Manulife

Pro Wealth

TABEL PERSYARATAN MEDIS UNDERWRITING

MEMO 109/XXIX/X/2021/AGY-GA

PER 1 NOVEMBER 2021

PRODUK NON HNW AGENCY (REGULAR)

Total Risk (Rp/USD)	Entry Age (Year)						
	0-17	18-40	41-45	46-50	51-55	56-60	61-70
≤ Rp 600,000,000 ≤ USD 60,000	NM	NM	NM	NM	NM	NM	NM
Rp 600,000,001-Rp 1,000,000,000 USD 60,001-USD 100,000	NM	NM	NM	NM	NM	NM	B
Rp 1,000,000,001-Rp 1,250,000,000 USD 100,001-USD 125,000	NM	NM	NM	NM	NM	B	B
Rp 1,250,000,001-Rp 1,750,000,000 USD 125,001-USD 175,000	NM	NM	NM	NM	B	B	B
Rp 1,750,000,001-Rp 2,500,000,000 USD 175,001-USD 250,000	A	NM	NM	NM	B	B	B
Rp 2,500,000,001-Rp 3,000,000,000 USD 250,001-USD 300,000	A	NM	NM	C	C	C	C
Rp 3,000,000,001-Rp 3,500,000,000 USD 300,001-USD 350,000	A	NM	C	C	C	D	D
Rp 3,500,000,001-Rp 5,000,000,000 USD 350,001-USD 500,000	A	C	C	C	C	D	D
Rp 5,000,000,001-Rp 7,500,000,000 USD 500,001-USD 750,000	Individual Consideration	C	C	C	D	D	D
> Rp 7,500,000,000 > USD 750,000	Individual Consideration	D APS	D APS	D APS	D APS	D APS	D APS

PRODUK NON HNW AGENCY (VIP)

Total Risk (Rp/USD)	Entry Age (Year)							
	0-17	18-35	36-40	41-45	46-50	51-55	56-60	61-70
≤ Rp 600,000,000 ≤ USD 60,000	NM	NM	NM	NM	NM	NM	NM	NM
Rp 600,000,001-Rp 1,250,000,000 USD 60,001-USD 125,000	NM	NM	NM	NM	NM	NM	NM	B
Rp 1,250,000,001-Rp 1,500,000,000 USD 125,001-USD 150,000	NM	NM	NM	NM	NM	NM	B	B
Rp 1,500,000,001-Rp 2,000,000,000 USD 150,001-USD 200,000	NM	NM	NM	NM	NM	B	B	B
Rp 2,000,000,001-Rp 2,750,000,000 USD 200,001-USD 275,000	A	NM	NM	NM	NM	B	B	B
Rp 2,750,000,001-Rp 3,500,000,000 USD 275,001-USD 350,000	A	NM	NM	NM	C	C	C	C
Rp 3,500,000,001-Rp 4,000,000,000 USD 350,001-USD 400,000	A	NM	NM	C	C	C	D	D
Rp 4,000,000,001-Rp 5,000,000,000 USD 400,001-USD 500,000	A	NM	C	C	C	C	D	D
Rp 5,000,000,001-Rp 7,500,000,000 USD 500,001-USD 750,000	Individual Consideration	C	C	C	C	D	D	D
> Rp 7,500,000,000 > USD 750,000	Individual Consideration	D APS	D APS	D APS	D APS	D APS	D APS	D APS

KETERANGAN :

NM : Non Medis
A : Pemeriksaan Dokter
B : Pemeriksaan Dokter, Analisa Urine Lengkap, Elektro Kardiogram (EKG)
C : Pemeriksaan Dokter, Analisa Urine Lengkap, Elektro Kardiogram (EKG), Analisa Darah I
D : Pemeriksaan Dokter, Analisa Urine Lengkap, Tes Treadmill, Analisa Darah I

Darah : Hemoglobin, Eritrosit, Leukosit, Hitung jenis, Laju Endap Darah, Ureum, Creatinine, SGOT, SGPT, Gamma GT, Total Bilirubin, Direct Bilirubin, Total Cholesterol, HDL Cholesterol, Gula Darah Puasa, HBsAg, Tes HIV, HBA1c, Anti HCV

PRODUK MDLA (Manulife Dynamic Life Assurance)

Tabel Persyaratan Medical untuk Total Uang Pertanggungan melebihi batas non medical untuk VIP Agent khusus produk MDLA (Manulife Dynamic Life Assurance)

Total Risk (Rp/USD)	Usia Masuk (tahun)							
	0-17	18-35	36-40	41-45	46-50	51-55	56-60	61-70
≤ Rp 600,000,000 ≤ USD 60,000	NM	NM	NM	NM	NM	NM	NM	NM
Rp 600,000,001-Rp 1,250,000,000 USD 60,001-USD 125,000	NM	NM	NM	NM	NM	NM	NM	B
Rp 1,250,000,001-Rp 1,500,000,000 USD 125,001-USD 150,000	NM	NM	NM	NM	NM	NM	B	B
Rp 1,500,000,001-Rp 2,000,000,000 USD 150,001-USD 200,000	NM	NM	NM	NM	NM	B	B	B
Rp 2,000,000,001-Rp 2,750,000,000 USD 200,001-USD 275,000	A	NM	NM	NM	NM	B	B	B
Rp 2,750,000,001-Rp 3,500,000,000 USD 275,001-USD 350,000	A	NM	NM	NM	C	C	C	C
Rp 3,500,000,001-Rp 4,000,000,000 USD 350,001-USD 400,000	A	NM	NM	NM	C	C	D	D
Rp 4,000,000,001-Rp 5,000,000,000 USD 400,001-USD 500,000	A	NM	NM	NM	C	C	D	D
Rp 5,000,000,001-Rp 5,250,000,000 USD 400,001-USD 525,000	Individual Consideration	NM	NM	NM	C	D	D	D
Rp 5,250,000,001-Rp 7,500,000,000 USD 525,001-USD 750,000	Individual Consideration	C	NM	NM	C	D	D	D
> Rp 7,500,000,000 > USD 750,000	Individual Consideration	D APS	D APS	D APS	D APS	D APS	D APS	D APS

PRODUK HEALTH CARE (MiSmart Health Care, MiSmart Health Care Syariah dan MiUltimater Health Care)

Usia	Ketentuan Baru		
	MiUltimate HealthCare (MiUHC) MiSmart HealthCare (MiSHC) MiSmart HealthCare Syariah (MiSHC Syariah)* Shapphire, Jade, Topaz, Emerald, Ruby & Smart Version	MiUltimate HealthCare (MiUHC) MiSmart HealthCare (MiSHC) MiSmart HealthCare Syariah (MiSHC Syariah)* Diamond & Smart Version	Hospital Prime Care (HPC)* All Plans
1-15	NM	NM	NM
16-17	NM	NM	NM
18-35	NM	NM	NM
36-40	NM	NM	NM
41-45	NM	Type E	Type E
46-50	NM	Type E	Type E
51-55	Type E	Type F	Type F
56-60	Type E	Type F	Type F
61-65	Type F	Type F	Type F
66-70	Type F	Type F	Type F

NM : Non Medical

Type E : Pemeriksaan Fisik, Urine, EKG, Analisa Darah II

Type F : Pemeriksaan Fisik, Urine, Treadmill Test, Analisa Darah II

Detail Analisa Darah II : Rutin (Hemoglobin, Eritrosit, Leukosit, Hitung Jenis, Laju Endap Darah), Ureum, Kreatinin, SGPT, SGOT, GGT, Bilirubin Total, Bilirubin Direk, Kolesterol Total, Kolesterol HDL, Gula Darah Puasa, HBsAg, HbA1C, PSA Test khusus nasabah Pria

*Note : untuk rider MiSHC, MiSHC Syariah, HPC dilihat mana yang lebih besar antara ketentuan non-medical limit total risiko medis dasar dan rider MiSHC, MiSHC Syariah, HPC

PRODUK MPPS (Manulife Perlindungan Pendidikan Syariah)

Tabel *Campaign* Persyaratan Medical untuk Total Uang Pertanggungan melebihi batas non medical u
VIP Agent khusus produk MPPS (Manulife Perlindungan Pendidikan Syariah)
selama periode 27 Desember 2024 – 31 Januari 2025

Total Risk (Rp/USD)	Usia Masuk (tahun)					
	18-35	36-40	41-45	46-50	51-55	56-60
≤ Rp 600,000,000	NM	NM	NM	NM	NM	NM
Rp 600,000,001-Rp 1,500,000,000	NM	NM	NM	NM	NM	NM
Rp 1,500,000,001-Rp 2,000,000,000	NM	NM	NM	NM	NM	B
Rp 2,000,000,001-Rp 2,750,000,000	NM	NM	NM	NM	B	B
Rp 2,750,000,001-Rp 3,500,000,000	NM	NM	NM	NM	C	C
Rp 3,500,000,001-Rp 4,000,000,000	NM	NM	NM	C	C	D
Rp 4,000,000,001-Rp 5,000,000,000	NM	NM	NM	C	C	D
Rp 5,000,000,001-Rp 5,250,000,000	NM	NM	NM	C	D	D
Rp 5,250,000,001-Rp 7,500,000,000	NM	NM	NM	C	D	D
Rp 7,500,000,001-Rp 9,000,000,000	NM	NM	NM	D APS	D APS	D APS
> Rp 9,000,000,000	D APS	D APS	D APS	D APS	D APS	D APS