



**Manulife**

Every day better

**If I get sick,  
who will take  
care of my  
medical bills  
and family's  
finances?**



## Product Features

### When it comes to health, are you putting yourself first?

Taking care of oneself is the best gift you can give to yourself and your family. Get a health insurance plan you can count on for the protection coverage you deserve.

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



#### **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+ provides you with:

Advanced Critical Illness Benefit	Provides 100% of your critical illness benefit if insured is diagnosed with any of the specified Advanced Critical illnesses (Cancer, Heart Attack, Stroke + 57 Elderly and Other Critical Illnesses).
Waiver of Premium Benefit	Exempts you from paying your premiums when insured is diagnosed with a covered early stage or advanced critical illness.
Payor's Benefit (available only in 5-Pay and 10-Pay modes)	Waives premium upon death or disability of the payor. Applicable for insured 0 - 15 years old only

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

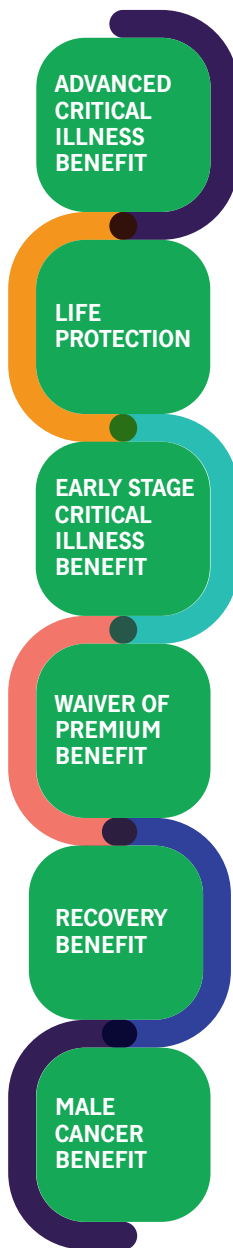
Early Stage Critical Illness Benefit	Advances 25% of your first Advanced Critical Illness Benefit when insured is diagnosed with any of the specified early stage critical illnesses (44 Illnesses).
Recovery Benefit	Provides a monthly allowance when insured is diagnosed with a covered advanced critical illness.
Hospital Income Benefit (available in 5-Pay and 10-Pay modes)	Provides a daily allowance for hospital confinement to help pay for medical expenses and doctor's fees.
Male Cancer or Female Cancer Benefit (4 Male / 6 Female Illnesses)	Provides additional benefit equal to 25% of Face Amount when insured is diagnosed with any of the specified male or female cancer.

## HealthFlex 3CI + (Top 3 + Elderly and Other Critical Illnesses) Bundle that you can pay up to 60 years old to make it easy on your pocket.

See this sample illustration on the benefits you can enjoy:

Meet Bryan, a 26-year old marketing officer with a passion to climb the corporate ladder. He juggles his passion for sports and travel while working hard to achieve his dreams. With his busy lifestyle, he worries that he can get critically sick such as experiencing a heart attack at any time. He wants a comprehensive health plan to make him feel secure. For just **P71/day** or **P25,950/year**, he gets a HealthFlex 3CI+ plan that provides him **P1,000,000** in coverage.

### Check out Bryan's Benefits:



Bryan will get **P1,000,000** if diagnosed with any of the covered critical illnesses before age 100.

Bryan is protected by a life insurance coverage of **P1,000,000** until he reaches age 100 or receive the maturity benefit if he is alive by age 100.

Bryan will get 25% of his Critical Illness coverage in case he is diagnosed with any of the covered Early Stage Critical Illness up to **P250,000**.

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

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

While recovering from an advanced critical illness, Bryan will receive 2% of her Critical Illness coverage. That's  $P20,000 \times 24\text{months} = \mathbf{P480,000}$ .

Bryan's plan includes a Male Cancer Benefit. If diagnosed with a male cancer such as Prostate Cancer\*, Bryan will receive additional financial support of **P250,000**.

\*Prostate cancer is the fifth leading cancer site and third leading cause of cancer deaths among Filipino males, per 2020 data from the Global Cancer Observatory. (Source: <https://www.bworldonline.com/health/2022/10/05/478486/poor-health-seeking-behavior-among-males-contributes-to-deadliness-of-prostate-cancer/>)

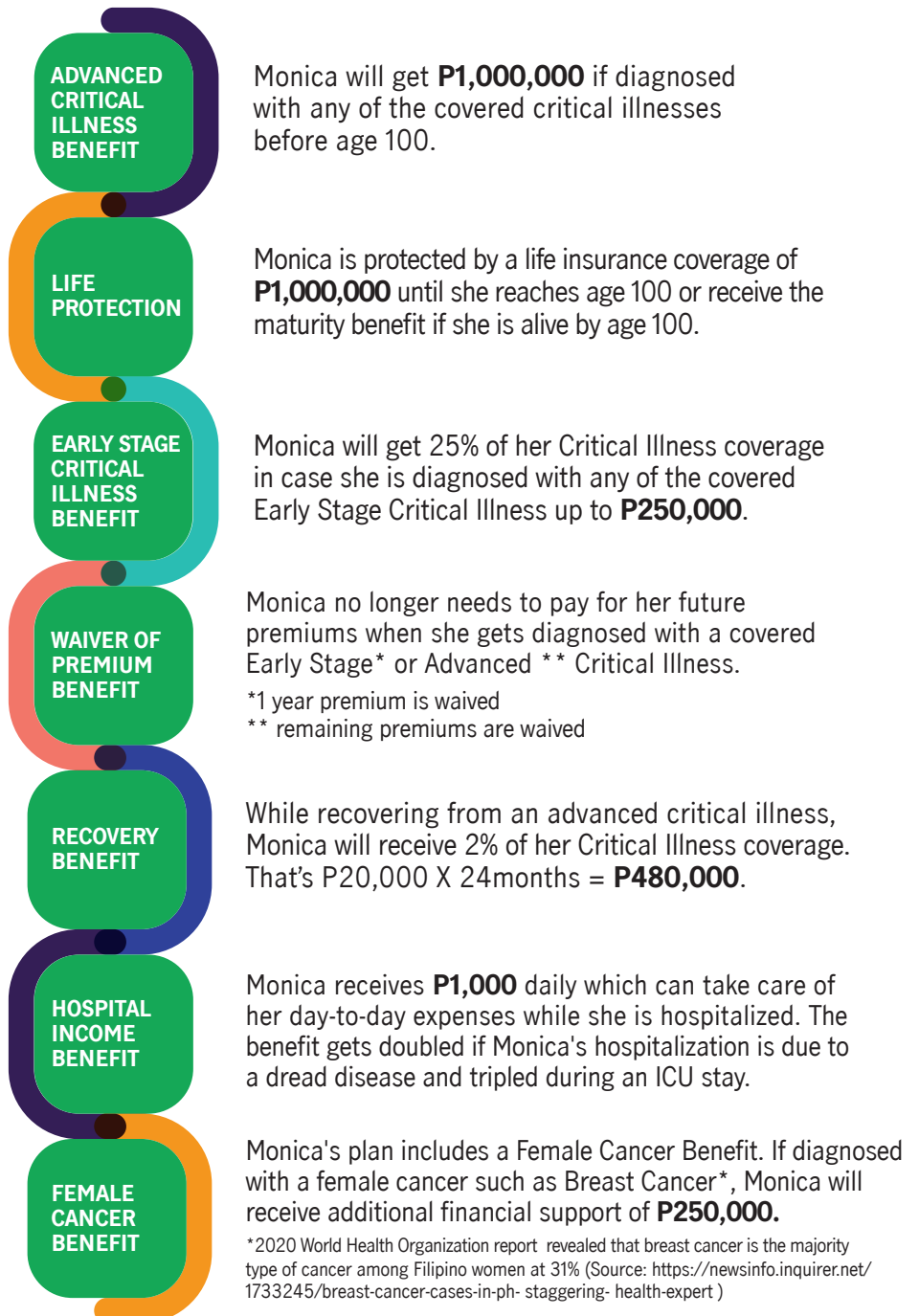
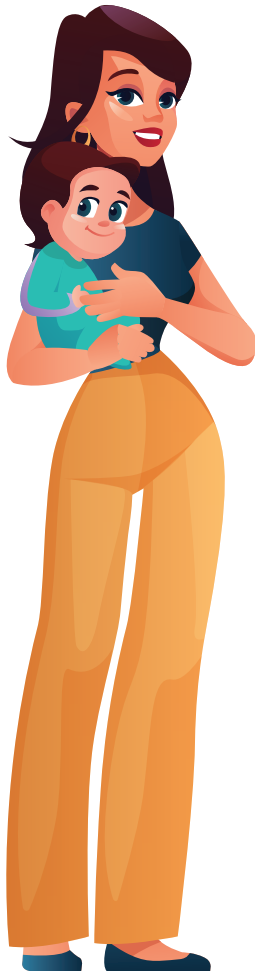
## HealthFlex 3CI + (Top 3 + Elderly and Other Critical Illnesses) Bundle that you can pay for 10 years.

See this sample illustration on the benefits you can enjoy:

Meet Monica, a 30-year old entrepreneur and a single parent. Her business is doing well but, she's worried she might get critically sick at any time and be unable to provide for her son. She wants to make sure that her son will be financially secure in case this happens.

To secure her son's future, she decides to get a HealthFlex 3CI+ plan. For **P1,000,000** worth of coverage, she pays **P67,300** per year or just **P185** per day for 10 years.

### Check out Monica's Benefits:



## About Manulife

Manulife Financial Corporation is a leading international financial services provider, helping people make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we provide financial advice and insurance, operating as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States. Through Manulife Investment Management, the global brand for our Global Wealth and Asset Management segment, we serve individuals, institutions, and retirement plan members worldwide. At the end of 2022, we had more than 40,000 employees, over 116,000 agents, and thousands of distribution partners, serving over 34 million customers. 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](http://www.manulife.com.ph) and following them on Facebook ([www.facebook.com/ManulifePH](https://www.facebook.com/ManulifePH)), Twitter (@ManulifePH), and Instagram (@manulifeph).

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



**Manulife**

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