



Health Hero

**Super healthcare that's
*affordable and easy!***

MCBL Health Hero is an affordable health and life insurance plan that provides coverage from the top critical illnesses while offering you a money-back feature for staying healthy.

Here's how **Health Hero** saves the day:



Health Protection

Receive 100%* of your coverage if you are diagnosed with any of the top 6 illnesses (Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Stroke, End-Stage Lung Disease and Kidney Failure).



Affordable Premiums

Get critical illness protection and life insurance that fit your budget. Premiums start at Php 37* per day.



Easy Application

Simply answer a health questionnaire, with no medical check-ups.



Renewable Every 5 Years

Conveniently renew your coverage every 5 years, with no health questions asked.



Healthy Bonus

Stay healthy and get back 30% of your total annual core benefit premiums* for the last 5 years, as long as no claim was made.

*Terms and Conditions apply

Benefits of having a *hero* in your life:

Core Benefits

Advanced Critical Illness Benefit

Gives **100%* of coverage** if diagnosed with any of the specified 6 critical illnesses.

Early Stage Critical Illness Benefit

Advances **25% of coverage** if diagnosed with any of the specified 9 early stage critical illnesses.

Healthy Bonus

If no claim was made, **returns 30% of premiums** (total annual core benefit only).

Additional Benefit

Hospital Income Benefit

Provides an option to add a daily hospital confinement benefit up to a maximum of **365 days per illness**.

*Less 25% from Early Stage CI benefit claim, if any.

Here's how it works:



Ella is a 25-year old active and healthy individual with a Health Hero plan. She pays **Php 13,632* per year or Php 37* per day**.

These are the benefits she enjoys:

- **Php 500K** *Guaranteed Death Benefit* for 5 years
- Coverage for 6 advanced critical illnesses and 9 early stage critical illnesses.

Early Stage Critical Illness Benefit:

Receive **25% of benefits or Php 125,000**

Advanced Critical Illness Benefit:

Receive **75% of benefits or Php 375,000**

- **Php 1,000** per day hospitalization allowance



Healthy Bonus

Get back **30%** of the total core benefit premiums or **Php 14,418*** if no claim was made.

*Values may differ from actual policy values due to rounding off.

Manulife China Bank Life Assurance Corporation is a strategic alliance between Manulife Philippines and China Banking Corporation (China Bank). It provides a wide range of innovative insurance products and services to customers of China Bank as well as the bank's thrift arm, China Bank Savings (CBS). MCBL aims to ensure that every client receives holistic life, health, and wealth solutions to address his or her individual needs. Since opening in October 2007, the company has grown into a business of significance for both Manulife and China Bank. The two strengthened their partnership further in 2014 when China Bank raised its equity stake in MCBL to 40%. MCBL is setting its sights on its next growth phase and reaffirming its mission to be the biggest, most professional bancassurance company in the industry that delivers extraordinary customer experience.

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 country's leading life insurance companies. 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).

About China Bank

Founded in 1920, China Banking Corporation (China Bank) is a leading private universal bank in the Philippines with a strong presence in the entrepreneur, middle market, and corporate segments. We offer a full range of financial products and services, also serving the retail banking, investment banking, and insurance needs of our diverse customers through our subsidiaries China Bank Savings, China Bank Capital, China Bank Securities, Resurgent Capital, CBC Assets One, China Bank Insurance Brokers, and affiliate Manulife China Bank Life Assurance.

For over 100 years, we have made the success of the people and businesses who bank with us our business. Leveraging our network, expertise, and resources—vast distribution network, robust technological infrastructure, team of highly qualified banking professionals, strong balance sheet, we build long-term relationships with today's generation and shape China Bank as a responsive, reliable, and responsible banking partner for the next generation.

China Bank is listed on the Philippine Stock Exchange under the ticker symbol "CHIB" and a member of the SM Group, one of the largest conglomerates in the Philippines.

640 branches 10,238 employees 1,044 ATMs 2.6M customers

Speak with a Financial Sales Associate at any China Bank or China Bank Savings branch near you to know more.



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