

FAQS

“Manulife Critical Illness Benefit”

1. What is Critical Illness Benefit?

- ✚ Critical Illness (CI) Benefit is a kind of protection coverage that will pay a lump sum amount when you are first diagnosed with any CI conditions listed under the policy.
- ✚ This CI Benefit is attached with Education and Endowment plan.

2. Why do I need to buy CI Benefit?

- ✚ CI Benefit will help you to lessen your concern on critical illness treatment.
- ✚ Maturity benefit of your basic plan keeps the same.

3. What types of critical illnesses are covered under CI Benefit?

- ✚ We cover 14 covered events (7 covered events for early CI and 7 covered for major CI) as stated in the table below:

Critical Illness	Early CI	Major CI
Cancer	Carcinoma in situ and Other Early Cancers Specified Organs Carcinoma in situ	Major Cancer
Heart	Insertion of a Permanent Cardiac Pacemaker or Defibrillator	Heart Attack
Heart	Coronary Angioplasty	Coronary Artery By-Pass Surgery
Brain	Cerebral Arteriovenous Malformation (AVM) / Cerebral Aneurysm Surgery	Major Stroke
Liver	Liver Surgery	End Stage Liver Failure
Lungs	Surgical Removal of One Lung	End Stage Lung Disease
Kidney	Nephrectomy / Removal of one Kidney	Kidney Failure

4. Why does Manulife only cover 14 covered events?

- ✚ The reason why Manulife only covers 14 covered events because according to the research on health profile in Cambodia, it is shown that these diseases are the most common critical illnesses happening nowadays. Moreover, we also keep studying in order to provide more critical illnesses conditions coverage in the future.

5. Is it necessary to get CI Benefit when I have already had health insurance coverage?
- + We recommend you to have CI Benefit because it is like an additional protection on top of your health insurance. With the lump sum amount of CI Benefit, you can take care of all other financial needs and obligations related to your illness.
 - + Below are the key benefits of CI Benefit:
 - Cover 14 covered events with the Face Amount up to \$100,000,
 - Early CI payout is 50% of Face Amount with maximum of \$25,000,
 - All future premiums will be waived after Major CI Benefit is paid out, and your policy is still in force,
 - Ensure that maturity benefit of Education and Saving Protector keep the same, and
 - Worldwide coverage.
6. Who are eligible to purchase CI Benefit?
- + The customers whose age range from 18-55 years old.
7. How can I purchase CI Benefit?
- You can purchase CI Benefit from our Insurance Advisers and Insurance Specialists, visit us at the nearest location, or contact our Customer Centre Hotline at 023 965 999.
8. How much coverage can I purchase?
- + The coverage of CI Benefit is up to \$100,000.
9. Are CI Benefit payments made directly to me or my health care provider?
- + CI Benefit payment is paid directly to you.
10. If I have diagnosed with early critical illness during the policy, can I claim Major CI Benefit later?
- + First of all, you can claim Early CI Benefit. Then, you can claim Major CI Benefit once you meet all the criterion of major critical illness stated in policy contract. After that, all the future premiums will be waived, and your policy still keeps in force.
11. If I have diagnosed with more than one early critical illness, can I claim all of them?
- + You can only make one claim for Early CI Benefit, and another claim for Major CI Benefit.

For example, life insured is first diagnosed with early breast cancer; then, Manulife pays for Early CI Benefit. Years later, upon she is diagnosed with another major cervical cancer, Manulife will pay Major CI Benefit less Early CI Benefit paid out.

12. Can I get treatment outside Cambodia?



- ✚ You can get treatment outside Cambodia because the coverage of CI Benefit is worldwide.


13. Once I am diagnosed with any critical illness conditions, when can I get CI Benefit?

- ✚ You can get CI Benefit after submitting all required documents and conditions which meet all claim criteria.
- ✚ For more detail related with claim process, please refer to question #20.

14. How can I make claim?

- ✚ Below table illustrates claim process of CI Benefit:

Stages	Descriptions
<p>1. Contact us for to notify your claim.</p> 	<p>a) Notify your Insurance Advisor or our Customer Centre Hotline at 023 965 999</p> <p>b) Visit us at the nearest location</p> <p>c) Email us at: customer_service_kh@manulife.com</p> <p>Note: A written notice of CI Benefit claim must be within thirty (30) days from the date the critical illness was first diagnosed.</p>
<p>2. We will assist in completing required Manulife Forms provided.</p> 	<p>WHAT YOU NEED TO PROVIDE:</p> <p>a) Submit all the completed forms provided</p> <p>b) Laboratory reports confirming the diagnosis and operation report</p> <p>c) All other relevant medical reports e.g. histopathology report, ECG report, biopsy report, CT Scan/MRI Scan/PET Scan results, etc.</p>

<p>3. Submit all the completed forms and required documents to us.</p> 	<ul style="list-style-type: none"> a) The claim and required documents should be submitted within 90 days from the date that the critical illness was diagnosed. b) To help us process your claim as quickly as possible, please ensure that the required documents listed in section 2 above are completed and sent to us. c) We may need more time to process the claim if further clarification is needed and will inform you if this occurs.
<p>4. Claims Payment</p>	<p>HOW LONG IT TAKES TO RECEIVED CLAIM PAYMENT</p> <p>Manulife’s policy is to pay all valid claims promptly. Manulife commits to process and complete all claims within 5 working days from date when all required documents have been received.</p>
<p>5. Frequently Answers and Questions (FAQ)</p>	<p>WHO PAYS FOR THE ATTENDING PHYSICIAN’S STATEMENT OR MEDICAL REPORT?</p> <p>Claimant will have to bear the cost of the Attending Physician’s Statement or medical report except the clarifications that Manulife requires.</p>