729	1,750	1,919
45*	1,655	1,802	1,837	2,000
46*	1,733	1,876	1,924	2,082
47*	1,811	1,949	2,010	2,163
48*	1,889	2,023	2,097	2,246
49*	1,974	2,081	2,191	2,310
50*	2,060	2,139	2,287	2,374
51*	2,146	2,197	2,382	2,439
52*	2,231	2,254	2,476	2,502
53*	2,317	2,312	2,572	2,566
54*	2,500	2,671	2,775	2,965
55*	2,683	3,031	2,978	3,364
56*	2,867	3,390	3,182	3,763
57*	3,050	3,749	3,386	4,161
58*	3,233	4,108	3,589	4,560
59*	3,570	4,349	3,963	4,827
60*	3,907	4,590	4,337	5,095
61*	4,244	4,831	4,711	5,362
62*	4,580	5,071	5,084	5,629
63*	4,917	5,312	5,458	5,896
64*	5,179	5,587	5,749	6,202
65*	5,441	5,862	6,040	6,507
66*	5,703	6,136	6,330	6,811
67*	5,965	6,411	6,621	7,116
68*	6,227	6,686	6,912	7,421
69*	6,489	6,961	7,203	7,727

\*For renewal only

Note:

- Rates shown above are Base Insurance Charges of medical coverage, i.e. Insurance Charges without any discount.
- Rates shown above exclude any applicable taxes.

**Manulife Insurance Berhad (200801013654 (814942-M))**

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