

《附件二》

BENEFIT SCHEDULE

Policy Number : GI 56683
 Policyholder : MAN KWAN EDUCATIONAL ORGANISATION LIMITED
 Effective Date : 01 SEPTEMBER 2025
 Currency : HKD

ELIGIBLE PERSONS

All full time employees of the Policyholder and any of its affiliated companies which are included in the Policy Application unless otherwise rejected by the Company

PROBATIONARY PERIOD

For employees employed prior to the Policy Effective Date
 - UPON THE EFFECTIVE DATE OF THE POLICY

For employees employed on or after the Policy Effective Date
 - UPON FULFILLMENT OF 0 MONTHS OF CONTINUOUS SERVICE (UNLESS OTHERWISE SPECIFIED IN THE EMPLOYEE ENROLMENT FORM/SHEET)

PARTICIPATION REQUIREMENTS

Group Level

Minimum number of insured employees: 3

Minimum percentage of eligible employees insured:

- | | |
|---------------------|-------------------------|
| 1) Non contributory | 100% |
| 2) Contributory | |
| 3-20 | eligible employees 100% |
| 21-50 | eligible employees 80% |
| 51 or more | eligible employees 70% |

Issue age : 16-64 for TL, ADD and Medical, 16-59 for TPD, LTD and CI
 Overage : 65 and above

For any overage insured members, further loading and / or exclusion will be applied subject to health declaration and / or medical examination.

This Benefit Schedule supersedes any Benefit Schedule issued by Manulife (International) Limited previously (if any).

Policy Year shall mean the cover period from Effective Date as stated herein to forth coming Policy Anniversary.

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TERM LIFE INSURANCE For Employee

Amount of Insurance

PLAN 1

 Amount of Insurance: Flat amount \$10,000
 Termination age : 70
 No Evidence Limit : \$10,000
 Emergency Assistance Service : Unlimited

PLAN 1A

 Amount of Insurance: Flat amount \$10,000
 Termination age : 70
 No Evidence Limit : \$0
 Emergency Assistance Service : Unlimited

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HOSPITAL & SURGICAL

Termination age for employee : 70

	PLAN 1	Benefit Level PLAN 1A
Cover Status	Employee	Employee
Dependent Cover	NO	NO
Reimbursement Percentage (unless otherwise specified)	100	100
Hospital Room and Board		
Days per Disability	182	182
Limit per day	\$400	\$400
Hospital Services		
Limit per Disability	\$3,800	\$3,800
Hospital Physician's Services (Include pre-post)		
Days per Disability	90	90
Limit per day	\$400	\$400
Surgeon's Fee		
Complex	\$23,200	\$23,200
Major	\$11,600	\$11,600
Intermediate	\$5,800	\$5,800
Minor	\$2,900	\$2,900
Anaesthetist's Fee		
Complex	\$6,960	\$6,960
Major	\$3,480	\$3,480
Intermediate	\$1,740	\$1,740
Minor	\$870	\$870
Operation Theatre Fee		
Complex	\$6,960	\$6,960
Major	\$3,480	\$3,480
Intermediate	\$1,740	\$1,740
Minor	\$870	\$870

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Termination age for employee : 70

	PLAN 1	Benefit Level PLAN 1A
	-----	-----
Cover Status	Employee	Employee
Dependent Cover	NO	NO
Intensive Care		
Limit per Disability	\$4,800	\$4,800
Private Nursing		
Days per Disability	90	90
Limit per day	\$160	\$160
Hospital Cash for HK Government		
Hospital Ward		
Days per Disability	182	182
Limit per day	\$240	\$240
Second Claim Incentive		
Days per Disability	182	182
Limit per day	\$240	\$240
Day Surgery Cash Allowance		
Limit per Disability	\$400	\$400
Day Confinement		
Limit per disability	\$4,000	\$4,000
Reimbursement Percentage	90	90
Emergency Assistance Benefits	Unlimited	Unlimited

The Hospital and Surgical Benefits must be taken in conjunction with the Term Life Insurance

Day Surgery Cash Allowance only applicable to Gastroscopy, Colonoscopy, Cystoscopy, Arthroscopy, Colposcopy, and Bronchoscopy.

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HOSPITAL & SURGICAL

Termination age for employee : 70

	PLAN 1	Benefit Level PLAN 1A
Cover Status	-----	-----
Dependent Cover	Employee NO	Employee NO

Hospital Physician's Services includes one pre-hospitalization and post-hospitalization consultations within 6 weeks after discharge from hospital

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SUPPLEMENTARY MAJOR MEDICAL

Termination age for employee : 70

	PLAN 1	Benefit Level PLAN 1A
	Employee	Employee
	NO	NO
Cover Status		
Dependent Cover		
Reimbursement Percentage	80	80
Limit per Disability	\$25,000	\$25,000
Deductible per Disability	\$0	\$0
Room and Board limit to	Ward	Ward

The Supplementary Major Medical benefit must be taken in conjunction with the Term Life and Hospital and Surgical benefits.

If the Hospital Confinement is at a higher level of accommodation than stated above, the reimbursement percentage applicable for all the excess amount payable should be reduced as follows:

Ward to Semi-private : 50%
 Ward to Private : 25%
 Semi-private to Private : 50%