

**HealthFlex** is Manulife's flexible and customizable health plan that lets you choose and pay only for the health coverage you need.

Product *features*



**Flexible.**

Customize your critical illness coverage according to your health needs and your budget.



**Lifetime.**

Safeguard your health up to age 100 or reap maturity benefits for staying healthy.



**Extensive.**

Feel more secure with protection from up to 112 critical illnesses and benefits.



## HealthFlex 3CI + (Top 3 + Elderly and Other Critical Illnesses) Bundle

See this sample illustration on the benefits you can enjoy with the HealthFlex 3CI + bundle:

Mike is an established Director of Operations for a successful retail company who dotes on his only grandson. At age 60 and about ready to retire, he wants to gift his 5-year old grandson a health plan that will shield him and his family from unexpected medical expenses. He opted for the HealthFlex 3CI + plan for **P316,181.53** annually for 5 years and will get up to a total of **9.6M** worth of benefits.

### Check out Mike's Grandson Benefits:



ADVANCED  
CRITICAL  
ILLNESS  
BENEFIT

Mike's grandson will get **3M** if diagnosed with any of the covered critical illnesses before age 100.

LIFE  
PROTECTION

Mike's grandson is protected by a life insurance coverage of **3M** until he reaches age 100 or maturity benefit if he is still alive by age 100.

EARLY  
STAGE  
CRITICAL  
ILLNESS  
BENEFIT

His grandson will get 25% of his Critical Illness coverage in case he is diagnosed with an Early Stage Critical Illness up to **P750,000**.

WAIVER OF  
PREMIUM  
BENEFIT

Mike no longer needs to pay for his grandson's future premiums when he gets diagnosed with a covered Early Stage\* or Advanced\*\* Critical Illness.

\*1 year premium is waived  
\*\* remaining premiums are waived

RECOVERY  
BENEFIT

While recovering from an illness, his grandson will receive 2% of his Critical Illness coverage. That's **P60,000 X 24 months = P1,440,000**.

2ND ADVANCED  
CRITICAL  
ILLNESS  
CLAIM BENEFIT

The boy will receive additional cash equal to the original Critical Illness coverage of **3M** if diagnosed with a specified 2nd Advanced Critical Illness (Cancer, Heart Attack, Stroke). He will receive it only after his first Advanced Critical Illness Benefit has been claimed.

CHILD  
CRITICAL  
ILLNESS  
BENEFIT

If he gets diagnosed with a specified Child Critical Illness until age 18, he will receive an additional **P750,000** or 25% of his Critical Illness coverage.

MALE  
CANCER  
BENEFIT

Mike's plan for his grandson includes a Male/Female Cancer Benefit. If diagnosed with male cancer, Mike's grandson will receive additional financial support of **P750,000**.