

Bitin ba ang *healthcare* mo?

Get *better* with the plan you deserve.



Manulife Medical Secure™



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.



High Medical Coverage

Get high 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

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.

Notes: ValuCare is Manulife's Medical Network Provider with over 1,500 accredited providers nationwide.

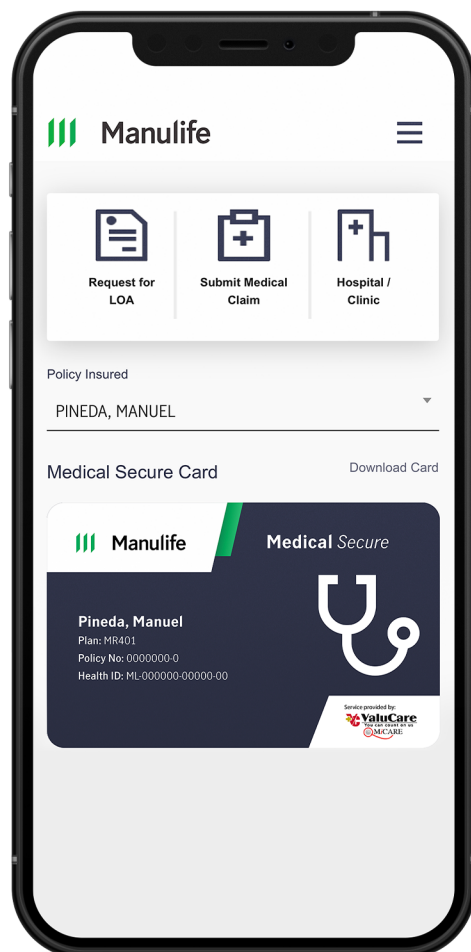
An annual deductible is the amount the Policy Insured must pay toward hospitalization costs before Manulife covers healthcare expenses.

This deductible can be settled using PhilHealth, existing HMO, or out-of-pocket.

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.

*Reimbursements are based on the Relative Value Scale (RVS) or the equivalent benefit provided for the accredited network, whichever is lower.

About Manulife

Manulife Financial Corporation is a leading international financial services provider, helping our customers make their decisions easier and lives better. With our global headquarters in Toronto, Canada, we operate as Manulife across Canada, Asia, and Europe, and primarily as John Hancock in the United States, providing financial advice and insurance for individuals, groups and businesses. Through Manulife Wealth & Asset Management, we offer global investment, financial advice, and retirement plan services to individuals, institutions, and retirement plan members worldwide. At the end of 2024, we had more than 37,000 employees, over 109,000 agents, and thousands of distribution partners, serving over 36 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.

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 leading life insurance companies in the country. 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 www.manulife.com.ph.

**Your right partner with better solutions.
Let's talk! We're here for you.**

**Speak with a Financial Advisor
at any Manulife branch near you to know more.**

Disclaimer: This material contains only a brief description of the product. The complete terms and conditions are found in the Policy Contract. In the event of conflict between this material and the Policy, the Policy Contract shall prevail.

This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.



Where will *better* take you

The Manufacturers Life
Insurance Co. (Phils.), Inc.



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