

PROTECTION
HEALTH INVEST PLUS



Make sure you can always be there for them.

Health Invest Plus is a health and life insurance plan that takes care of your health now and in the future.

It prepares you financially even at the early stage of critical illnesses, so you can recover for your family. It also provides comprehensive health benefits and a fund for healthcare needs in your retirement years.

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PHILAM LIFE

HELPING PEOPLE LIVE HEALTHIER. LONGER. BETTER LIVES

Moments with your family are what you live for. Sunday dinners, weekend road trips, graduations, weddings. These are milestones and simple occasions that you don't want to miss.

This is why you want to be in good health today, and especially when you get older.

With Philam Life's Health Invest Plus, you can prepare for health setbacks so you can always be there for them.

Health Invest Plus is a variable-life insurance plan with comprehensive health benefits that gives financial protection from serious sickness, accidents, and hospital confinement. It also grows a Health Fund for your future healthcare needs and leaves a life insurance benefit in case of the unexpected.



Health Invest Plus prepares you for life's unexpected health setbacks.

Get comprehensive health and accident coverage

- Get a lump sum cash benefit in case you get diagnosed with any of the 56 covered major critical illnesses including cancer, heart attack and stroke, until you reach age 75. You will then be exempted from future premium payments while your plan still continues.
- If diagnosed with any of the 11 covered early stage conditions, you can get 25% from your critical illness coverage in advance to help you with a speedy recovery.
- Have additional cash benefits in case you get serious accidental injuries or disabilities.
- Get daily cash benefits in case of hospital confinement.
- Use all these benefits to supplement your HMO coverage.

Build a Health Fund for future healthcare needs

- Get access to expertly-managed investment funds so you can grow a fund for health maintenance or other costs in your retirement years.

Secure your family's needs no matter what happens

- Leave behind the higher of your life insurance coverage or your Health Fund to your loved ones in case the unexpected happens. Additional life insurance coverage will also be given in case of accidental loss of life.

Enjoy convenient payment options

Pay in as short as 3, 5, 7 or 10 years.

Your presence matters. Make sure you can always be there for your family with Health Invest Plus.

Notes:

- Health Invest Plus is a Health Invest variant with built-in Early Stage Critical Illness (ESCI), Waiver of Premium for Critical Illness (WPCI) and Accident and Health (A&H) riders. The Hospital Confinement Benefit rider is **optional**.
- Once a claim has been made for any of the 56 major critical illnesses or when the Early Stage Benefit has been claimed for 4 times, the ESCI rider will terminate.
- The WPCI rider waives the basic premiums, regular top-ups and special top-ups in case of diagnosis of any of the 56 covered major critical illnesses which commenced at least 90 days after the effective date.
- Payment period is not guaranteed. In the future, if the account value becomes insufficient to pay for charges, it is possible that additional premiums (i.e. top-ups) will be required to continuously enjoy the benefits of this plan and its riders.
- Please consult your Financial Advisor or refer to the policy contract for full details on the critical illness and hospital confinement benefit definitions, exclusions, and limitations.

How Health Invest Works

Here are the sample benefits for a 30-year old male client who pays Php 56,990 every year for 10 years for his Health Invest Plus plan.

1 The client gets cash benefits to help him recover in case critical illnesses or accidents happen.



Critical Illness Coverage with Early Stage Benefit until age 75

Php 500,000 - advance Php 125,000 (25% of critical illness coverage) up to 4 times for covered early stage conditions



Waiver of Premium

If diagnosed with a major critical illness **before age 75**



Accident Coverage Until age 72

Php 1,000,000



Hospital Confinement Benefit until age 65

Php 2,000 per day up to 365 days

with additional benefits for long-term hospital confinement, ICU confinement and outpatient consultation

2 When the client reaches his retirement years, he has a Health Fund to use for healthcare needs.

Growing Health Fund

Projected values assume an annual fund growth rate of 8%.
These are hypothetical figures and are not a guarantee of future performance.



At age 65, you can get up to:

Php 4.01M Health Fund + **Php 500K** Critical Illness Coverage with Early Stage Benefit + **Php 1M** Accident Coverage + **Php 2,000** per day Hospital Confinement Benefit (for 365 days)

Total of Php 6.24M in health benefits for only Php 637K total premiums paid in 10 years

If withdrawals are made from the Health Fund within the policy's first 10 years, charges will apply.

3 Later on, the client can leave behind a life insurance benefit for his loved ones.



Life Insurance Coverage

Php 1,000,000

To be doubled if loss of life is due to accident

Ask your Financial Advisor for a customized proposal today.

Health Invest Plus gives you a lump-sum cash benefit of up to 100% of your Critical Illness Coverage for any of these major critical illnesses:

56 Major Critical Illnesses

- | | | | | |
|---|--|---|--|---|
| 1. Heart Attack | 15. Coma | 26. Loss of Independent Existence | 42. Progressive Bulbar Palsy | 50. Severe Rheumatoid Arthritis |
| 2. Stroke | 16. Coronary Artery Bypass Surgery | 27. Loss of Limbs | 43. Progressive Muscular Atrophy | 51. Severe Ulcerative Colitis |
| 3. Cancer | 17. Dissecting Aortic Aneurysm | 28. Loss of Sight | 44. Progressive Supranuclear Palsy | 52. Surgery to Aorta |
| 4. End Stage Lung Disease | 18. Eisenmenger's Syndrome | 29. Loss of Speech | 45. Progressive/Systemic Scleroderma | 53. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis |
| 5. Kidney Failure | 19. Elephantiasis | 30. Major Burns | 46. Resection of the Whole Small Intestine | 54. Terminal Illness |
| 6. Alzheimer's Disease | 20. Encephalitis | 31. Major Head Trauma | 47. Severe Creutzfeldt-Jakob Disease | 55. Total and Permanent Disability |
| 7. Amyotrophic Lateral Sclerosis | 21. Fulminant Viral Hepatitis | 32. Medullary Cystic Disease | 48. Severe Crohn's Disease | 56. Vital Organ Transplant |
| 8. Apallic Syndrome | 22. Heart Valve Replacement | 33. Motor Neuron Disease | 49. Severe Infective Endocarditis | |
| 9. Aplastic Anemia | 23. HIV due to Blood Transfusion and Occupationally Acquired HIV | 34. Multiple Sclerosis | | |
| 10. Bacterial Meningitis | 24. Liver Cirrhosis | 35. Muscular Dystrophy | | |
| 11. Benign Brain Tumor | 25. Loss of Hearing | 36. Myasthenia Gravis | | |
| 12. Cardiomyopathy | | 37. Necrotizing Fasciitis | | |
| 13. Chronic Adrenal Insufficiency (Addison's Disease) | | 38. Paralysis | | |
| 14. Chronic Recurrent Pancreatitis | | 39. Parkinson's Disease | | |
| | | 40. Poliomyelitis | | |
| | | 41. Primary Pulmonary Arterial Hypertension | | |

You can also advance 25% from your Critical Illness Coverage for any of these Early Stage Conditions:

Major Illness Category	11 Early Stage Conditions
Heart Attack	1. Less Severe Heart Disease
Stroke	2. Cerebral Shunt Insertion
Cancer	3. Endovascular Treatment for Cerebral Aneurysm
	4. Carcinoma-in-Situ (CIS) of Covered Organs
	5. Early Stage Malignancy
Kidney Failure	6. Less Severe Kidney Disease
Coronary Artery	7. Minimally Invasive Direct Coronary Artery Bypass
Heart Valve Replacement	8. Less Invasive Treatments of Heart Valve Disease
Vital Organ Transplant	9. Major Organ Transplantation (on waiting list)
Benign Brain Tumor	10. Surgical Removal of Pituitary Tumor
Liver Cirrhosis	11. Liver Surgery
Other Benefits given on top of the Early Stage Benefit	
10% of the Critical Illness Coverage for Angioplasty	
20% of the Critical Illness Coverage for Diabetic Complication	

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This brochure is for illustrative purposes only. Actual terms and conditions of insurance coverage are found in the Policy. In case of conflict, Policy terms shall prevail.

Valid for distribution in the Philippines only.

Reminder on Pre-Existing Condition and Free-Look

Upon receiving the policy contract, you may refer to the document for full details on the critical illness definitions, exclusions including the pre-existing conditions, and other limitations. If you decide that this plan is not suitable to your needs after reading the Policy Contract, simply return the document to Philam Life within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the Total Account Value plus any charges that have been deducted.



About Philam Life

The Philippine American Life and General Insurance Company (Philam Life) is the country's premier life insurance company. Established on 21 June 1947, Philam Life has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

Philam Life has ₱249.6 billion in total assets as of 31 December 2018, while serving over 700,000 individual policyholders and over 3,000,000 insured group members.

Philam Life understands the needs of its customers and provides holistic solutions that include life protection, health insurance, savings, education, retirement, investment, group, and credit life insurance. It also offers bancassurance and fund management products and services through its subsidiaries—BPI-Philam Life Assurance Company (BPLAC) and Philam Asset Management Inc. (PAMI).

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.