

A health *plan* made for you, by you.



MCBL HealthFlex is a 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	Exempts you from paying your premiums when insured is diagnosed with a covered early stage or advanced critical illness.			
Payor's Benefit*	Waives premium upon death or disability of the payor. Applicable for insured 0 - 15 years old only.			

# **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	diagnosed with a covered advanced critical illness.  spital Income provides a daily allowance for hospital confinement	
Hospital Income Benefit*		
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.	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 / 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.	

<sup>\*</sup>Only available for 5-Pay and 10-Pay modes

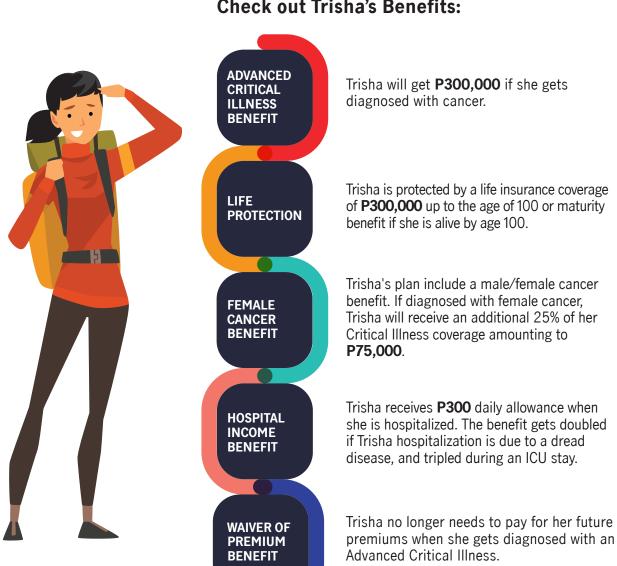


#### HealthFlex Cancer Bundle

#### 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 **P3,604** for 5 years.

#### **Check out Trisha's Benefits:**

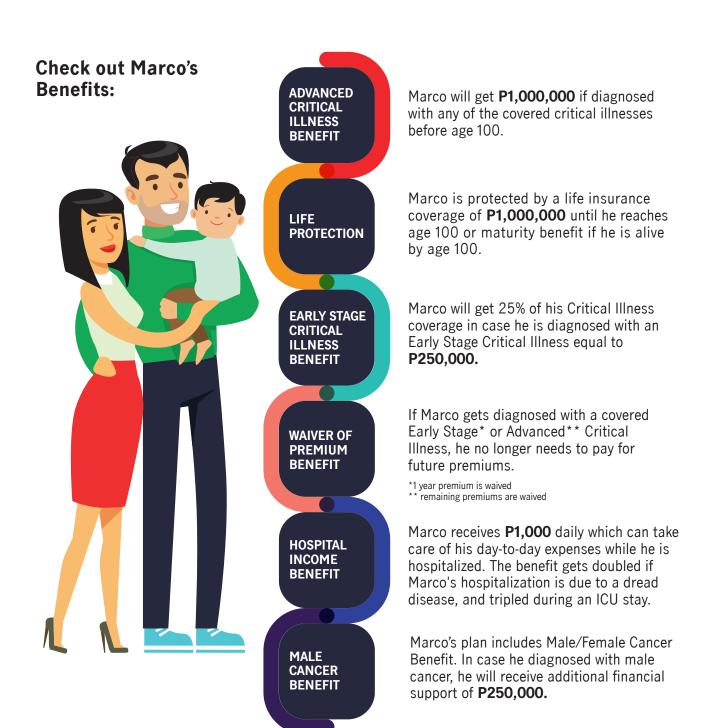




# HealthFlex 3CI (Cancer, Heart Attack, Stroke) Bundle

# 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 **P5,584** per month for 10 years with **P1,000,000** coverage.





# 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 **P39,747.25** 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.





ADVANCED CRITICAL ILLNESS BENEFIT

> LIFE PROTECTION

EARLY STAGE CRITICAL ILLNESS BENEFIT

WAIVER OF PREMIUM BENEFIT

RECOVERY BENEFIT

BENEFIT

HOSPITAL

**INCOME** 

FEMALE CANCER BENEFIT Patty will get **P2,000,000** if diagnosed with any of the covered critical illnesses before age 100.

Patty is protected by a life insurance coverage of **P2,000,000** until she reaches age 100 or maturity benefit if she is alive by age 100.

Patty will get 25% of her Critical Illness coverage in case she is diagnosed with an Early Stage Critical Illness equal to **P500,000**.

If Patty gets diagnosed with a covered Early Stage\* or Advanced\*\* Critical Illness, she no longer needs to pay for future premiums.

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

While recovering from an illness, Patty will receive 2% of her Critical Illness coverage. That's **P40,000** X 24 months = **P960,000**.

Patty receives **P2,000** daily to help cover the cost of hospitalization while she is confined. The benefit gets doubled if Patty's hospitalization is due to a dread disease, and tripled during an ICU stay.

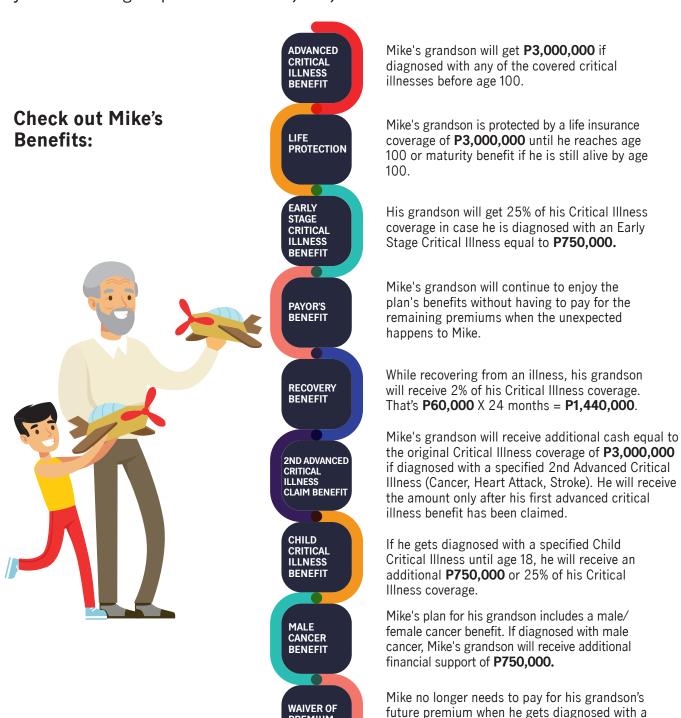
Patty's plan includes a Male/Female Cancer Benefit. If diagnosed with female cancer, Patty will receive additional financial support of **P500,000** 



# 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 55 and 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 **P338,144.92** annually for 5 years and will get up to a total of **P9.600,000** worth of benefits.



BENEFIT

covered Early Stage\* or Advanced\*\* Critical Illness.

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

## **About Manulife China Bank Life Assurance Corporation**

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.

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



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