

Most Innovative Product / Service - Health Specialty Award

The award recognises the winning company having developed a new product/service or created new revenue opportunities and market share by revamping an existing product/service.



ManuShine Healthcare Series/Benefit
Manulife (International) Limited



Product cover of ManuShine Healthcare Series



A key benefit overview of ManuShine Healthcare Series

ManuShine Healthcare Series/Benefit (“ManuShine”) is tailor-made for the HNW segment globally who are looking for a worldwide medical protection. It is a high-end medical product which provides life insured with comprehensive medical coverage of core benefit items and services that best address specific needs of the upper-affluent, expatriates and pre-retirees.

Product Features At-A-Glance:

- First in market to provide customers with Medical Green Passage Service in Mainland China that offers referral services of inpatient and outpatient medical consultations to make sure our life insured receives proper medical treatment on-time
- Comprehensive coverage of core hospitalization benefit items including hospital room and board, surgeon’s fee, doctor’s visit & specialist’s fee, hospital services, pre- & post-hospitalization/ day case surgery outpatient, day case surgeries, cancer/kidney dialysis treatments etc. subject to the maximum annual limit and lifetime limit under various plan levels
- Tailor-made wellness program according to your life stage that can assist you in monitoring your health regularly
- Deductible credit, up to 15% of the annual premium, to reward the life insured for staying healthy by rewarding a deductible credit every 2 policy years if the policy fulfills the “No Claim Period” over the same period



ONEdna
HSBC Insurance (Asia) Limited



ONEdna, an embedded feature of six designated HSBC protection plans, empowers customers to better manage their health and wellness based on a genetic test.



“NOW’S GOOD – The good things in life are worth protecting”.

HSBC Insurance aims to protect our customers and their families against life’s unexpected events, helping them fulfil their hopes and dreams and realize their ambitions. We act one step ahead to proactively help policyholders achieve well-being and have introduced ONEdna as an embedded feature of six designated HSBC protection plans at no extra charge.

With ONEdna, we are to drive value creation with innovative, differentiated, and personalized wellness benefits which closely tie-in to enhance our suite of protection solutions. Not only do we protect, we help our customers to prevent bad health issues by empowering them to take appropriate actions to manage their health and wellness based on a genetic test.

Customers will experience a four-stage ONEdna journey from a proprietary DNA screening test, followed by a personalized ONEdna report with information on more than 300 genetic biomarkers across 4 panels: the FIRST-IN-MARKET feature of inherited cancer screening, health risk, nutrient sensitivities and drug response. A 30-minute report consultation session by a team of professional genetic counselors is also available to help customers understand the report and their health condition. Moreover, sustainable customer engagement is key for our customers to continually lead a healthier life and the packaged user-friendly APP is designed to serve this purpose.



SunHealth Medical Premier and SunHealth Medical Essential
Sun Life Hong Kong



SunHealth Medical Premier is a richly featured medical plan offering you full reimbursement for major medical expenses, including hospitalization & surgical expenses in a hospital Standard Private Room for peaceful recuperation.



SunHealth Medical Essential is a comprehensive medical plan offering you full reimbursement for hospitalization and surgical expenses in a hospital Semi-Private Room in Asia.

Sun Life Hong Kong have launched **SunHealth Medical Premier (“SHMP”)** and **SunHealth Medical Essential (“SHME”)**, which aim to satisfy our clients’ needs at different life stages.

High flexibility: Offers 16 combinations that differ in global medical networks and deductibles for selection. Insured can opt to reduce the annual deductible without any medical underwriting at their retirement ages. Moreover, **Convertible Option** allows clients to convert to other medical reimbursement plans with lower premium and suitable medical coverage to address their evolving needs.

Extensive coverage: Provides a lifetime coverage for full reimbursement of hospitalisation and surgical expenses up to a maximum of HKD20 million per year. The plans also provide various extended benefits, including cancer treatment.

Unique value-added services: Provides end-to-end medical concierge service to help our clients arranging the medical services while they are in need. First-in-the-market to offer **CompanionCare benefit**, which provides a travel allowance for family member to accompany the client who confine in the overseas hospital due to critical illness. Furthermore, **the annual deductible will be waived** under this circumstance.

High flexibility, extensive coverage and unique value-added services all contribute to **SHMP** and **SHME** setting a new benchmark in the industry for design of medical insurance products.