Manulife

Enhanced Critical *Illness*

Manulife will always be there for you.

Covering What Matters Most:
Health and Peace of Mind

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Enhanced Critical *Illness*

Your health is your greatest asset—and protecting it brings peace of mind. With Manulife's Enhanced Critical Illness plan, you gain the confidence of knowing you're supported with comprehensive coverage designed to help you live life fully and fearlessly.

Manulife will *always* be there for you.

Manulife Protector

Protect your family by protecting yourself. Get covered through different life stages with a life insurance plan designed to financially protect you and your family against untimely death, total and permanent disability while providing long-term savings if the protection is not needed.

Your family, that's *worth* protecting.

Manulife Care Plus

With Manulife Care Plus, you and your family are financially protected in time of unfortunate event (death or total permanent disability (TPD)) or you can enjoy Maturity Benefit as your savings. You also have the option to take out a portion of those benefits earlier when you need it for hospitalization, ICU admission or to support a chronic disease. Moreover, you have the ability to grow your savings by being health conscious!

Myanmar's First Life Insurance: covers Chronic Diseases, rewards Healthy Lifestyle with BONUS Return!

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Did you know?

More than 70% of critical illness claims are for cancer, heart attack, and stroke, the **“big three”** diseases that can affect anyone at any time. The average cost of treating a major critical illness can equal several years of a person’s income often without warning.

Early diagnosis increases survival rates but financial readiness is just as important for recovery. Critical illness protection doesn’t just cover hospital bills and it helps with living expenses, and even care for your family.

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Benefits

Premium and First Class

Tailored coverage can choose that the best suits your need.

Up to 29 Critical Illness Diseases

Comprehensive coverage across a wide range of critical illnesses.

Covered Early-Stage & Late-Stage

Tailored coverage can choose that the best suits your need.

Waiver of Premium

Comprehensive coverage across a wide range of critical illnesses.

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Choose the Right Coverage for *Your Life*

9 Early-Stage CI Diseases

9 Early-Stage CI Diseases	Premium	First Class
Early Cancer - Carcinoma in situ	✓	✓
Other early cancers of specified organs	n/a	✓
Insertion of a Permanent Cardiac Pacemaker or Defibrillator	n/a	✓
Angioplasty and Other Invasive Treatments for Coronary Artery Disease	✓	✓
Cerebral Arteriovenous Malformation (AVM)/ Cerebral Aneurysm Surgery/Brain Aneurysm Surgery	✓	✓
Less Severe Coma	n/a	✓
Liver Surgery	✓	✓
Surgical Removal of One Lung	n/a	✓
Nephrectomy/ Removal of One Kidney	✓	✓

20 Late-Stage CI Diseases

20 Late-Stage CI Diseases	Premium	First Class
Major Cancer – of specified severity	✓	✓
Heart Attack – of specified severity	✓	✓
Coronary Artery By-pass Surgery	✓	✓
Open Surgery to Aorta	✓	✓
Heart Valve Surgery	n/a	✓
Major Stroke	✓	✓
Coma	n/a	✓
Benign Brain Tumour	n/a	✓
Multiple Sclerosis	n/a	✓
Viral Encephalitis	n/a	✓
End Stage Liver Failure	✓	✓
End Stage Lung Disease	✓	✓
Primary Pulmonary Hypertension	n/a	✓
Kidney Failure	✓	✓
Medullary Cystic Disease	n/a	✓
Major Organ Transplantation	✓	✓
Major Burns	n/a	✓
Bacterial Meningitis	n/a	✓
Muscular Dystrophy	n/a	✓
Systemic Lupus Erythematosus with Lupus Nephritis	n/a	✓

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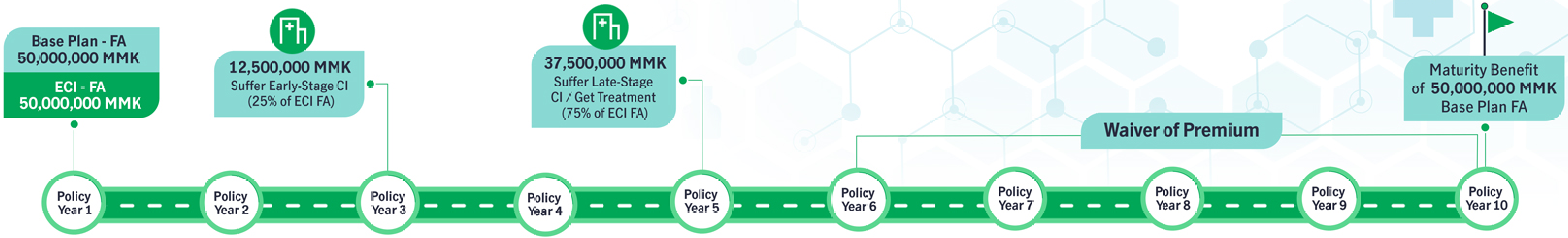
Case Study



Mr. Aung Aung, a business owner, purchased Manulife Protector 10-year life insurance plan with a coverage amount of 500 lakh MMK along with the Enhanced Critical Illness (ECI) to secure future for himself and his family. In the 3rd year of his policy term, he was diagnosed with Early-Stage cancer and received 25% of the ECI's coverage amount, equivalent to 125 lakh MMK, to cover his medical expenses.

After two more years, as the cancer progressed to the Late-Stage, he received the remaining 75% of the ECI coverage, 375 lakh MMK, for further medical treatment. Additionally, from that point onward, he got waiver of premium from paying remaining premiums, relieving him of financial worries.

At the end of 10-year policy term, Mr. Aung Aung was able to claim the original 500 lakh MMK life insurance maturity benefit. This allowed him to craft a financially stable and secure environment for his beloved family, giving him true peace of mind.

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Metta Wai Hsar *Program*

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About Metta Wai Hsar *Program*

Manulife Myanmar provides protection to ensure benefits and peace of mind for you and your loved ones. The program is dedicated to supporting family providers, especially those working abroad, by strengthening the bonds of care and love between them and their parents, and helping create a sense of comfort, security, and reassurance.

Metta Wai Hsar Program is a value-added benefit available to policyholders who have purchased a Manulife ECI rider policy with a sum assured of **30 million MMK** or above. Through this program, benefits can be extended to the parent, either the father or mother of the insured person.

Metta Wai Hsar Program provides benefits such as one-time emergency ambulance service per year, one seasonal flu vaccination per year, free participation in designated wellness activities organized by the Manulife Community Club for three consecutive years, and a one-time reward of **50,000** City Care points.

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Customer *Journey*

Step 01

Get Insured

Purchase the Enhanced Critical Illness Rider together with either Manulife Protector or Manulife Care Plus,with a sum assured of 30 million MMK or above.

Step 02

Register

Fill in the beneficiary's information via QR code or link.

Step 03

Enjoy Additional Benefits

Present your member card to enjoy the benefits.

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Registration *Process*

Step 01

Scan the QR code or register via the provided link.

Step 02

Read the program details on the first page, then click “Next.”

Step 03

On the second page, read and select “Agree to Terms and Conditions.”

Step 04

Fill in the required information for the beneficiary and click “Submit” to complete your registration.

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FAQs

Q: If a customer has an existing Critical Illness (CI) policy and wishes to switch to a new Enhanced Critical Illness (ECI) policy, should they purchase a new policy or update their existing one?

A: The insured person who has an existing CI policy cannot update the existing one but can purchase ECI by attaching with new policy of base plan (MP/MCP).

1

Q: Can the ECI rider be attached to the existing base plan?

A: No, the ECI rider cannot be attached to an existing base plan. A new base plan policy (MP/MCP) must be purchased in order to add the ECI rider.

2

Q: For the ECI rider, do the early-stage CI and late-stage CI need to be the same condition?

A: No, the early-stage and late-stage critical illness (CI) conditions do not need to be same.

3

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FAQs

4

Q: Does the ECI rider allow claims for overseas medical treatment for eligible Critical Illness (CI) diseases?

A: Yes, the ECI rider allows claims for overseas medical treatment, provided that the submitted claim documents meet the criteria specified in the ECI policy contract.

5

Q: If a customer has an MCP policy with an ECI rider and claims 100% of the Face Amount (FA) for ECI first, can they subsequently claim for a Chronic Disease? Additionally, is the hospitalization expense for any CI disease eligible under the MCP hospitalization benefit?

A: Yes, the insured person may still claim the Chronic Disease benefit, provided that the Critical Illness (CI) previously claimed also meets the criteria for a Chronic Disease as defined in the policy. Furthermore, hospitalization expenses related to any CI disease of ECI are eligible under the MCP hospitalization benefit, subject to the terms and conditions of the policy.

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About us

For over 138 years, Manulife life insurance has been committed to providing peace of mind, financial security, and expert advice to families worldwide. Manulife Myanmar upholds this commitment by offering extensive financial protection, addressing the financial challenges and hospitalization costs that families may encounter. Manulife life insurance products are crafted to support families in Myanmar, ensuring continuous protection and bolstering their financial well-being.

Manulife Digital Hub

Manulife

Our Milestones

More than a century of *protecting* families.

Putting family first is our top priority. After 77 years, we are proud to be back to continue our mission in helping Myanmar families make smart financial decisions for their future.

1887
Year established in Canada on June 23

138
Years old

No. 1
Canada's biggest life insurance organization

Founder
Founded by John A Macdonald, Canada's first Prime Minister

1897
We expand into Asia

24
Countries Manulife operates in worldwide

1903
Year Manulife started in Myanmar

1942
Year Myanmar operation was interrupted due to World War II

2019
Year Manulife returns to Myanmar

Manulife

Get *insured* today.
Talk to our *Advisors.*

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