

**For Immediate Release**  
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## **Manulife Philippines introduces lifetime health coverage**

**Manila** – Manulife Philippines has introduced HealthPlus, a unique insurance plan that provides comprehensive lifetime health coverage.

Indren Naidoo, President and Chief Executive Officer, Manulife Philippines said the new product is designed around the need for a comprehensive health care coverage package that can extend well into one's retirement years. "HealthPlus aims to give the option of seeking out the best possible medical treatment available to our clients in whatever stage they are in life," said Naidoo.

Peso-denominated HealthPlus offers maximum health coverage with a benefit period of up to 100 years of age. It covers medical expenses due to hospital confinements including professional fees, medication, tests, room and board, as well as for long-term and/or intensive care unit confinement. It also provides the additional benefit of hospitalization for serious medical conditions such as heart attacks, strokes, coma, cancers, multiple sclerosis and kidney failure, among others. Premiums are payable for 20 years with guaranteed cash values increasing over the years.

The maximum amount of health coverage automatically increases by 50% when the insured reaches the age of 60 with no additional premiums required. At age 75, clients will receive benefits of either the remaining unused health coverage or 5% of actual premiums paid, whichever is lower.

"Each individual has different healthcare needs," said Naidoo. "We offer coverage for a wide range of medical needs. This gives our customers the flexibility to decide the extent of coverage and benefits they would like to have."

Manulife's HealthPlus has five variants from which to choose from. It has the options to attach ambulance services and additional protection benefits such as lump-sum cash benefit upon diagnosis of any of the 35 covered dreaded diseases and coverage of expenses for outpatient treatments due to kidney failure, cancer and stroke.

"Now, Filipinos can take full advantage of the best medical assistance available in the country by investing in a comprehensive medical plan that offers a lifetime of benefits," said Naidoo.

### **About Manulife**

The Manufacturers Life Insurance Company opened its doors for business in the Philippines in 1907. Since then, Manulife's Philippine Branch and later The Manufacturers Life Insurance Co. (Phils.), Inc. (Manulife Philippines) has grown to become one of the leading life insurance companies in the country. Manulife Philippines is a wholly-owned domestic subsidiary of Manulife Financial Corporation, among the world's largest, North America's second largest, and Canada's largest life insurance company by market capitalization.

Manulife Financial is a leading Canadian-based financial services group operating in 22 countries and territories worldwide. For more than 120 years, clients have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our

international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. We provide asset management services to institutional customers worldwide as well as reinsurance solutions, specializing in life and property and casualty retrocession. Funds under management by Manulife Financial and its subsidiaries were Cdn\$454 billion (US\$428 billion) as at June 30, 2010. The Company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States. Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife Financial can be found on the Internet at [www.manulife.com](http://www.manulife.com).

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