

For a health *plan* that fits you perfectly.



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.



CORE HEALTHFLEX PLAN SELECTION GUIDE

Control your core. Choose what fits you from the four HealthFlex bundles available.

	HealthFlex Cancer	HealthFlex 3Cl	HealthFlex Cancer +	HealthFlex 3Cl +
Advanced Critical Illness Benefit	Cancer Only	Top 3 (Cancer, Heart Attack, Stroke)	Cancer + Elderly and Other Critical Illnesses (58 Illnesses)	Top 3 + Elderly and Other Critical Illnesses (60 Illnesses)
Waiver of Premium Benefit	Included			

LIFE-SAVING BENEFITS

Flex some more to build a stronger health coverage. Extend your range with these life-saving benefits for specific illnesses.

Early Stage Critical Illness Benefit (Maximum of 44 Illnesses)	advances 25% of your first Advanced Critical Illness Benefit when insured is diagnosed with any of the specified early stage critical illnesses.	
Recovery Benefit	provides a monthly allowance when insured is diagnosed with a covered advanced critical illness.	Bundles come with numerous
2nd Advanced Critical Illness Claim Benefit	provides additional amount when the insured is diagnosed with Cancer, Heart Attack, or Stroke after their first advanced critical illness claim.	benefits for specific illnesses to make your health coverage better and stronger
Child Critical Illness Benefit (8 Illnesses)	provides additional benefit equal to 25% of Face Amount when insured is diagnosed with any of the specified child illnesses.	
Male Cancer or Female Cancer Benefit (4 Male / 5 Female Illnesses)	provides additional benefit equal to 25% of Face Amount when insured is diagnosed with any of the specified male or female cancer.	

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HealthFlex Cancer Bundle

See this sample illustration on the benefits you can enjoy with the HealthFlex Cancer bundle:

This is Trisha, a 25-year-old sales associate who loves to go on weekend hikes and is a passionate runner. Despite enjoying an active and healthy lifestyle, she worries that she can still get sick at any time. With a budget in mind, she was happy to sign up on a HealthFlex Cancer plan with a **P300,000** coverage that allows her an affordable monthly payment of just **P3,400.91** for 5 years.

Check out Trisha's Benefits:



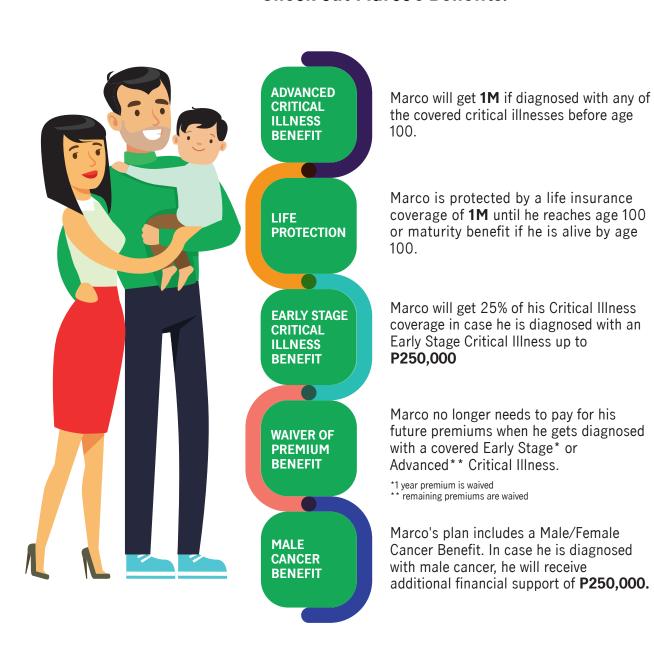
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HealthFlex 3CI (Cancer, Heart Attack, Stroke) Bundle

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

Meet Marco, a 30-year old Supervisor and a young father, who wants to prioritize his health so he can continue to provide for his family. In order to secure his family's future, he decided to get a HealthFlex 3Cl plan. He is paying **P49,675.37** per year for 10 years with **P1,000,000** coverage.

Check out Marco's Benefits:



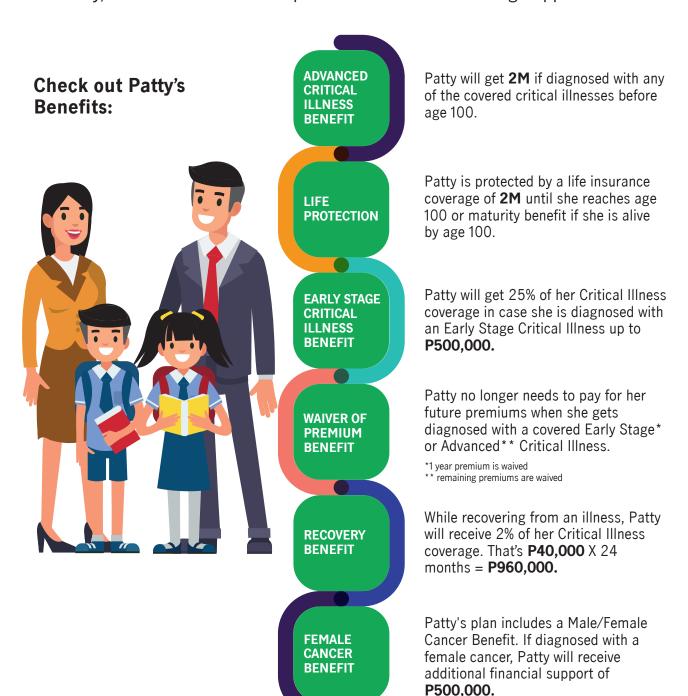
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HealthFlex Cancer + (Cancer + Elderly and Other Critical Illnesses) Bundle

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

Patty is a 45-year old executive in an established firm who wants to prioritize her health so she can spend more time with her family. She decided to put her hard-earned money on a HealthFlex Cancer + plan for **P35,811.73** per month for 5 years with **P2,000,000** coverage in order to safeguard her health and wellness. This way, her children's future is protected in case something happens to her.



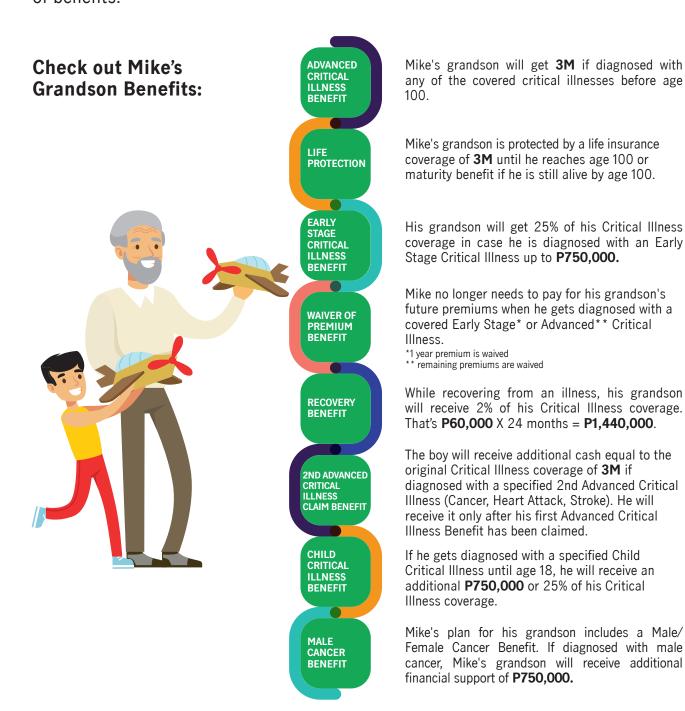
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HealthFlex 3CI + (Top 3 + Elderly and Other Critical Illnesses) Bundle

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 3Cl + plan for **P316,181.53** annually for 5 years and will get up to a total of **9.6M** worth of benefits.



About Manulife

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we operate as Manulife across our offices in Canada, Asia, and Europe, and primarily as John Hancock in the United States. We provide financial advice, insurance, and wealth and asset management solutions for individuals, groups and institutions. At the end of 2019, we had more than 35,000 employees, over 98,000 agents, and thousands of distribution partners, serving almost 30 million customers. As of June 30, 2020, we had \$1.2 trillion (US\$0.9 trillion) in assets under management and administration, and in the previous 12 months we made \$30.6 billion in payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 155 years. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

About Manulife Philippines

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 life insurance companies by market capitalization. Learn more about Manulife Philippines by visiting their website www.manulife.com.ph and following them on Facebook (www.facebook.com/ ManulifePH), Twitter (@ManulifePH), and Instagram (@manulifeph).

Ask your Manulife Insurance Advisor for a *full presentation*.

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