







Get *more* value for your money with Medical Secure.

Better days are within reach with a plan that meets your needs and budget, offering access to in-patient care, emergency treatments, special procedures, and more.

Rising medical expenses and paying out-of-pocket costs can be overwhelming and may strain your finances, especially when unexpected health issues arise. Medical Secure eases this burden with extensive coverage for essential healthcare needs, providing financial protection and peace of mind.

Product Features



Extensive Medical Care

Covers hospital confinement, including before and after care, emergency treatments, and select special procedures, anywhere in the Philippines.



Higher Medical Coverage

Get higher medical coverage with Annual Benefit Limits (ABL) from Php 1M to Php 5M.



Affordable Premiums

Get extensive health protection and life insurance for as low as Php 60* per day.

*Sample premium is for a 35-year-old male with a Medical Secure Php 2.5M plan with an annual deductible limit of Php 200K



Value Added Benefits

Enjoy free annual check-ups and 24/7 telemedicine benefits.



Easy Access to Treatment

Simply present your digital card and Letter of Authorization (LOA) at accredited clinics and hospitals, without having to pay out-of-pocket.



Life Insurance Protection

In the event of death, your family will receive cash assistance equivalent to 10% of your ABL.



Guaranteed Renewal

Get protection and coverage until age 75 as long as your premiums are paid on time.



Wide Access

Access the nationwide accredited providers of ValuCare, our Medical Network Provider, for cashless convenience, plus reimbursement options for non-accredited providers.



App-based Claims Experience

Access your digital card, request LOAs, schedule annual check-ups, file for reimbursements, and track your remaining coverage limit all in one place.



Select the *healthcare* plan that suits your needs.

Choose from an Annual Benefit Limit of Php 1M, Php 2.5M, and Php 5M.

	Plan 1M	Plan 2.5M	Plan 5M
Annual Benefit Limit	Php 1,000,000	Php 2,500,000	Php 5,000,000
Life Insurance Your beneficiary will get 10% cash assistance of your ABL in case of untimely death.	Php 100,000	Php 250,000	Php 500,000
Room & Board Category and Limit Get coverage for room and board during hospital stays, based on your selected plan.	Regular Private (up to Php 5,000)	Large Private (up to Php 7,500)	Executive Suite (up to Php 15,000)



Plan Inclusions



In-Patient Care

Includes room and board, medical professional fees, surgeon and anesthesiologist fees, operating room, ICU, and recovery room costs, all covered up to your remaining ABL.



Emergency Treatment

Get coverage for emergency treatments, with or without hospital admission due to accident, up to your ABL.



Outpatient Care Before and After Hospitalization

Get reimbursed* for outpatient care 60 days before and after hospital stay, up to your remaining ABL.



Special Procedures

Get coverage for expensive special procedures up to your ABL or the procedure's set limits, whichever is lower.



Annual Check-up

Includes 7 basic tests, screening tests, and specialized tests for males and females, ensuring a thorough health assessment. Tests vary according to the plan.



24/7 Telemedicine

Includes free and unlimited video consultations with General Practitioners.

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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