



**Manulife Medical Secure™**  
Guidebook

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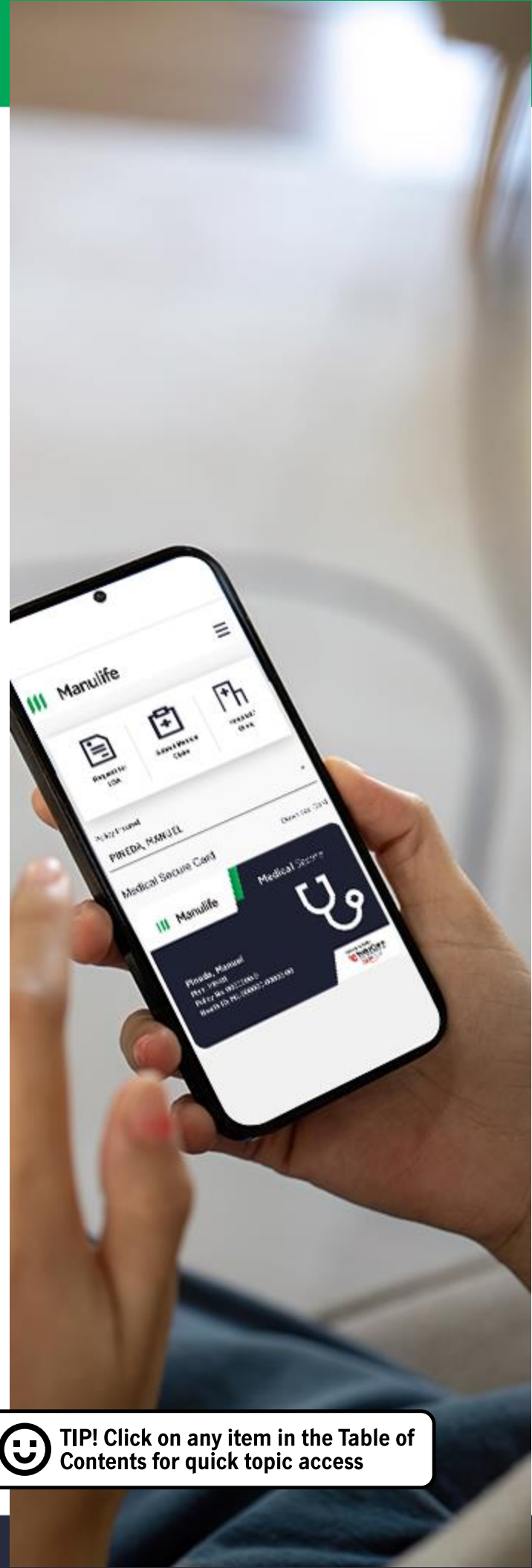
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# Hello there

This guidebook is designed to help the Policy Insured navigate the essential steps to access the benefits and medical services provided by Medical Secure. If you are the Policy Owner and the Policy Insured is a minor, you can also use this document to assist with their needs.

## Understanding your policy coverage

This guidebook outlines the medical services and treatments covered under Medical Secure. Make sure to read and understand this to know what is included and any limitations that may apply. This should be read with the Proposal and the Policy Contract. In case of conflict, the Policy Contract shall prevail.



## Introducing **Manulife Medical Secure.** Get *better* with the plan you deserve.

Manulife Medical Secure aims to offer its policy owners a cashless medical plan that covers treatments through the ValuCare-accredited network for hospital confinement and emergency care in the Philippines. This plan is renewable annually until the insured reaches age 75.

Enjoy cashless transactions and healthcare access with your digital Medical Secure Card. Simply download it and present at any ValuCare-accredited medical facility to avail of the medical services covered by your Medical Secure policy. Exclusions and restrictions apply.



## Get *more* value for your money with Manulife 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.

### 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 Manulife 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

Your beneficiary will receive cash assistance equal to 10% of your Annual Benefit Limit (ABL) in the event of your untimely death.



#### Guaranteed Renewal

Get protection and coverage until age 75 as long as 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.

## Your policy's medical services

Learn how to fully utilize the medical services your policy offers:



### In-Patient Care

Access ValuCare's (our Medical Network Provider) nationwide network of hospitals and clinics and obtain authorization for your admission.



### Special Procedures

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



### Emergency Treatment

Familiarize yourself with the proper steps to take during a medical emergency.



### Annual Check-ups

Schedule annual check-ups to help maintain your health.



### Outpatient Care Before and After Hospitalization

Reimburse expenses for covered outpatient care 60 days before and after your confinement.



### 24/7 Telemedicine

Schedule video consultations with general practitioners, 24/7. Enjoy discounts on appointments with specialists and mental health professionals.

## Accessing your medical services

Log-in to the Manulife App to avail of your medical services anytime and anywhere with just a few taps. If you don't have an account yet, scan the QR code to download the app from the App Store or Google Play. To register, simply enter your Manulife-registered email address, mobile number, and date of birth, then nominate a password.



# Your Manulife Medical Secure Card

## Steps to download my Medical Secure Card

**1**  
Log in or register for the Manulife App.



**2**  
Select your Medical Secure policy.



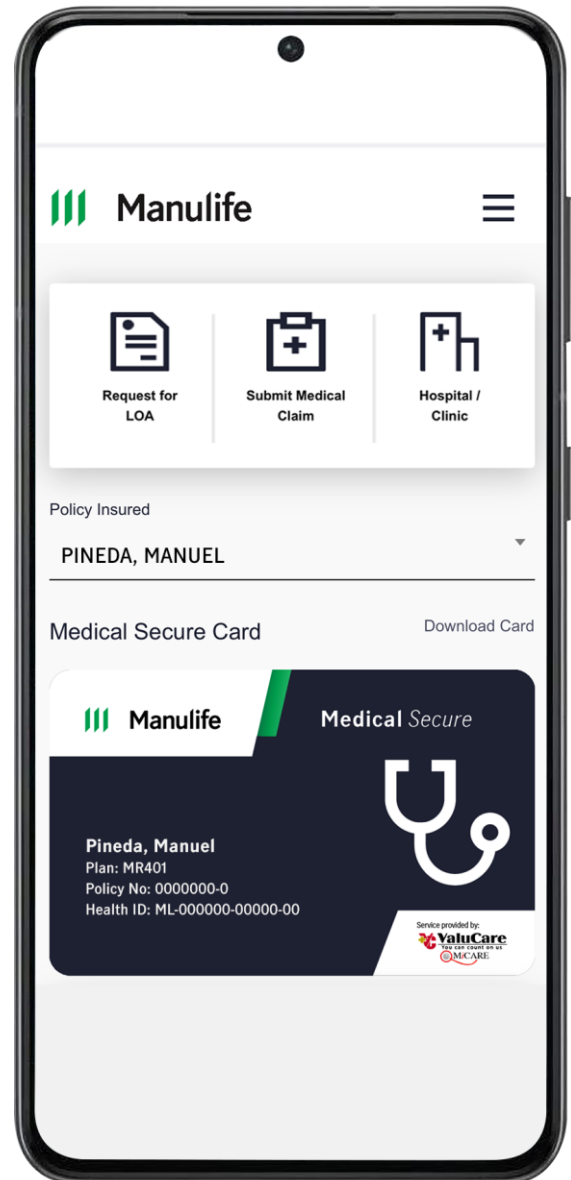
**3**  
Tap on "Medical Cards".



**4**  
Once you're redirected to the Medical Secure portal, tap "Continue".



**5**  
Tap "Download Card".



## Important things to remember when availing of your medical services

1

Identify what service you need and request a Letter of Authorization (LOA) using the Manulife App, which will redirect you to the Medical Secure portal.



2

Find a medical provider near you within ValuCare's wide network of hospitals and clinics.



3

Present your Medical Secure Card and approved LOA to the accredited medical facility to ensure coverage and a hassle-free experience.



## Table of Medical Services

Category	Medical Service	Description	General Reminders
<b>Requires LOA</b>	Annual Check-up	Includes the 7 basic tests, screening tests, and specialized tests for males and females, depending on the annual check-up package available within the plan, ensuring a thorough health assessment.	Request LOA at least 3 days prior to the desired check-up. LOA is valid for 3 days upon issue.
	In-patient Confinement	Includes room and board, medical professional, surgeon, and anesthesiologist's fees, operating room, ICU, and recovery room costs, all covered up to your remaining annual benefit limit.	Request LOA at least 1 day prior to scheduled confinement.
	Special Procedures	Get coverage for special procedures up to your benefit limit or the set procedure limits, whichever is lower.	Request LOA at least 1 day prior to scheduled procedure. LOA is valid for 3 days upon issue.
<b>Does Not Require LOA</b>	Telemedicine	Unlimited 24/7 teleconsultation access through Doctor Anywhere.	Simply download the Doctor Anywhere app and sign up for an account. Register your Medical Secure policy number to schedule a teleconsultation.
	Emergency Treatment	Your Medical Secure policy covers both emergency treatment leading to confinement and emergency treatment not leading to confinement due to an accident.	<p>In case of a medical emergency, please proceed to the nearest Emergency Room. If the hospital is accredited, the medical provider will secure the LOA for you.</p> <p>If you are taken to a non-accredited hospital, you can file for reimbursement. Please refer to the reimbursement section for more details.</p>

## Annual Check-up

Medical Secure offers a comprehensive Annual Check-Up (ACU) in accredited hospitals and clinics. Refer to the table below:

Plan 1M	Plan 2.5M	Plan 5M
<p><b>Basic 7:</b> Physical examination, chest X-ray, urinalysis, fecalysis, complete blood count (CBC), fasting blood sugar (FBS), and total cholesterol test</p>	<p><b>Basic 7:</b> Physical examination, chest X-ray, urinalysis, fecalysis, complete blood count (CBC), fasting blood sugar (FBS), and total cholesterol test</p>	<p><b>Basic 7:</b> Physical examination, chest X-ray, urinalysis, fecalysis, complete blood count (CBC), fasting blood sugar (FBS), and total cholesterol test</p>
<p><b>Screening Tests:</b> BUN, BUA, creatinine, SGPT, SGOT, alkaline phosphatase, HbA1c, and lipid profile</p>	<p><b>Screening Tests:</b> BUN, BUA, creatinine, SGPT, SGOT, alkaline phosphatase, HbA1c, and lipid profile</p>	<p><b>Screening Tests:</b> BUN, BUA, creatinine, SGPT, SGOT, alkaline phosphatase, HbA1c, and lipid profile</p>
<p><b>Specialized Tests:</b> <b>For Female:</b> ECG and Pap Smear (for 30 years old and up)</p> <p><b>For Male:</b> ECG (for 30 years old and up)</p>	<p><b>Specialized Tests:</b> <b>For Female:</b> ECG and Pap Smear (for 30 years old and up)</p> <p><b>For Male:</b> ECG (for 30 years old and up)</p>	<p><b>Specialized Tests:</b> <b>For Female:</b> ECG and Pap Smear (for 30 years old and up)  Mammogram (for 40 years old and up)</p> <p><b>For Male:</b> ECG (for 30 years old and up)  Prostate-specific Antigen (for 40 years old and up)</p>



## How to request a LOA for an Annual Check-up (ACU):

1

Log in or register for the Manulife App.



2

Select your Medical Secure policy.



3

Tap on "Request for Letter of Authorization".



4

Once you're redirected to the Medical Secure portal, tap "Continue".



5

Follow the on-screen instructions, then tap on Submit a Request.



You'll receive an email notification from ValuCare within three (3) business days if your LOA request has been approved. Please download the approved LOA by logging in first in the Manulife App then accessing the Medical Secure portal and present it to the clinic at the time of your ACU appointment.

### Need to reschedule your confirmed ACU appointment?

Simply email [phhealth\\_manulife@valuecarehealth.com](mailto:phhealth_manulife@valuecarehealth.com) using the subject "Medical Secure ACU Reschedule Request" and provide the reason for rescheduling and your new preferred dates.

Please notify us at least one (1) day before your scheduled ACU to prevent it from being marked as a "No Show." If you don't give prior notice, your ACU benefit will be forfeited and cannot be availed again.

# Scheduled Hospital Confinement

## How to request a LOA for your scheduled hospital confinement:

1

Log in or register for the Manulife App.



2

Select your Medical Secure policy.



3

Tap on "Request for Letter of Authorization".



4

Once you're redirected to the Medical Secure portal, tap "Continue".



5

Follow the on-screen instructions, then tap on "Submit".



If your LOA request is within procedure limits, you'll receive an email notification from ValuCare with your approved LOA within 24 hours of the request, starting from the time it was submitted. If it exceeds the limit, please expect to hear from ValuCare within two (2) business days. Please download the approved LOA by logging in first in the Manulife App then accessing the Medical Secure portal and present it to the hospital at the time of your confinement.

## Some reminders for the day of your hospital confinement

1

Go to the admitting section upon arrival.



2

Present these documents:

- Medical Secure Card (electronic)
- Admitting order or doctor's request
- Approved LOA

3

Your attending physician and ValuCare coordinator will manage your care.



4

Room assignment is based on your plan.



5

You may be referred to a ValuCare-accredited specialist if additional assistance is needed. The admitting staff will notify the ValuCare Team regarding your confinement.



## Don't forget to bring during your hospital confinement



# 1

### Medical Secure Card

If you don't have it, provide your full name and birthdate, and mention you are a Manulife customer under Medical Secure through ValuCare.

# 2

### PhilHealth number and Documents

- PhilHealth number and valid government-issued ID
- Claim Signature Form (CSF) (available at the hospital)
- Updated Member Data Record (MDR), if applicable
- Certificate of PhilHealth Contribution (for employed) or Sales Invoice of Premium Payment (for self-employed) showing at least three months of premium contributions within the six-month period immediately prior to medical confinement
- If unable to file PhilHealth, you will need to pay the PhilHealth portion directly to the hospital.

# 3

### Senior Citizen ID or Persons with Disability (PWD) ID (if applicable)

Present this to deduct applicable benefits from the hospital bill.

\* ValuCare Liaison Officer will contact you to discuss your coverage. Please provide your contact details to the hospital for this purpose.

## Follow-up Check-up and Laboratory Tests After Hospitalization

**You can avail of your Pre/Post-hospitalization Outpatient Benefit through reimbursement.**

We will reimburse you for consultation fees, prescribed medicines, and diagnostic and laboratory procedures that you have received as an outpatient within 60 days prior to hospital admission or within 60 days immediately following discharge from the hospital, provided that the hospital admission is covered under this plan.

The amount payable is subject to your policy's remaining Annual Benefit Limit, calculated using the Relative Value Scale (RVS).



## To request for reimbursement, follow these simple steps:

1

Log-in or register for the Manulife App.



2

Select your Medical Secure policy.



3

Tap on "File a medical claim".



4

Once you're redirected to the Medical Secure portal, tap "Continue".



5

Select the reimbursement claim type, then tap on "Next".



6

Provide your reimbursement details and upload the required documents:

- Medical certificates or doctor's notes
- Hospital bills and receipts
- Prescription receipts
- Any other relevant documents

7

Provide your Manulife-registered bank account information.



8

Tap "Submit".



**You'll receive an email notification from ValuCare within five (5) business days on the status of your reimbursement request.**

## Reminders for Follow-Up Check-Up and Lab Tests



1

Confirm your appointment details (date, time, doctor's availability)



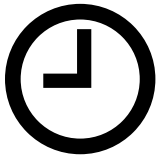
2

Bring necessary documents (medical records, prescriptions, discharge summary)



3

List all current medications with dosages and frequencies



4

Arrive **15 minutes early** for paperwork



5

Be ready to discuss any new or ongoing symptoms



6

Keep your original receipts for 6 months



## Special Procedures

### How to request a LOA for your Special Procedure

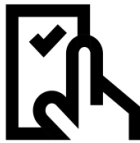
1

Log in or register for the Manulife App.



2

Select your Medical Secure policy.



3

Tap on "Request for Letter of Authorization".



4

Once you're redirected to the Medical Secure portal, tap "Continue".



5

Follow the on-screen instructions, then tap on "Submit".



If your LOA request is within procedure limits, you'll receive an email notification from ValuCare with your approved LOA within 24 hours of the request, starting from the time it was submitted. If it exceeds the limit, please expect to hear from ValuCare within two (2) business days. Please download the approved LOA by logging in first in the Manulife App then accessing the Medical Secure portal and present it to the hospital at the time of your procedure.

# Telemedicine




## How to use Doctor Anywhere™?


To book your free video consultation with a general practitioner, just follow these simple steps:

- 1**


Download the Doctor Anywhere app in the App Store or Google Play Store and create an account.


- 2**

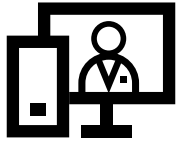
Tap on Manulife and input your Medical Secure policy number.


- 3**

Tap on “General Practitioner” and follow the on-screen instructions.


- 4**


Proceed with your free in-app video consultation.




## To avail of your special discounted rates for video consultations with medical specialists:

- 1**


Log-in to the Doctor Anywhere app using your Medical Secure policy number.


- 2**


Choose your preferred specialist and follow the on-screen instructions.


- 3**

Confirm your appointment details. Your special discounted rate from your Medical Secure policy should automatically be applied.


- 4**

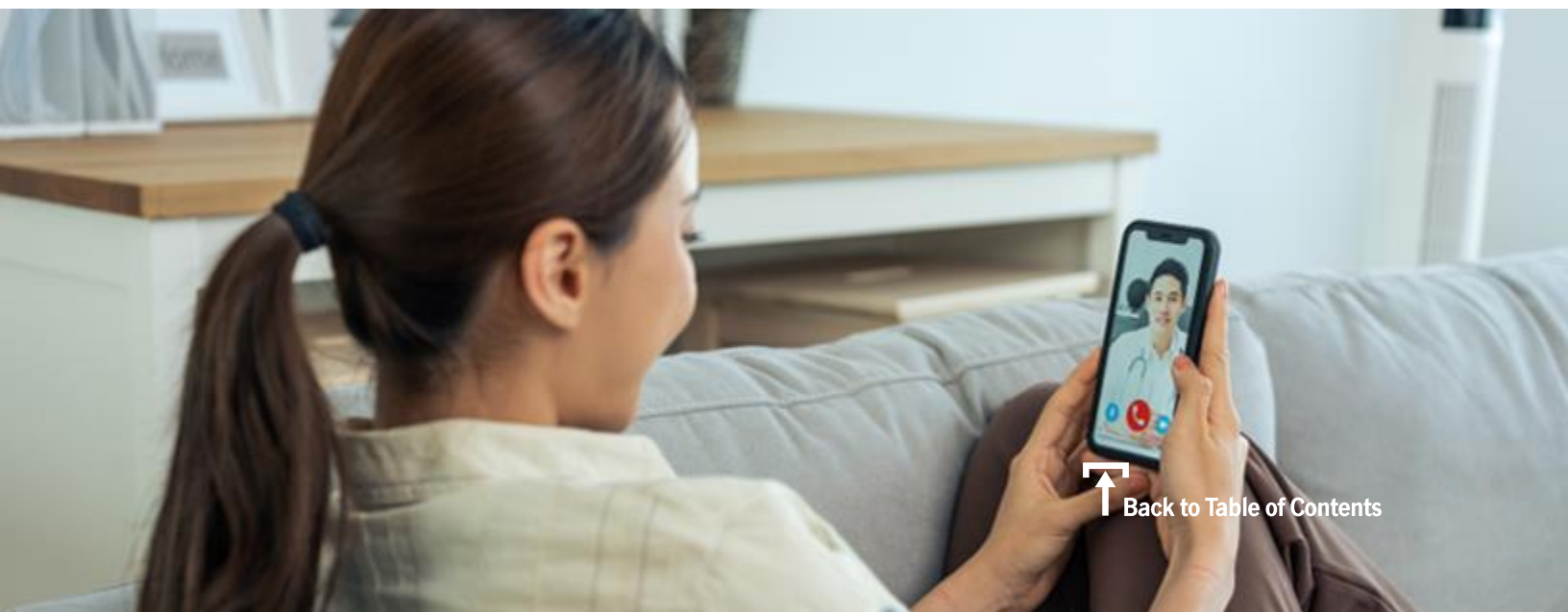
Tap “Pay Now”.



## Doctor Anywhere™ Services

Service	Your Benefits	Availability
Online video consult with a general practitioner	Unlimited	24/7 on demand or appointment
Online video consult with specialists such as Cardiologist, Pulmonologist, Pediatrician, etc.	Manulife-discounted rates for a 15-minute video consult start at PHP628 and rates may vary according to Doctor's subspecialty.	By appointment
Online video consult with a mental health expert (Psychologist)	Manulife-discounted rate of PHP1,399 for a 60-minute online consultation	By appointment
Access to exclusive perks such as online medicine purchase etc.	Redeem exclusive discounts and privileges from Doctor Anywhere's partner merchants.	Upon registration

For any Doctor Anywhere related concerns, kindly refer to its FAQ page.



## Emergency Treatment

Your Medical Secure policy covers emergency treatment leading to confinement and emergency treatment not leading to confinement but due to an accident.

Your health and safety are our top priorities. In the event of a medical or accidental emergency, please proceed to the nearest emergency room immediately.

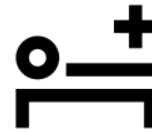
### If you're brought to an accredited hospital:



Present your electronic Medical Secure Card to the hospital staff.

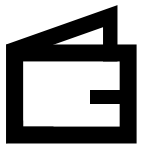


If advised by the ER doctor to undergo any laboratory/diagnostic tests or ER procedures, a hospital staff member will secure approval from ValuCare for you.



If you are advised for admission, the ER doctor will admit you under the services of the ValuCare Coordinator.

### If you're brought to a non-accredited hospital:



Please settle all payments and later file for reimbursement from Manulife.



Manulife will reimburse members for medical services at non-accredited hospitals subject to claims evaluation.



**A police report is needed if the accident is due to a vehicular incident. Manulife will cover eligible vehicular accidents that are not excluded by the contract.**

## How to cancel a pending LOA request (Letter of Authorization)?

1

Log-in or register for the Manulife App.



2

Select your Medical Secure policy.



3

Tap on "View more services".



4

Once you're redirected to the Medical Secure portal, tap "Continue".



5

Navigate to "Transaction History".



6

Select the pending LOA you wish to cancel and tap on "View request".



7

Check details, then tap on "Cancel request".



## How to file a medical reimbursement?

To request for reimbursement, follow these simple steps:

1

Log-in or register for the Manulife App.



2

Select your Medical Secure policy.



3

Tap on "File a medical claim".



4

Once you're redirected to the Medical Secure portal, tap "Continue".



5

Select the reimbursement claim type, then tap on "Next".



6

Provide your reimbursement details and upload the required documents:

- Medical certificates or doctor's notes
- Hospital bills and receipts
- Prescription receipts
- Any other relevant documents

7

Provide your Manulife-registered bank account information.



8

Tap "Submit."



**You'll receive an email notification from ValuCare within five (5) business days on the status of your reimbursement request.**

## Tips for a Smooth Reimbursement Process

1

Double-check all information for accuracy.



2

Keep copies of all submitted documents.



3

Follow up with Manulife if there's no update within the expected timeline.



4

Know your policy coverage to manage expectations.



5

Keep original receipts for 6 months from date of availments or transactions.



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## How to file a death claim?

In the unfortunate event of death, the insured's identified beneficiary will receive a death benefit or cash assistance equivalent to 10% of the policy's annual benefit limit.

### **If the insured unfortunately passes away in confinement or in the emergency room of an accredited hospital:**



Manulife will process any death benefit automatically.

### **If the insured unfortunately passes away in confinement or in the emergency room of a non-accredited hospital:**

The beneficiary can request a death claim by emailing Manulife Claims at [phclaims@manulife.com](mailto:phclaims@manulife.com) using the following format:

SUBJECT: Medical Secure Death Claim Notification:  
Policy Number <Policy Number> - Name of Insured

The body of the email should contain the following details:

- |   |   |   |
|---|---|---|
|  |  |  |
| Medical Secure Card #   | Name, relationship and contact number of Relative                                   | Date and reason of death  |

## Frequently Asked Questions

### Policy Usage and Coverage

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#### **When can I start using my Medical Secure Policy?**

Coverage for the Policy Insured starts 30 days from the policy's effective date or 10 days from the reinstatement date.

There are specific illnesses and pre-existing conditions that have a 12-month waiting period. Kindly refer to the Policy Contract for the specified illnesses. This waiting period does not apply to illnesses or injuries sustained from Dengue Fever, Rabies, and accidents subject for evaluation.

You may log-in to the Manulife App to check your Medical Coverage status.

Please always ensure that your premium payments are up to date to avail your medical benefits.

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#### **Until when am I covered by my Medical Secure Policy?**

Your Medical Secure plan is valid for one year and can be renewed every contract year until insured age reaches 75.

UP TO  
**75**  
YEARS OLD

#### **What happens if I miss a premium payment?**

Medical services will be inactive if a payment is missed. This means that the Policy Insured will not have access to covered medical services, such as annual check-ups, and hospital confinements, until the overdue payment is made.

It is important to pay on time to maintain uninterrupted access to your medical services.



#### **Does my Medical Secure policy include a death benefit?**

Yes, in the unfortunate event of death, the Policy Insured's beneficiary/ies will receive cash assistance equivalent to 10% of the policy's annual benefit limit.

## Deductibles and Benefits

### What is an annual deductible?

An annual deductible is the amount that the Policy Insured needs to pay towards the total cost of hospitalization bills before Manulife begins to cover healthcare expenses. Deductible can be in the form of PhilHealth, existing HMO, or out-of-pocket.

The Annual Deductible applies to all In-patient Benefits including the 60 days pre- and post-hospitalization outpatient treatment/s, land ambulance service and, special procedures (except Emergency cases not leading to confinement).

### How does Annual Deductible work?

Let's say you have a Medical Secure plan 2.5M policy (₱2,500,000 ABL) with an annual deductible of ₱150,000. The annual deductible amount can come from your PhilHealth, your existing company-issued HMO, or out-of-pocket/personal savings. When you get hospitalized, you must pay the ₱150,000 annual deductible first before you are able to use your Medical Secure coverage.

You get hospitalized and your hospital bill is ₱500,000. The computation will look like this:

Total Hospital Bill:	₱500,000
Less: PhilHealth:	₱50,000
Less: HMO Coverage:	₱100,000
Remaining Hospital Bill:	₱350,000

The ₱150,000 deductible limit will be fulfilled, covered by PhilHealth and HMO Coverage, so Medical Secure will pay the remaining hospital bill of ₱350,000. This amount will be deducted from your ₱2,500,000 ABL.

**₱500,000  
Total  
Amount of  
Hospital  
Bill**



**LESS (-)**

**₱150,000 Annual  
Deductible**  
(PhilHealth, HMO, out-  
of-pocket/ personal  
savings, etc. amount  
set by you)



**EQUALS (=)**

**₱350,000 Bal.  
from Hospital  
Bill amount will  
be paid by  
Medical Secure**



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**Can I avail myself of my benefit once my policy takes effect?**

Coverage of benefits will start 30 days after your Policy's effective date. You may check your status through the Manulife app. This waiting period does not apply to illnesses or injuries sustained from Dengue Fever, Rabies, and accidents. There are specific illnesses and pre-existing conditions that have a 12-month waiting period. Kindly refer to the Policy Contract for the specified illnesses.

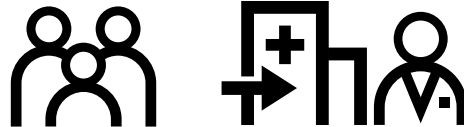
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**Coverage Details**

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**Does Medical Secure include outpatient consultation and procedure coverage?**

No. Medical Secure only covers in-patient, emergency leading to confinement, and special procedures.



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**Does Medical Secure cover pre-existing conditions?**

Yes, as long as they were disclosed and have gone through medical underwriting. Approved pre-existing conditions will only be covered after the 12-month waiting period from the policy's effective date, provided the policy is active or renewed at the time of claim.

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**Can I upgrade/downgrade my Medical Secure Plan?**

Yes, you can upgrade or downgrade your plan benefits. Just complete and submit the Policy Change Details Form to [phcustomercare@manulife.com](mailto:phcustomercare@manulife.com), along with any other required documents.

Make sure to submit your request no earlier than 60 days and no later than 30 days before your Anniversary Date, as changes can only be made on your policy anniversary. All requests are subject to approval, and we may adjust your premiums and waiting period upon acceptance.






## Policy Management

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### **My Medical Secure policy lapsed. How do I reinstate my policy?**

If the policy has lapsed and the Policy Insured is still qualified for coverage, you can request reinstatement using the Manulife App within 60 days of your last premium payment.

To reinstate a lapsed policy, follow these simple steps:

- 1**  
Log-in or register for the Manulife App.  

- 2**  
Select your Medical Secure policy.  

- 3**  
Tap "Reinstate Policy".  

- 4**  
Download and fill out the necessary forms and upload a copy of your valid government ID.  

- 5**  
Pay the reinstatement cost.  


After payment posting, please allow us 5-7 business days to process your reinstatement. We will send you an email confirmation once it's done. Your medical coverage will be reactivated 10 days after your reinstatement date.

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**!**  
**Please always ensure that your premium payments are up to date to avail your benefits.**

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**What should I do if I forget my policy number and don't have a copy of my digital Medical Secure Card yet?**

You can log-in to the Manulife App to check your Medical Secure policy details and access and download a copy of your digital Medical Secure Card in the Medical Secure portal.



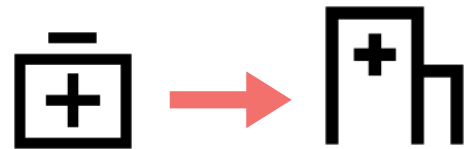
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**Specific Coverage Queries**

**What qualifies as an “accident” covered by my Medical Secure policy for Emergency Room services?**

ER-OP (Emergency Room – Out-Patient) is only covered if due to a bodily injury following an accident.

A bodily injury is an injury due to an accident that is evidenced by a visible contusion or wound except in the case of drowning or internal injury.



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**Why are the professional fees for neurologists not covered by my Medical Secure policy?**

Neurologists operate on a "cash-only basis" for all patients, as mandated by the Philippine Neurological Association.

You may pay for the cost of professional fees first and then file for reimbursement.



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### What if there is no accredited hospital in my area?

If there is no accredited hospital near your location, you may still seek medical treatment and subsequently file for reimbursement through your Medical Secure policy.

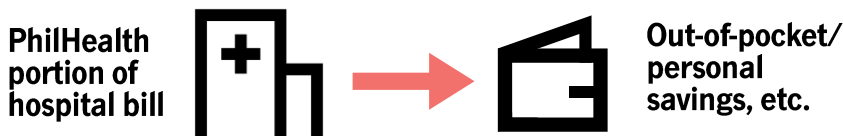
Please ensure you gather all necessary documents required for the reimbursement process. These documents are listed in detail in the Reimbursement section of this guidebook.



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### What if I'm not a PhilHealth member?

If you are not a member and you get hospitalized, you will need to pay the portion of your hospital bill that PhilHealth typically covers for its members. This amount is also not covered by your Medical Secure policy's annual benefit limit.



## Hospitalization Concerns

### What happens if I choose a room category that exceeds what my policy covers during hospitalization?

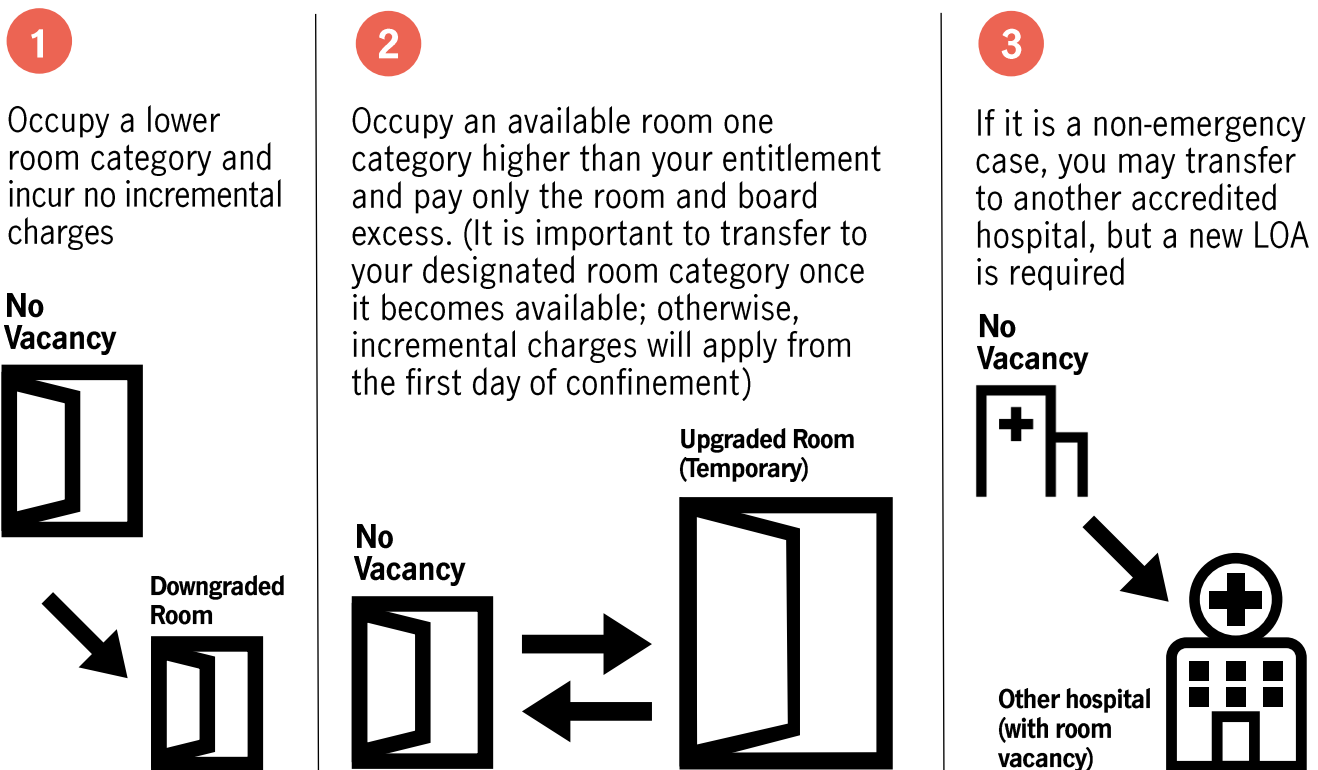
If you decide to upgrade to a higher room category, even if your assigned room is available, you will be responsible for any additional charges incurred.

Please note that selecting a higher room category may result in increased costs for various services including room rates, professional fees, medications, medical supplies, hospital procedures, and other related expenses.

A ValuCare Liaison Officer (LO) will explain these charges to you and remind you to settle them before your discharge from the hospital.

### What should I do if there are no available rooms in my designated room category at the time of my admission?

In this situation, you have the following options:



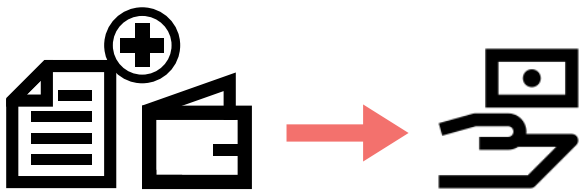
## Post-Hospitalization and Access

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### **What should I do if my hospitalization requires take-home medicines and follow-up appointments?**

We will reimburse you for consultation fees, prescribed medications, and diagnostic or laboratory procedures that you have received as an outpatient. This applies to services received either within 60 days prior to your hospital admission or within 60 days immediately after your discharge from the hospital, as long as the hospital admission is covered by your Medical Secure policy.

The amount reimbursable will be subject to the remaining Annual Benefit Limit of your policy and will be calculated using the Relative Value Scale (RVS).

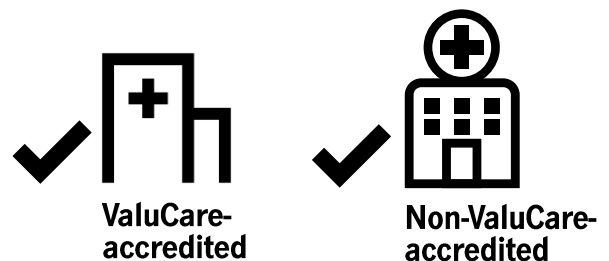


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### **What are my options for accessing the medical services and benefits of my Medical Secure policy?**

You may access your Medical Secure policy's medical services at both ValuCare-accredited and non-ValuCare-accredited medical facilities.

1. For accredited facilities, you can access your medical services through cashless availment, or reimbursement based on the Relative Value Scale (RVS) or the equivalent benefit provided for the Accredited Network, whichever is lower.
2. For non-accredited facilities, you can request reimbursement based on the Relative Value Scale (RVS) or the equivalent benefit provided for the Accredited Network, whichever is lower.



## 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 [manulife.com.ph](https://manulife.com.ph).

## About Manulife

Manulife Financial Corporation is a leading international financial services provider that helps people make their decisions easier and live better. With our global headquarters in Toronto, Canada, we provide financial advice and insurance, operating as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States. Through Manulife Investment Management, the global brand for our Global Wealth and Asset Management segment, we serve individuals, institutions, and retirement plan members worldwide. At the end of 2023, we had more than 38,000 employees, over 98,000 agents, and thousands of distribution partners, serving over 35 million customers. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges, and under '945' in Hong Kong.

Not all offerings are available in all jurisdictions. For additional information, please visit [manulife.com](https://manulife.com).

## Talk to us!

If you have questions or concerns about your Medical Secure policy, please reach out to Customer Care through the details below:

### Manulife Customer Care

+632 8884 7000 or Domestic Toll-Free: 1-800-1-888-6268  
[phcustomercare@manulife.com](mailto:phcustomercare@manulife.com)

Customer Care is available 24/7