



Manulife



Chinabank

LIFE ASSURANCE CORPORATION

How can you prevent
critical illness from
getting in the way
of *better* days?



Picture better days ahead with *HealthFlex*.

Health issues can disrupt your better days, especially if you're unprepared. Imagine a future full of energy, where each day promotes improved wellness, balanced nutrition, and a healthier future.

HealthFlex ensures you're covered for critical illness expenses, allowing you to focus on what truly matters-enjoying your better days.



Critical Illness Coverage

Feel more secure with protection from more than 100 critical illnesses, including Cancer, Heart Attack, and Stroke.



Comprehensive Protection

Get comprehensive coverage from early-stage diagnosis up to your recovery, all the way up to age 100.



Flexible Payment Terms

Select a payment term of 5 years, 10 years, or extend it until age 60 to better manage your cash flow.



Long Life Bonus

Enjoy annual dividends which can be withdrawn anytime or left to accumulate until maturity.

Maximize the core benefits of HealthFlex:

Advanced Critical Illness Benefit

Get a lump sum benefit of 100% of your coverage if you get diagnosed with any of the 60 covered advanced critical illnesses including Cancer, Heart Attack, and Stroke.

Early-Stage Critical Illness

Get 25% of your Advanced Critical Illness Benefit if diagnosed with a covered Early-Stage Critical Illness. This can reset to 100% after a year if no Advanced Critical Illness claim is made.

Waiver of Premiums

Focus on your recovery without worrying about future payments should you get diagnosed with any of the covered illnesses.

Recovery Benefit

Receive a monthly cash allowance benefit for 24 months to help you with your finances while you're being treated for a diagnosed Advanced Critical Illness.

Male/Female Cancer

Get an additional coverage equivalent to 25% of your Face Amount when you get diagnosed with any of the specified gender-specific illnesses.

Enhance your coverage by adding these benefits:

Hospital Income Benefit

Receive a daily allowance for hospital confinement to help pay for medical expenses and doctor's fees for a maximum of 1,000 days.

2nd Advanced Critical Illness

Get an additional benefit equal to 100% of your Face Amount when you are diagnosed with Cancer, Heart Attack or Stroke, after your first advanced critical illness claim.

Child Critical Illness**

Receive an additional financial support equal to 25% of Face Amount when diagnosed with any of the specified Child Critical Illnesses.

Payor's Benefit

Continue to enjoy the benefits of the plan for your minor insured without having to pay for the remaining premiums if you (payor) pass away or becomes totally disabled.

**Child Critical Illness Benefit only applies when age of the insured is 0-18 years old.

*Hospital Income Benefit and Payor's Benefit are only available for 5-Pay and 10-Pay plans.

HealthFlex with a 10-year payment plan

Experience the full benefits of comprehensive health insurance. HealthFlex ensures you and your family are protected in any situation.

Meet Monica, a 40-year-old entrepreneur mom. Worried about critical illness, she gets a HealthFlex plan for her daughter's financial security. With ₱1,000,000 coverage, she pays ₱88,774 yearly or ₱243 daily for 10 years.

Check out Monica's Benefits:



Sample illustration only
*The actual daily amount may vary.

HealthFlex with payments until age 60, making it easier on your pocket.

Start young and enjoy an extended payment term up to age 60, allowing you to better manage your cash flow.

See this sample illustration on the benefits you can enjoy:

Meet Bryan, a 30-year-old Marketing Officer aiming high. He juggles sports, travel, and work, but worries about critical illness. For P83/day or P30,270/year until age 60, he gets a HealthFlex plan with #1,000,000 coverage.

Check out Bryan's Benefits:

Advanced Critical Illness Benefit

P1,000,000 if diagnosed with any of the covered critical illnesses before age 100

Life Protection

P1,000,000 life insurance coverage until age 100, or receive the maturity benefit if alive by age 100

Early-Stage Critical Illness Benefit

25% Critical Illness coverage up to P250,000 in case diagnosed with any of the covered Early-Stage Critical Illness

Waiver of Premium Benefit

1-year premium waiver if diagnosed with a covered Early-Stage Critical Illness or **all remaining premiums waived** for Advanced Critical Illness

Recovery Benefit

P480,000 or **2% of Critical Illness Coverage** while recovering (P20,000 x 24 months)

Male Cancer Benefit

P250,000 if diagnosed with Male Cancer (e.g. Prostate Cancer)

Long Life Bonus

P218,893 non-guaranteed dividends if accumulated until age 60 at 3% projected interest

About Manulife China Bank Life Assurance Corporation

Manulife China Bank Life Assurance Corporation (MCBL) 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 any China Bank or China Bank Savings branch near you to know more.



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