



Premier Care, Trusted Assurance

Manulife-Sinochem Premier Care II Medical Insurance Customer Service Guide

The English translation may not be exactly accurate, and it is for reference only.
The Chinese version shall prevail.



Welcome

We appreciate your decision to go with Manulife-Sinochem Premier Care II Medical Insurance.

We pledge to deliver exceptional health and medical services to you and your family. With a curated selection of excellent medical providers, we ensure an elevated and personalized service experience, one that empowers you to live a life of ease and wellness.

Discover the full spectrum of health and medical services that come with your Manulife-Sinochem Premier Care II Medical Insurance. This guide is your key to unlocking the potential of your coverage, revealing how to access and maximize the benefits designed with your well-being in mind.

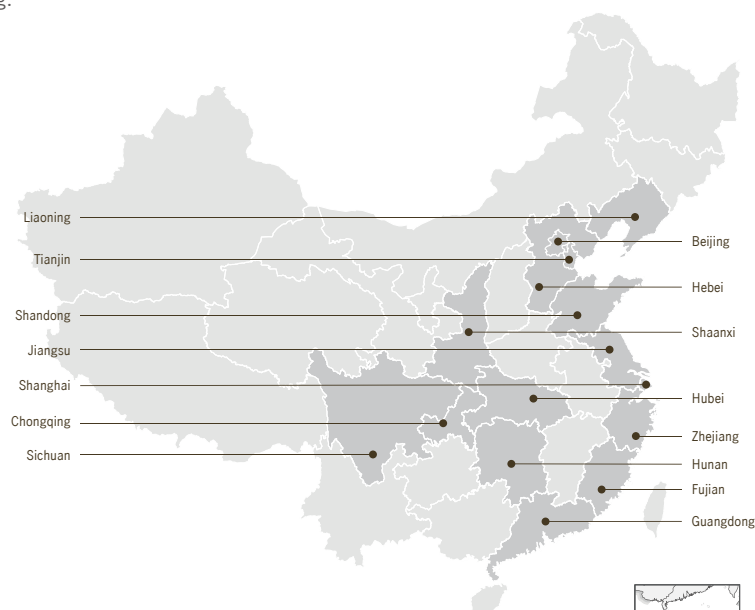
May health and happiness be your constant companions, for you and your loved ones.

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1 About Us

We, Manulife-Sinochem Life Insurance Co., Ltd., proudly stand as the inaugural joint venture in China's life insurance sector, a partnership that unites Manulife (International) Limited, a part of the Canadian-based Manulife Financial Corporation, with Sinochem Finance Co., Ltd., a cornerstone of the Sinochem Holdings Corporation Ltd. Since our establishment in November 1996, we have been extending our expertise to provide professional financial and insurance services to nearly 3 million customers. Our commitment to growth is evident in our extensive network, which now spans over 50 cities across China's most dynamic regions, including Shanghai, Beijing, Guangdong, Zhejiang, Jiangsu, Sichuan, Shandong, Fujian, Chongqing, Liaoning, Tianjin, Hubei, Hebei, Hunan, and Shaanxi. We are unwavering in our pursuit of national expansion. With a legacy that spans 27 years in the Chinese insurance market, we are steadfast in our dedication to offering our policyholders insurance products and services that are secure, reputable, and forward-looking.



Manulife Financial Corporation

Headquartered in Toronto, Canada, Manulife Financial Corporation (TSX/NYSE/PSE: MFC SEHK: 945) is a global financial service leader that helps people make their decisions easier and lives better. It operates under the brand of John Hancock in the US and as Manulife in Canada, Asia, and Europe. Manulife specializes in providing financial advice and insurance solutions. Through its international wealth and asset management division, Manulife Investment Management, it serves a wide array of clients that include individuals, institutions, and retirement plan members worldwide. By the end of 2023, Manulife had built a significant workforce of over 38,000 employees and an extensive network of more than 98,000 agents, along with thousands of distribution partners. This robust network caters to a customer base that exceeds 35 million individuals.

Manulife offers a range of services that may vary by location. For more details, please visit our official website at [manulife.com](https://www.manulife.com).

Sinochem Holdings

Sinochem Holdings Corporation Ltd. (Sinochem Holdings) was established through the joint restructuring of Sinochem Group Co., Ltd. and China National Chemical Corporation Ltd. on May 8, 2021. Sinochem Holdings is one of the leading state-owned enterprises under the supervision of the State-owned Assets Supervision and Administration Commission of the State Council (SASAC). It boasts over 220,000 employees.

Sinochem Holdings encompasses a wide array of sectors, including life sciences, materials science, petrochemicals, environmental science, rubber tires, mechanical equipment, urban operations, and industry-specific financial services. As a globally leading chemical conglomerate, Sinochem Holdings operates with a far-reaching international presence, featuring production bases and R&D facilities in over 150 countries and regions, supported by a comprehensive marketing network. By the end of 2022, its total assets had reached RMB 1.5 trillion, with an annual revenue exceeding RMB 1.1 trillion. These financial milestones propelled the company to 38th place on the 2023 Fortune Global 500 ranking, leading the chemical industry sector.

Sinochem Holdings, with its array of financial licenses, serves as a bridge between industries and finance. It drives industrial growth through a dual strategy that combines financial expertise with technological innovation.

Looking ahead, Sinochem Holdings, by embracing a philosophy where science leads the way, is determined to become a globally renowned chemical conglomerate that is led by life and materials sciences, underpinned by petrochemicals, safeguarded by environmental science and driven by technological innovation. Its commitment to sustainable growth will deliver optimal value to society, clients, shareholders, and employees, while driving progress in the chemical industry.



2 Service at a Glance

Secure medical care

☒ On-site hospital representative services

Assistance provided by our hospital representatives at the international or VIP departments of many renowned public hospitals

☒ Direct billing services (at in-network providers)

Outpatient/inpatient appointment service + direct billing service

☒ Medical concierge

MOVE PRO membership benefits

Assistance in specialty drugs

☒ Direct billing services for specialty drugs

Direct billing services for specialty drugs through our specialty drug network

☒ CAR-T therapy direct billing service

Comprehensive support including direct billing services for CAR-T therapies

Medical consultation services

☒ Medical consultation and support

Assistance with obtaining domestic and overseas second medical opinions, along with overseas medical arrangement

Global emergency assistance

Collaborating with professional emergency service providers to ensure a rapid response during critical situations

MOVE PRO membership benefits

Health engagement programs designed to help you actively manage your health

24/7 service hotline

Quick response to your needs, in both Chinese and English

3 Service Highlights



Extensive medical network

Access to over 1.3 million medical providers in nearly 150 countries (regions), ensuring advanced and convenient care



Convenient direct billing services

Professional arrangement for outpatient visits and direct billing service within our network, streamlined with your electronic direct billing card and ID



On-site hospital representative services

Assistance provided by our hospital representatives at the international or VIP departments of many renowned public hospitals



Out-of-hospital specialty drugs

Nationwide direct billing services and cold chain delivery for out-of-hospital specialty drugs, including CAR-T therapies, with a nationwide DTP pharmacy network



Global emergency assistance

Provision for critical services such as emergency medical evacuation or repatriation, ensuring timely and compassionate support is available at the most critical moments



Health management services

A diverse range of health management services including second medical opinions and overseas medical arrangements to meet your various needs



MOVE PRO membership benefits

Access to member-exclusive services including medical concierge, drug discounts, and video health consultations, among over a dozen health management services



Dedicated customer service

Our 24/7 bilingual (Chinese and English) service hotline is always available to provide you with continuous, attentive care, no matter where you are, all year round.

Direct billing network covering nearly

150 countries globally

More than **1.3** million medical providers

24/7

bilingual

(Chinese and English)
service hotline





4 Notice

- ③ Manulife-Sinochem Premier Care II Medical Insurance is a non-guaranteed renewable insurance policy with a one-year term. Upon the policy's expiration, you will need to reapply to us for coverage. Your policy will be renewed upon our approval, your payment of the required premium, and subject to our acceptance.
 - ③ You are advised to review the clauses related to the policy's validity to ensure continuous coverage.
 - ③ You are advised to read through the policy clauses, especially those concerning the coverage area, high-cost hospitals, pre-certification procedures, and exclusions. This will help you understand the full extent of your coverage and the benefits available to you.
 - ③ Upon successful issuance of your policy, you can obtain your personalized electronic insurance card via the Manulife-Sinochem MOVE APP or mini-program. This electronic card is the certificate for you to enjoy the direct billing service at our in-network providers.
 - ③ Your medical services are provided by MSH CHINA, our authorized TPA service provider. Its contracted medical providers are dedicated to deliver accessible and convenient medical services to you. Should there be treatment items not covered by your insurance policy or if your claims have reached the annual benefit limit as stipulated in your insurance policy, you will be required to settle these costs. In such instances, the hospital may directly bill you. Alternatively, if MSH CHINA has already made the payment to the hospital on your behalf, they will contact you to arrange for prompt reimbursement of the medical expenses not covered.
 - ③ During service provision, you may be requested to share sensitive personal health documents, such as outpatient records and lab reports, etc. The decision whether to share this kind of information is entirely at your discretion. Please be mindful of your personal information security. Manulife-Sinochem is not liable for any direct disclosures from your side directly to MSH CHINA.
- For any inquiries or issues, our 24/7 global service hotline is available to offer immediate and practical assistance.
 - Manulife-Sinochem — MSH CHINA Customer Service Center
☎ (86) 021 6187 0285
 - Emergency service: ☎ (86) 010 6410 5595
 - Contact us via ✉ manulife-sinochem@mshasia.com

5 Direct Billing Service

Step 1: Activate Your electronic insurance direct billing card

Once you've secured the Manulife-Sinochem Premier Care II Medical Insurance, access your electronic insurance card via the Manulife-Sinochem MOVE APP or mini-program. When receiving treatment at a in-network provider, simply display your electronic direct billing card along with your valid ID. Expenses covered under your policy will be settled directly by MSH CHINA, the TPA service provider authorized by Manulife-Sinochem.

Safeguard your electronic insurance card and use it solely for your benefit as the insured. The card is non-transferable and must not be shared, assigned, or pledged to any third party. Any misuse may lead to the denial of claims by Manulife-Sinochem and MSH CHINA, and could result in the recovery of any payments made under false pretenses. In cases of policy violation or invalidation, your entitlement to coverage may be terminated.

Step 2: Pre-certification

Pre-certification, alternatively termed prior authorization, is the process where Manulife-Sinochem, through MSH CHINA, provides a written consent for specific medical treatments to the insured before they are administered.

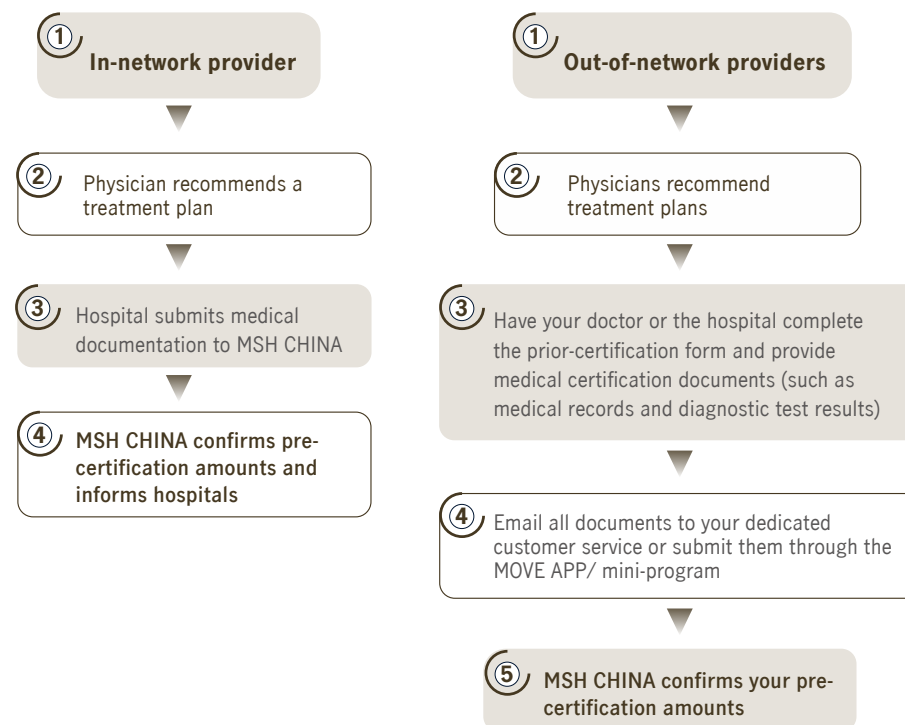
This pre-certification is not a confirmation of full coverage. You are expected to meet your co-payment obligations as stipulated in your policy. The treatment must also be within the bounds of the insurance policy's coverage. If the treatment received or the costs incurred are not covered under the terms of your insurance policy, any pre-certification granted will be rescinded. You will be liable to refund any amounts that have been pre-paid to you or advanced directly to third-party medical providers.

Pre-certification required for the following treatments:

-  All hospitalization and surgical treatments, including emergency and outpatient surgeries
-  Initial outpatient renal dialysis, and outpatient treatments for malignant tumors such as electrotherapy, radiotherapy, or chemotherapy
-  Drugs, examinations, treatments, or medical devices expected to exceed RMB 5,000 per medical visit
-  Rehabilitation therapies and skilled nursing
-  Hospice care services
-  Hospital treatment for AIDS or hospitalization due to human immunodeficiency virus (HIV) infection
-  Treatment for mental health disorders
-  Organ transplant procedures
-  Emergency assistance services
-  Out-of-hospital specialty drugs (including CAR-T therapies)
-  Proton and heavy ion therapy

Note: Failure to obtain pre-certification may result in a deduction from the claim payment or a denial of the claim.

Pre-certification process



Pre-certification documentation

• Pre-certification application form • medical records • examination reports
Obtain the pre-certification form from Manulife-Sinochem — MSH CHINA Customer Service Center

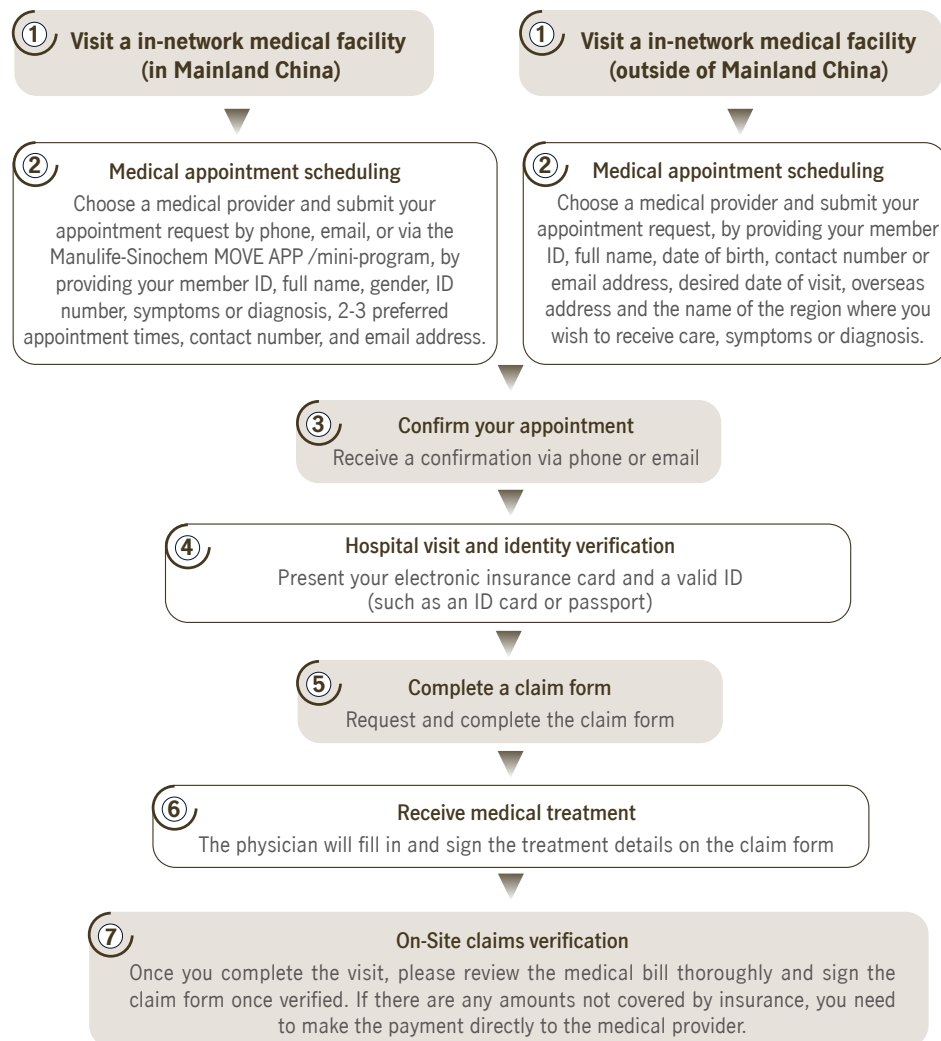
■ For urgent situations that do not allow for pre-certification, you or your family member may initially cover the hospital deposit to secure admission and then contact Manulife-Sinochem — MSH CHINA Customer Service Center within 48 hours to subsequently apply for pre-certification.

■ You can contact us or log in to the Manulife-Sinochem MOVE APP/mini-program, navigate to the Health section, and access the Premium Medical Services section to submit your pre-certification application.

☎ (86) 021 6187 0285 ✉ manulife-sinochem@mshasia.com

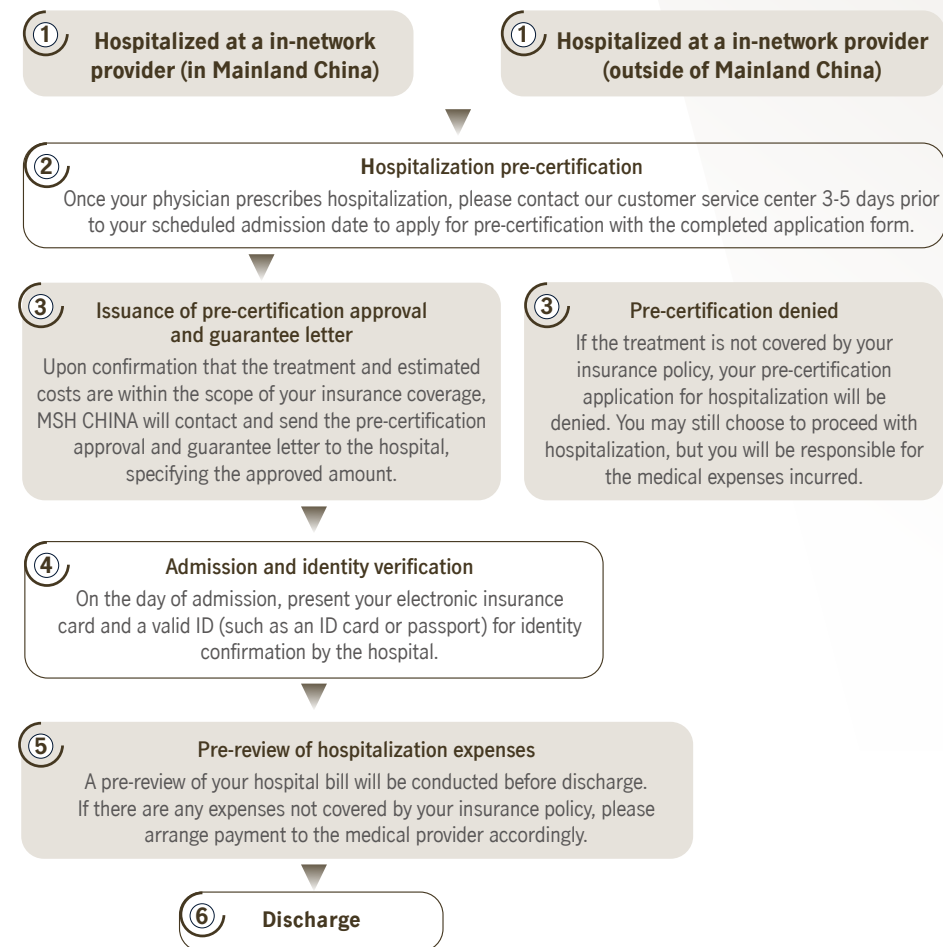
Step 3: Medical Treatment and Claims Service

► Direct billing process for outpatient/emergency visits



■ Direct billing service may not be applicable for visits that have not been pre-certified, depending on the hospital's policies. In cases of emergency or urgent care, the insured member may need to settle the payment with the medical provider at the time of the service.

► Direct billing process for hospitalization



■ The pre-authorization action is only an initial assessment based on your insurance policy. After a thorough and final review of the hospitalization documents, if there are any exceeding expenses not covered by your health plan, you may need to return the outstanding balance.

■ To submit the pre-certification request, you can contact us or log in to the Manulife-Sinochem MOVE APP/mini-program, navigate to the Health section, and access the Premium Medical Services section.

☎ (86) 021 6187 0285 ✉ manulife-sinochem@mshasia.com

■ You can access the directory of the direct billing providers by logging into the Manulife-Sinochem MOVE APP /mini-program, navigating to the Health section, and then to the Premium Medical Services section. Alternatively, you can inquire through the Manulife-Sinochem — MSH CHINA Customer Service hotline.



► Out-of-pocket payment medical service process

At medical providers out of our network, you need to settle the bill first and then submit a claim request along with the following documents within 180 days for any covered treatments:

- 1. A fully completed and signed claim form
- 2. Copies of your identification documents (passport, ID card, birth certificate, or household registration)
- 3. Original invoices, medical bills and detailed receipts, including itemized lists and prescriptions
- 4. Original medical records, including initial consultation notes, diagnosis, discharge summaries
- 5. All diagnostic examination and test reports
- 6. Any other necessary documents

- For claims under RMB 3,000, you can log in to the Manulife-Sinochem MOVE APP/ mini-program, navigate to the Health section, and access the Premium Medical Services section to submit your claim application with scanned copies.
- Upon reception of the complete documents, we shall process your claim within 8 working days. Otherwise, we'll reach out for complementary documents.

Claim forms can be requested via:

☎ (86) 021 6187 0285 ✉ manulife-sinochem@mshasia.com

Claim submission address :Manulife-Sinochem Customer Services, 5/F, North Tower, Building 9, Lujiazui Software Park, Lane 91, E Shan Rd, Shanghai - P.R.CHINA

Postal code: 200127

6 On-site Hospital Representative Services

Assistance provided by our hospital representatives at the international or VIP departments of many renowned public hospitals

Shanghai

- Huashan Worldwide Medical Center
- Huashan Hospital Pudong Fudan University, Area A, Senior Expert Outpatient Service
- Ruijin Hospital Exclusive Medical Care Center
- Shanghai Children's Medical Center, Special Service Clinic
- International Clinic Center, Children's Hospital of Fudan University
- International Medical Center, Shanghai Sixth People's Hospital
- International Department, Huadong Hospital Affiliated to Fudan University
- International Medical Care Center, Shanghai the first people's hospital
- Jinglang Expert Consultation, Xinhua Hospital Affiliated to Shanghai Jiaotong University School of Medicine
- International Medical Center, Zhongshan Hospital Fudan University
- Shanghai Shu Guang Hospital VIP Department(Eastern Branch)
- Shanghai Shu Guang Hospital (Puxi VIP Department)
- VIP Clinic, Longhua Hospital Shanghai University of TCM
- VIP Department, Shanghai East Hospital
- Puxi Branch, Fudan University Shanghai Cancer Center

Beijing

- International Medical Center, China-Japan Friendship Hospital
- International Medical Services, Peking Union Medical College Hospital
- International Medical Services, Peking Union Medical College Hospital (Xidan Campus)
- VIP Department, Beijing Anzhen Hospital
- International Medical Center, Beijing Friendship Hospital
- VIP Department, Beijing Chao-Yang Hospital

Guangzhou

- Private Medical Service, The First Affiliated Hospital of Sun Yat-sen University
- Huiqiao Building, Nanfang Hospital of Southern Medical University

Shenzhen

- Priority Clinical Center, Peking University Shenzhen Hospital
- International Medical Center, The University of Hong Kong - Shenzhen Hospital

Chengdu

- Sichuan International Hospital/Sichuan University West China Hospital, Golden Card Hospital

Wuhan

- International Outpatient Department, Union Hospital, Tongji Medical College, Huazhong University of Science and Technology

Dalian

- International Medical Center, Dalian Friendship Hospital

Wenzhou

- The 1st Affiliated Hospital of Wenzhou Medical University

On-site hospital representative services at hospitals under your plan



► Customer services

- ① Greet policyholders as per hospital regulations
- ② Assist policyholders with appointment scheduling
- ③ Help policyholder/the insured with any questions they may have
- ④ Guide policyholders through their medical visits



► Claims-related services

- ① Help policyholders fill out claim forms for direct billing
- ② Collect deductibles or co-payments from policyholders as indicated on their insurance card



► Pre-certification

Collect documents required for obtaining pre-certification

Aid in the submission of pre-certification application



► Accompanying services during medical visits

Arrange medical appointments and provide translation services for foreign policyholders based on actual needs

Note:

- ① On-site representative working hours:
8:30-16:30 on working days
- ② Contact us in advance for special service requests
Manulife-Sinochem — MSH CHINA Customer Service hotline



7 Direct Billing Service for Out-of-hospital Specialty Drugs for Malignant Tumors

- Upon receipt of your pathology reports and prescription details, we are pleased to offer you direct billing service for out-of-hospital specialty drugs listed in the directory of your insurance policy, along with cold chain delivery services.

Application submission

Once you have obtained your valid prescription from your medical provider and related medical records, you need to contact Manulife-Sinochem — MSH CHINA Customer Service Center via phone or email to initiate the application for the direct billing for out-of-hospital specialty drugs.



Documents submission

Submit the complete set of drug application documents to MSH CHINA



Delivery confirmation

You will be notified with an order confirmation for the direct billing service for out-of-hospital specialty drugs and will be asked to confirm the delivery details.



Drug delivery

Upon confirmation of your pick-up location, we will work with the authorized pharmacy to complete the delivery efficiently.

Note: The drug delivery service is provided by Manulife-Sinochem's other TPA provider.

■ The direct billing service for out-of-hospital specialty drugs is only available in Mainland China. There may be instances where the service is temporarily unavailable due to stock shortages or changes in national regulations and policies that may affect the service delivery. For further details of this service, please contact the Manulife-Sinochem — MSH CHINA Customer Service Center.

■ You can contact us via:

☎ (86) 021 6187 0285 ✉ manulife-sinochem@mshasia.com

List of out-of-hospital specialty drugs covered: The scope of coverage is subject to the latest information published on the Manulife-Sinochem's official website at www.manulife-sinochem.com.

8 Direct Billing Services for CAR-T Therapies

Application submission

Once you have obtained your valid prescription from your medical provider and related medical records, you need to contact Manulife-Sinochem — MSH CHINA Customer Service Center via phone or email to initiate the application for the direct billing for CAR-T therapies.

CAR-T therapy medical evaluation:

Once you have submitted all the required documents, we will conduct a medical evaluation of your request.

Plasmapheresis (authorized medical providers/pharmacies/service providers)

Upon approval of your request, you will undergo an evaluation by an authorized medical provider to determine suitability for specified cell immunotherapy treatment. Upon confirmation of eligibility, you will receive a prescription from a licensed physician affiliated with the medical provider. A dedicated service provider will facilitate the necessary arrangements with an authorized pharmacy and assist you in executing a medication agreement. Upon execution, the service provider will arrange the direct billing for the immunotherapy treatment costs (the insurance company shall settle the relevant medical expenses directly to the provider).

CAR-T cell preparation: Your white blood cells will be used to prepare CAR-T cells at the pharmaceutical center.

Examination and pretreatment with chemotherapy

You'll be tested at the authorized medical provider to confirm your readiness for pretreatment with chemotherapy and infusion. If fit, you'll receive the pretreatment with chemotherapy prior to CAR-T cell infusion.

Infusion: The CAR-T cells will be infused into your body at the authorized medical provider.

Monitoring and evaluation

The medical provider will monitor closely your response to the CAR-T therapy, managing any potential adverse reactions. Additionally, you may need to receive various medical examinations for evaluation of the treatment's efficacy.

Should a policyholder be diagnosed with a "Malignant Tumor – Severe" or "Malignant Tumor – Mild" after the waiting period, as defined in the policy, and meet the specified indications and successfully complete the CAR-T therapy medical eligibility assessment, we will provide coverage for CAR-T therapy drugs. If the necessary drugs are not available from the medical provider, we will reimburse the policyholder for the cost of CAR-T therapy drugs purchased from a licensed pharmacy, with valid prescription by a physician.

This service is only available at authorized medical providers in Mainland China. For details, see the attached *Authorized Medical Providers Offering Direct Billing Services for CAR-T Therapies*.

The process from blood draw to infusion generally takes about 20 to 30 calendar days, and the time period required may vary for each policyholder. We kindly ask for your understanding.

You can contact us via:

☎ (86) 021 6187 0285 ✉ manulife-sinochem@mshasia.com

List of CAR-T therapies covered: The scope of coverage is subject to the latest information published on the Manulife-Sinochem's official website at www.manulife-sinochem.com.



9 Emergency Assistance Services

Services	Limits:
 Medical evacuation  Medical repatriation  Repatriation of remains	Payment limit: USD 1,200,000 equivalent
 Return of minor children to residence	One-way economy class flight ticket limit
 Visit and accommodation for immediate family members	Round-trip economy class flight ticket limit; accommodation expenses for outside the mainland, Hong Kong, Macau, and Taiwan of China: daily limit of USD 250, with an event limit of USD 1,000; accommodation expenses in Chinese mainland: event limit of USD 400;
Accumulated limit for immediate family visit and accommodation and minor children's return to residence outside the mainland, Hong Kong, Macao, and Taiwan of China: USD 10,000 equivalent;	

■ Manulife-Sinochem coordinates the aforementioned services through our authorized emergency response provider. The extent of coverage for actual rescue expenses is governed by the provisions of your insurance policy.

■ **For details and relevant exclusions, please refer to your insurance policy or call the dedicated emergency hotline at:**

☎ (86) 010 6410 5595

10 Health Management Services

Second opinion

Service offered: Following your first medical opinion, we can assist you by consulting with third-party medical providers or specialists within our network to obtain a second opinion in regards to your diagnosis or treatment plan. If you are diagnosed with or suspect a specific illness as stipulated in your insurance policy, we can also recommend overseas hospitals and specialists to conduct a second opinion arrangement based on your medical records. This helps to confirm and refine your existing diagnosis and treatment plan.

Eligibility criteria: ① inconclusive clinical diagnosis or conflicting diagnostic opinions; ② indetermination of treatment plans for critical or complex illnesses; ③ inconsistencies regarding surgical decisions or the surgical approach itself

Service frequency: Unlimited domestic second opinions, limited to one overseas second opinion per policy year

Service process:

Domestic second opinion (in Mainland China):

- ① **Service application:** During the policy year and after the waiting period, if you require a domestic second opinion, call Manulife-Sinochem — MSH CHINA Customer Service Center to apply for the service.
- ② **Service offered:** MSH CHINA will recommend a specialist to you for a second opinion. Once you select one from our recommendations, you can receive your second opinion through an in-person consultation, a video consultation, or by receiving a detailed written report.

Overseas second opinion:

- ① **Service application:** During the policy period and after the waiting period, if you are diagnosed with or suspect a specific illness as stipulated in your insurance policy, you can apply for the service by registering with your phone number provided at the time of insurance application and logging in to the Manulife-Sinochem MOVE APP/ mini-program, navigating to the Health section, and then to the Premium Medical Services section.
- ② **Request confirmation:** Upon receiving your request, we will arrange a case manager to talk with you about details and conduct a service assessment.
- ③ **Service commencement:** Upon approval of your request, we will schedule the needed services and present a selection of top-tier international medical providers or specialists based on your conditions.
- ④ **Medical records collection:** To ensure a seamless service, you will need to provide all the medical records, including proof of diagnosis, pathology reports, and imaging materials if any. We will organize and translate all the materials that you provide and send them to the selected medical provider/ specialist.
- ⑤ **Report delivery:** We'll deliver the specialist's initial report in 12-18 working days. Upon the receipt of the report, you can inquire with up to three additional questions. Service ends upon responses.

Overseas medical arrangements

Service offered: If you are diagnosed with or suspect a specific illness as stipulated in your insurance policy, we will recommend top-tier overseas medical providers and specialists, and assist with appointment scheduling, medical consultations, collection and translation of medical records, facilitation of medical visa application, travel and living arrangements abroad, translation and companionship during medical visits, and follow-up visits after your return.

Eligibility criteria: Coverage applies during the policy period, after the waiting period, for confirmed or suspected specific illnesses as stipulated in your insurance policy (based on a diagnosis from a public hospital at the level of secondary or above)

Service frequency: One-time per policy year

Service process:

- ① **Service application:** During the policy period and after the waiting period, if you request the service, you can apply for the service by registering with your phone number provided at the time of insurance application and logging in to the Manulife-Sinochem MOVE APP/ mini-program, navigating to the Health section, and then to the Premium Medical Services section.
- ② **Request confirmation:** Upon receiving your request, we will arrange a case manager to talk with you about details and conduct a service assessment.
- ③ **Service commencement:** Upon approval of your request, we will schedule the needed services and present a selection of top-tier international medical providers or specialists based on your conditions.
- ④ **Specialist appointment coordination:** We will complete your specialist appointment fixation within 7-10 business days. Confirmation of the appointment will be accompanied by a letter and a cost estimation.
- ⑤ **Visa support services:** Upon the approval of your visa application, we provide assistance with flight bookings and offer recommendations and support for accommodation reservations overseas.
- ⑥ **Pre-travel briefing:** Guidance on important aspects of living abroad to ensure you are well-prepared.
- ⑦ **Transportation and accompaniment:** Complimentary round-trip airport transportation in the city of treatment, along with maximum 5 days of 8-hours daily service including companionship, translation, and transportation for medical visits

MOVE PRO membership benefits

Service offered: Policyholders and insured individuals of Manulife-Sinochem Premier Care II Medical Insurance, once certified as MOVE PRO members, are entitled to exclusive member services, including a health concierge and video health consultations, among over 10 health management services.

Service process:

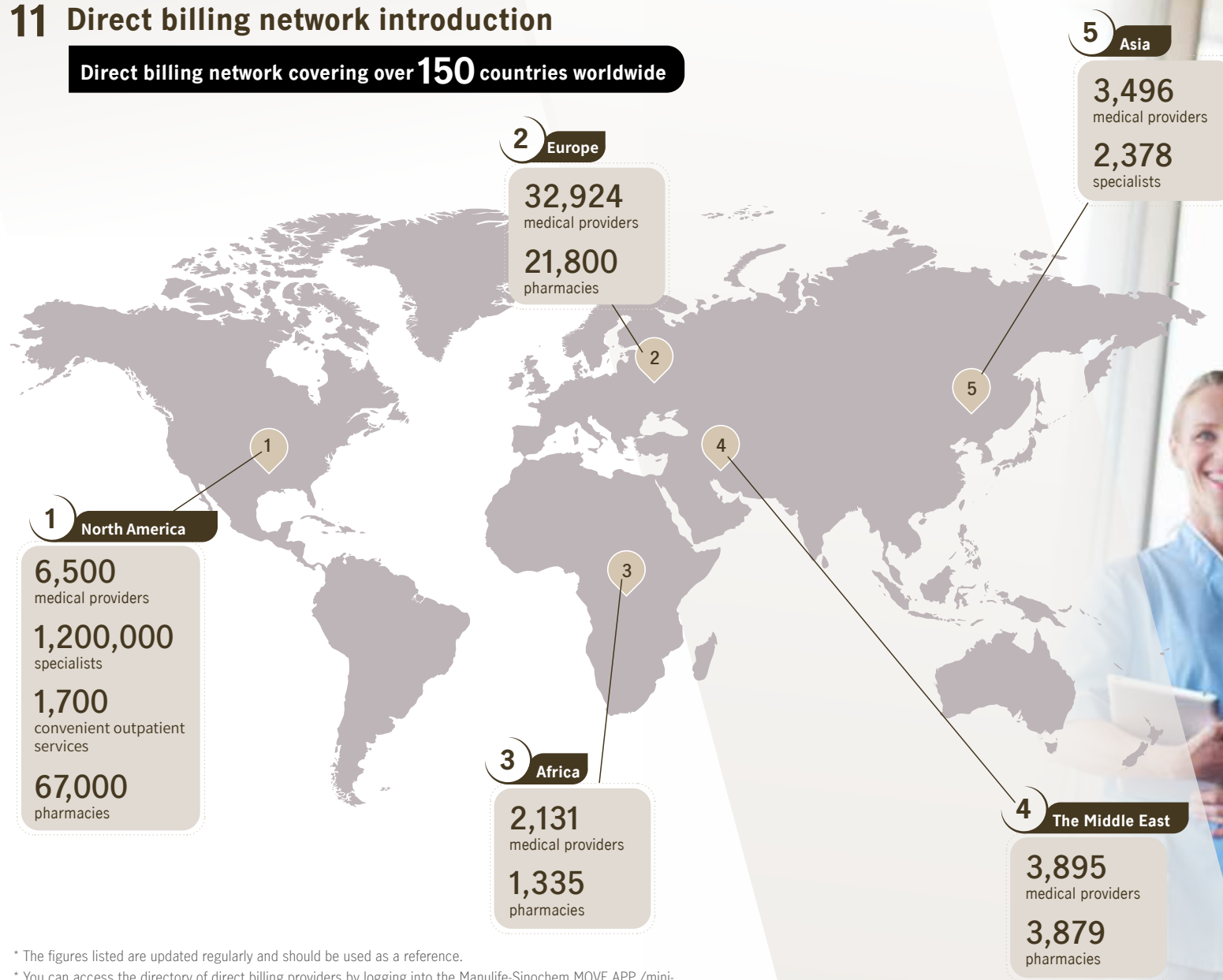
During the policy period and after the waiting period, you can apply for the service by registering with your phone number provided at the time of insurance application and logging in to the Manulife-Sinochem MOVE APP/ mini-program, navigating to the Health section, and then the relevant section.

Special Notices: Manulife-Sinochem reserves the right to interpret and modify the rules of the MOVE activities. For details, refer to the “MOVE Club Member Rule”, available in the MOVE APP/ mini-program > My > Help.

- Health management services are offered through Manulife-Sinochem's designated service providers. Consultations are informational and not a substitute for medical diagnosis. Manulife-Sinochem is not legally liable for these services.
- If the insurance policy terminates or becomes invalid, so do the health management services.
- Services are available at reputable domestic and international hospitals under our plan. We will contact you to discuss service details after your application.

11 Direct billing network introduction

Direct billing network covering over **150** countries worldwide



* The figures listed are updated regularly and should be used as a reference.

* You can access the directory of direct billing providers by logging into the Manulife-Sinochem MOVE APP /mini-program, navigating to the Health section, and then to the Premium Medical Services section. Alternatively, you can inquire through the Manulife-Sinochem — MSH CHINA Customer Service hotline.



► Direct billing network in Asia



3,496

medical providers



2,398

specialists



1,629 medical providers

Mainland China

1,103 medical providers
2,261 specialists

Hong Kong, China

36 medical providers
117 specialists

Macao, China

19 medical providers

Taiwan, China

57 medical providers

Thailand

316 medical providers

Singapore

8 medical providers

The Philippines

33 medical providers

Indonesia

28 medical providers

Malaysia

25 medical providers

Cambodia

40 medical providers

Vietnam

18 medical providers

Japan

164 medical providers

South Korea

1 medical providers

Brunei

3 medical providers

Laos

2 medical providers

Mongolian People's Republic

1 medical providers

Bangladesh

12 medical providers

Myanmar

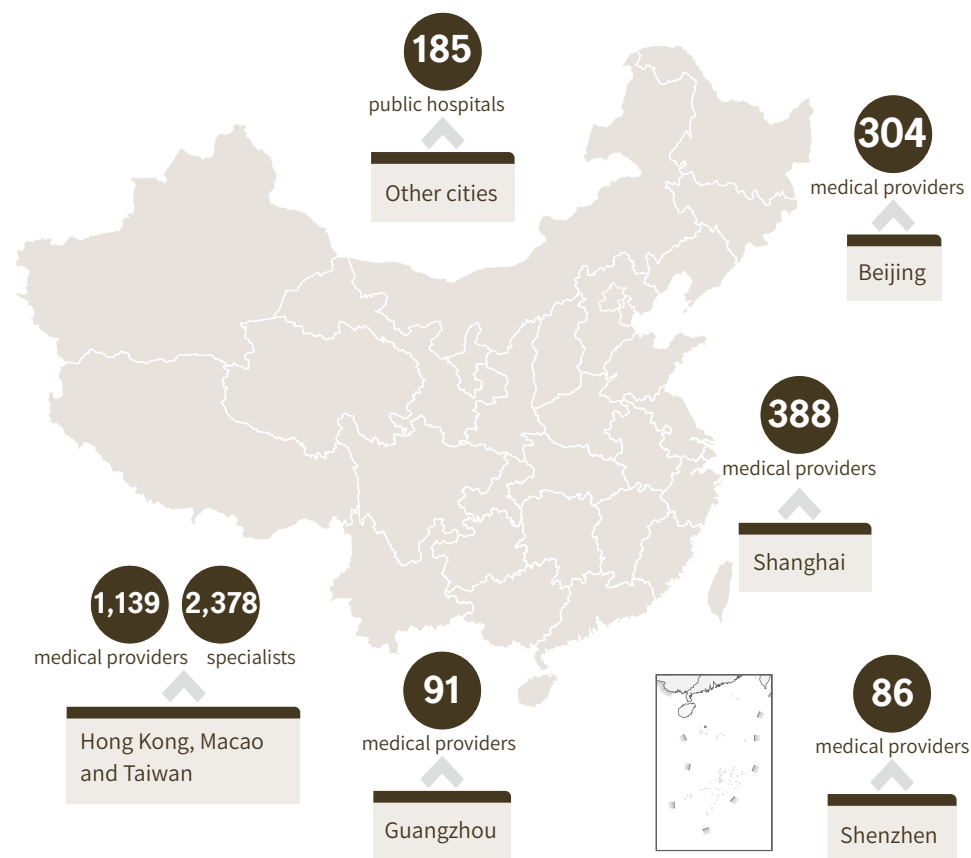


► Direct billing network in China

2,768 medical providers

(**1,629** medical providers in Mainland China)

- Spanning over **70** cities
- Customer-centric network expansion
- Regulated quality assurance for public and private hospitals



* The figures listed are updated regularly and should be used as a reference.

* You can access the directory of direct billing providers by logging into the Manulife-Sinochem MOVE APP /mini-program, navigating to the Health section, and then to the Premium Medical Services section. Alternatively, you can inquire through the Manulife-Sinochem — MSH CHINA Customer Service hotline.



Q&A

12 Frequently Asked Questions (FAQs)

1.FAQs about claims

Q: What is the process for self-paid claims, and how long does it take to receive the payment?

A: Upon reception of the complete documents, we shall process your claim within 8 working days, MSH China will arrange the reimbursement transferred to your designated RMB bank account.

Q: What should I do if I disagree with the claim result?

A: You may request a claim appeal by calling our customer service at (86) 021 6187 0285 within 60 days after receiving the insurance payout.

Q: Is it possible to receive my reimbursement in my foreign currency account?

A: All claims shall be paid in RMB, except for medical emergency benefits, which are calculated in USD.

Q: What is the definition of pre-existing conditions?

A: Pre-existing conditions are illnesses or symptoms suffered and acknowledged by the insured member, prior to the policy's effective date. Conditions documented and excluded by Manulife-Sinochem during medical underwriting could be waived upon confirmation.

2.FAQs about pre-certification

Q: What is the purpose of pre-certification?

A: Pre-certification ensures that medical necessity and the reasonableness of costs are assessed for certain elective treatments before they are provided. It gives you an initial indication of whether the contemplated treatment will be covered by your policy. For details on treatments requiring pre-certification and the associated process, please consult the relevant section in this service guide.

Q: How long does the pre-certification process take?

A: We will respond within 48 working hours once all required documents for pre-certification are submitted. However, for complex procedures and those with high estimated hospital costs, additional review time may be necessary, generally not exceeding 5 working days.

Q: What if an emergency prevents me from obtaining pre-certification?

A: In case of emergency situation, you should notify our customer service center at (86)021 6187 0285 within 48 hours after treatment and proceed with a post-emergency pre-certification request.

3.FAQs about direct billing providers

Q: Does using direct billing service at a hospital visit guarantee full coverage?

A: No, the coverage shall be determined by assessment of the actual submitted claim documents.

4.FAQs about direct billing services for out-of-hospital specialty drugs

Q: What is the direct billing service for out-of-hospital specialty drugs?

A: This service assists you with the purchase of prescribed medications that have undergone medical rationality review when you buy out-of-hospital specialty drugs. We will facilitate the drug purchase and deliver the drugs to your designated address without any upfront payment from you (refer to your insurance policy for the list of out-of-hospital specialty drugs and coverage limits).

Q: How do I apply for this service?

A: After receiving a valid prescription following a consultation in the Chinese mainland, you can call (86) 021 6187 0285 to apply for this service.

Q: What documents are needed to apply for this service?

A: You'll need to submit photocopies of your prescription, medical records or discharge summary from your visit, relevant test and examination reports, and pathology reports for tumors, etc. Some drugs may also require corresponding genetic testing reports.

Q: How soon can I receive my drugs after application?

A: After receiving the complete application documents, we will contact you for confirmation within 2-3 working days, including detailed information like the pharmacy, delivery time, and the delivery address. While you can specify your preferred delivery location and time slot, the actual delivery will be subject to the location's accessibility and local traffic.

Q: Is there a chance the drugs might not be available?

A: We usually could secure the drugs from a pharmacy without an issue. However, in cases where the drugs are nationally backordered by the manufacturer, we may not be able to get them for you.

Q: Do I need to pay for the drugs under this service?

A: If the drug cost is within the scope of your insurance policy, no payment is required from you. We will collect the pharmacy invoice on your behalf as documents for your claim.

Q: What will you do to ensure the quality of the drugs during delivery?

A: We ensure drug quality by sourcing from reputable pharmacies and utilizing a specialized cold chain delivery system to maintain the integrity and quality of your drugs upon delivery.

5.FAQs about health management services

Q: Is a video consultation available for the overseas second opinion?

A: We typically offer second opinions in written form, but we can accommodate requests for a video consultation. The possibility of a video consultation will depend on the hospital's schedule and the availability of both parties.



13 List of High-cost Hospitals

* For direct billing services, availability and methods differ by country/region. Call the Manulife-Sinochem — MSH CHINA Customer Service for details.

■ List of high-cost hospitals

- Parkway Health Group (including Gleneagles)
- United Family Healthcare's hospitals and clinics (in all cities excluding Shanghai)
- Shanghai East International Medical Center
- Raffles Medical Group's medical providers listed but not limited to the following facilities:
 - Medical centers in Nanjing, Beijing, Tianjin, Tianjin Teda, Shenzhen, and Dalian (formerly international SOS centers in Nanjing, Beijing, Tianjin, Tianjin Teda, Shenzhen, and Dalian)
- Hong Kong Adventist Hospital
- Hong Kong Sanatorium & Hospital
- Matilda International Hospital
- Institute for Western Surgery (Shanghai, Guangzhou and Foshan)
- Gleneagles Hospitals (Singapore)
- Mount Elizabeth Hospital (Singapore)
- St.Michael Hospital/ Beijing Puhua International Hospital
- GHC's clinics include: 1. GHC Shanghai Puxi Clinic; 2. Shanghai Pudong Clinic
- WorldPath Clinic International
- International Medical Center-Beijing
- Hong Kong International Medical Clinic, Beijing
- OASIS International Hospital
- Some of SinoUnited Health's clinics listed but not limited to below facilities:
 - 1. Shanghai Centre Clinic
 - 2. Huangpu Riverside Clinic - Medical, Dental and Endoscopy Center
 - 3. New Bund Clinic - Medical and Surgical Center
- New Century Healthcare's medical providers listed but not limited to the following facilities:
 - 1. New Century Women's and Children's Hospital, Beijing
 - 2. Beijing New Century Harmony Clinic
 - 3. New Century International Children's Hospital
 - 4. New Century Women's and Children's Hospital, Chengdu
 - 5. New Century Women's and Children's Hospital, Qingdao
 - 6. New Century Women's and Children's Hospital, Tianjin
 - 7. New Century Women's and Children's Hospital, Suzhou

14 Contact Us

- For inquiries regarding pre-certification, direct billing, and claims, call the Manulife-Sinochem — MSH CHINA 24/7 service hotline, available every day.
☎ (86) 021 6187 0285 ✉ manulife-sinochem@mshasia.com

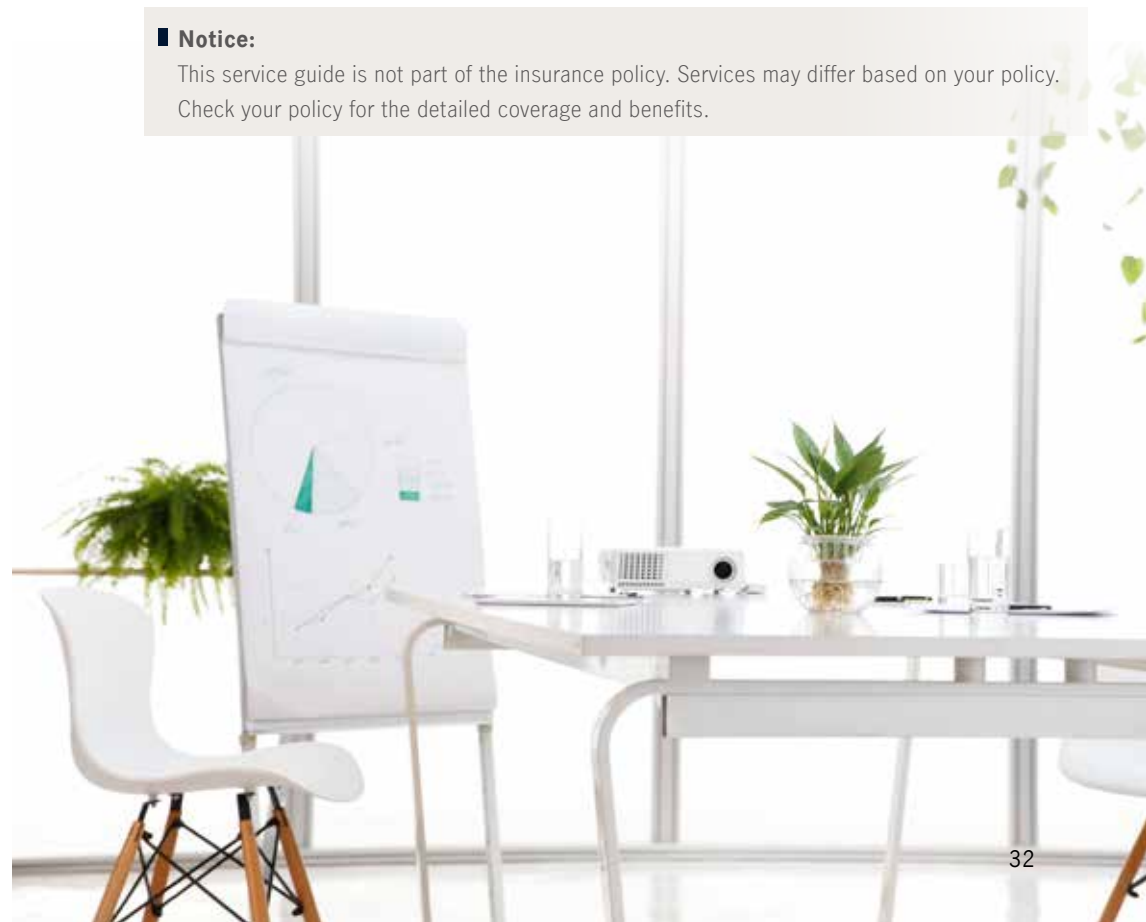
Mailing address:

- Manulife-Sinochem Project, 5/F, North Tower, Building 9, Lujiazui Software Park, Lane 91, E Shan Rd, Shanghai - P.R.CHINA
✉ 200127

- For emergency rescue-related inquiries, contact the dedicated emergency hotline
☎ (86)010 6410 5595

■ Notice:

This service guide is not part of the insurance policy. Services may differ based on your policy. Check your policy for the detailed coverage and benefits.



Attachment 1

Medical Providers Offering Direct Billing Services for CAR-T Therapies

S/N	Province	Hospital
1	Anhui	Anhui Provincial Hospital
2	Beijing	Beijing Cancer Hospital
3	Beijing	Peking Union Medical College Hospital
4	Beijing	Chinese PLA General Hospital (East Branch)
5	Beijing	Chinese PLA General Hospital (West Branch)
6	Beijing	Peking University Third Hospital
7	Chongqing	Chongqing University Cancer Hospital
8	Chongqing	Xinqiao Hospital Army Medical University
9	Fujian	The First Affiliated Hospital of Xiamen University
10	Guangdong	Guangdong Provincial People's Hospital
11	Guangdong	The University of Hong Kong - Shenzhen Hospital
12	Guangdong	Sun Yat-sen University Cancer Center
13	Guangdong	Sun Yat-sen University Cancer Center
14	Guangdong	Nanfang Hospital of Southern Medical University
15	Guangdong	Zhujiang Hospital of Southern Medical University
16	Henan	Henan Cancer Hospital
17	Henan	The First Affiliated Hospital of Zhengzhou University
18	Hebei	The Fourth Hospital of Hebei Medical University
19	Heilongjiang	Harbin Institute of Hematology and Oncology
20	Hubei	Union Hospital, Tongji Medical College, Huazhong University of Science and Technology
21	Hubei	Tongji Medical College, Huazhong University of Science and Technology (Optical Valley Branch)
22	Hubei	Tongji Medical College, Huazhong University of Science and Technology (Sino-French New City Branch)
23	Hubei	Tongji Medical College, Huazhong University of Science and Technology (Main Hospital Area)
24	Hunan	Hunan Cancer Hospital
25	Hunan	Xiangya Hospital of Central South University
26	Hunan	Ward I, Department of Hematology, The Second Hospital of Lanzhou University
27	Jiangsu	Jiangsu Province Hospital
28	Jiangsu	The First Affiliated Hospital of Soochow University

S/N	Province	Hospital
29	Jiangsu	The Affiliated Hospital of Xuzhou Medical University
30	Jiangsu	Jiangsu Cancer Hospital
31	Jiangxi	The First Affiliated Hospital of Nanchang University (Donghu)
32	Liaoning	The Second Hospital of Dalian Medical University
33	Liaoning	The First Hospital of China Medical University
34	Shandong	Qilu Hospital of Shandong University
35	Shandong	Shandong Cancer Hospital
36	Shandong	The Affiliated Hospital of Qingdao University (Shinan)
37	Shanxi	Shanxi Cancer Hospital
38	Shaanxi	The First Affiliated Hospital of Xi'an Jiaotong University
39	Shaanxi	Xijing Hospital of Air Force Medical University of PLA
40	Shanghai	Ruijin Hospital Affiliated to Shanghai Jiaotong University School Of Medicine
41	Shanghai	Zhongshan Hospital of Fudan University
42	Shanghai	Changhai Hospital, The First Affiliated Hospital of Naval Medical University
43	Shanghai	Xinhua Hospital Affiliated to Shanghai Jiaotong University School of Medicine
44	Shanghai	Tongji Hospital Affiliated to Tongji University
45	Sichuan	West China Hospital of Sichuan University
46	Sichuan	Sichuan Cancer Hospital
47	Tianjin	Tianjin First Central Hospital
48	Tianjin	Tianjin Medical University General Hospital
49	Tianjin	Institute of Hematology & Blood Diseases Hospital, Chinese Academy of Medical Sciences, Peking Union Medical College
50	Tianjin	Tianjin Medical University Cancer Institute and Hospital
51	Xinjiang	The First Teaching Hospital of Xinjiang Medicine University
52	Yunnan	The First People's Hospital of Yunnan Province
53	Zhejiang	The 1st Affiliated Hospital of Wenzhou Medical University
54	Zhejiang	Zhejiang Cancer Hospital
55	Zhejiang	The Second Affiliated Hospital, Zhejiang University School of Medicine
56	Zhejiang	The First Affiliated Hospital, Zhejiang University School of Medicine
57	Zhejiang	Hangzhou First People's Hospital, Zhejiang University School of Medicine
58	Zhejiang	Department of Hematology, The First Affiliated Hospital, Zhejiang University School of Medicine (Qingchun)

The list is subject to the latest information published on the Manulife-Sinochem's official website at www.manulife-sinochem.com.