

**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:

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|--|--|
| 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:



#### ADVANCED CRITICAL ILLNESS BENEFIT

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

#### LIFE PROTECTION

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.

#### EARLY STAGE CRITICAL ILLNESS BENEFIT

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**.

#### WAIVER OF PREMIUM BENEFIT

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

#### RECOVERY BENEFIT

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

#### MALE CANCER BENEFIT

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:



#### ADVANCED CRITICAL ILLNESS BENEFIT

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

#### LIFE PROTECTION

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

#### EARLY STAGE CRITICAL ILLNESS BENEFIT

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

#### WAIVER OF PREMIUM BENEFIT

Monica no longer needs to pay for her future premiums when she 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 advanced critical illness, Monica will receive 2% of her Critical Illness coverage. That's  $P20,000 \times 24\text{months} = \mathbf{P480,000}$ .

#### HOSPITAL INCOME BENEFIT

Monica receives **P1,000** daily which can take care of her day-to-day expenses while she is hospitalized. The benefit gets doubled if Monica's hospitalization is due to a dread disease and tripled during an ICU stay.

#### FEMALE CANCER BENEFIT

Monica's plan includes a Female Cancer Benefit. If diagnosed with a female cancer such as Breast Cancer\*, Monica will receive additional financial support of **P250,000**.

\*2020 World Health Organization report revealed that breast cancer is the majority type of cancer among Filipino women at 31% (Source: <https://newsinfo.inquirer.net/1733245/breast-cancer-cases-in-ph-staggering-health-expert>)

## 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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