

Manulife Early CompleteCare

Complete peace of mind with comprehensive critical illness protection right from the early stages, for you and the ones you cherish the most



The Critical Need for Early Protection



1 in 4 Singaporeans*
may develop a critical illness in their lifetime.



Early stage diagnosis for some cancers
rose by 10%**
from 2008-2012 to 2018-2022.



In under-50s, cancer cases
jumped 10.4%[^]
between 2008-2012 and 2017-2021.



Despite this, there's a
74% gap^{^^}
between sufficient and actual CI coverage[^]
in Singapore.

Battling against critical illness doesn't mean paying critical attention only when things escalate. With Manulife Early CompleteCare, you're covered right from its early stages. Our Deluxe plan protects against **multiple and recurring critical illnesses**, and the **Continuous Cancer Income Option** offers monthly income payouts whilst you receive cancer treatment.

We've also got you covered with a payout for **Intensive Care Unit (ICU) and High Dependency Unit (HDU) admissions**, along with complimentary advanced stage CI coverage for your child should the unexpected happen. This way, you can focus on what truly matters — getting better each day.

Why should you go for Manulife Early CompleteCare?



Peace of mind with comprehensive coverage

You're covered for **126 CI conditions** across **early, intermediate and advanced stages**, with a payout of 100% of basic sum insured¹. Obtain financial security for your loved ones with guaranteed death coverage².



Continued protection even after the first claim

You gain optimal assurance in the event of **multiple CI diagnoses** and **recurring CI diagnoses**, so you can focus on recuperating with ease knowing that you're financially supported.

Cover Me Again Benefit³:

Covers 100% of basic sum insured¹, claimable up to 4 times, for 4 different CI conditions.

Up to **400%** of Basic Sum Insured

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Recurring/Relapse Major CI Benefit^{4,5}:

Covers 100% of basic sum insured¹, claimable up to 2 times, for recurrence of 6 advanced stage CI conditions.

Up to **200%** of Basic Sum Insured

*



Income replacement that eases the financial burden of cancer treatment

You can exercise this option to receive a monthly income stream that helps cover daily living expenses, bills and costs associated with rehabilitation and recovery.

Continuous Cancer Income Option⁶

Receive a monthly payout of 4% of basic sum insured as long as you continue receiving active cancer treatment or palliative care, for up to 60 months.

Up to **240%** of Basic Sum Insured

*

NEW!



Protection beyond the basics

Recovery Care Plus Benefit:

Receive a payout of up to S\$25,000 for ICU or ICU plus HDU⁷ stay.

Special CI Conditions Benefit:

Covers 23 special CI conditions⁸ of up to S\$25,000 per condition, for up to 6 claims.

Serious Illness of a Child Benefit:

Receive a payout⁹ of S\$10,000 in the event your child is diagnosed with any of the covered 36 advanced stage CI conditions.



Flexible solutions to suit your budget and needs

- **2 plan types:** Classic and Deluxe
- **3 coverage terms:** Up to 65, 75 or 85 years old

Enhance your plan with our range of **Payor Benefit Riders and Premium Waiver Riders**[†] to cushion the financial impact in difficult times and ensure continued protection.






















Early Critical Care Waiver Rider:

Focus on recovery without worrying about future premiums, with the option to waive premiums from the first early CI claim

*

[†]Only applicable to Deluxe plan

Benefits at a Glance

| | Manulife Early CompleteCare (Classic) | Manulife Early CompleteCare (Deluxe) |
|--|---|--|
| Basic Sum Insured | Minimum: S\$30,000 Maximum: S\$250,000 | |
| Comprehensive CI Benefit ¹⁰ | 100% of basic sum insured (1 claim)  | 100% of basic sum insured (1 claim)  |
| Cover Me Again Benefit ³ |  | 100% of basic sum insured (Up to 4 claims)     |
| Recurring/Relapse Major CI Benefit ^{4,5} |  | 100% of basic sum insured (Up to 2 claims)   If Continuous Cancer Income Option is exercised: (Up to 1 claim ¹¹)  |
| Continuous Cancer Income Option ⁶ |  | 4% of basic sum insured, payable monthly, up to 60 months ¹² |
| Special CI Conditions Benefit ¹³ | Additional 20% of basic sum insured, up to S\$25,000 (Up to 6 claims)       | |
| Recovery Care Plus Benefit ⁷ | Additional 20% of basic sum insured, up to S\$25,000 (1 claim)  | |
| Serious Illness of a Child Benefit ¹⁴ | Additional S\$10,000 per child (Up to 2 claims)   | |
| Death Benefit | Higher of: 1) total premiums paid on the basic plan less any CI claims paid ¹⁵ ; or 2) 8 times of the annual mode premium for basic plan | |

Deluxe:
Maximum
payout of up to
840% basic
sum insured.

Legend:  Number of Claims  Not Applicable

Here's an example of how Manulife Early CompleteCare (MECC) can help:

David, age 30, bought a MECC (Deluxe) plan with coverage to age 75.
He added an Early Critical Care Waiver rider.

Basic sum insured: S\$100,000

Basic annual premium: S\$1,388 | Rider annual premium: S\$114
Total annual premium: S\$1,502

Age
30

Start of policy

Age
33



David contracted COVID-19 and was admitted to the Intensive Care Unit (ICU) for 2 days, and the High Dependency Unit (HDU) for the next 2 days.

Recovery Care Plus Benefit⁷

 Payout: S\$20,000

Age
40



He was diagnosed with advanced stage lung cancer.
Future premiums of this policy are waived.

Comprehensive CI Benefit¹⁰

 Payout: S\$100,000

1 year
waiting period

Age
41



David continues to receive active cancer treatment.
He exercises the **Continuous Cancer Income Option**.

David provides medical proof of receiving active cancer treatment every 12 months¹².



1st year:
S\$4,000 x 12



2nd year:
S\$4,000 x 12



3rd year:
S\$4,000 x 12



4th year:
S\$4,000 x 12



5th year:
S\$4,000 x 12

Age
46

The cancer persisted for 5 years.
He received a payout of S\$4,000
per month for 60 months.

Continuous Cancer
Income Option⁶



Monthly Payout: S\$4,000
Total Payout: S\$240,000

Age
60

2 years
waiting period



David suffered a stroke.

Cover Me Again Benefit³
(1st claim)



Payout: S\$100,000

Age
62



David suffered another stroke.

Recurring/Relapse
Major CI Benefit^{4,5}



Payout: S\$100,000

Age
67



David passes away. His family receives a payout of 8
times of his annual basic premium and policy terminates.

Death Benefit



Payout: S\$11,106



Total payout received
by David and his family: **S\$571,106**

Footnotes

Terms and conditions apply, please refer to the Product Summary for specific definitions.

¹ Basic sum insured refers to the sum insured amount selected at policy inception for the basic policy that is used to compute the benefits of the policy.

² In the event of death of the life insured, this plan will pay the higher of:

- (a) total premiums paid to date for basic plan less any CI claims paid; or
- (b) 8 times of annual mode premium for basic plan.

The policy will terminate upon death.

³ 100% of basic sum insured will be payable upon diagnosis of a critical illness after 12 claim-free months from the last CI claim or first payment start date of Continuous Cancer Income Option (where applicable), subject to:

- (a) a maximum of 4 claims, and
- (b) the new diagnosed condition not having been claimed under the basic plan.

⁴ Covers the following:

- (i) Persistent major cancer
- (ii) Recurring heart attack of specified severity
- (iii) Recurring stroke with permanent neurological deficit
- (iv) Repeated open heart valve surgery
- (v) Repeated major organ/Bone marrow transplant
- (vi) Repeated coronary artery by-pass surgery

⁵ 100% of basic sum insured will be payable upon diagnosis of a recurring/relapse condition after 24 claim-free months from the last CI claim or first payment start date of Continuous Cancer Income Option (where applicable), subject to a maximum of 2 claims. If Continuous Cancer Income Option is exercised, the maximum benefit payable will be reduced from 2 claims to 1 claim, providing coverage for all the covered recurring/relapse conditions except Persistent Major Cancer.

⁶ This option can only be exercised once and the option is no longer applicable if the Recurring/Relapse Major CI Benefit has been fully claimed.

To exercise this option,

- (i) the life insured must be diagnosed with advanced stage major cancer leading to a claim paid under the Comprehensive CI Benefit or Cover Me Again Benefit at least 12 months ago;
- (ii) there should be no diagnosis of a condition covered under the Cover Me Again Benefit or Recurring/Relapse Major CI Benefit within the last 12 months leading to a claim paid;
- (iii) there should be no claim made for Persistent Major Cancer condition under the Recurring/Relapse Major CI Benefit; and
- (iv) the life insured is currently undergoing active cancer treatment or palliative care in Singapore.

The monthly income is no longer payable upon the death of the life insured.

Please refer to the Product Summary for the other terms and conditions that apply.

⁷ The life insured must stay in ICU or ICU plus HDU for 4 consecutive days or more from the date of admission in one hospital admission in Singapore.

⁸ Each of the conditions can only be claimed once, subject to a maximum of 6 claims per policy.

⁹ We will only pay one CI claim per child per policy.

¹⁰ Covers 126 CI conditions across early, intermediate and advanced stages.

¹¹ Recurring/Relapse Major CI Benefit will no longer cover Persistent Major Cancer condition.

¹² Manulife will request for medical proof of the life insured receiving active cancer treatment or palliative care at every 12-month interval. Manulife reserves the right to terminate or suspend any benefit if such evidence is not provided before the stipulated period.

¹³ Covers 23 special CI conditions.

¹⁴ Covers 36 advanced stage CI conditions.

¹⁵ The CI claims paid here refers to the Comprehensive CI Benefit, Cover Me Again Benefit (where applicable), Recurring/Relapse Major CI Benefit (where applicable) and Continuous Cancer Income Option (where applicable).

Important Notes

Manulife Early CompleteCare and its supplementary benefits are underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 19802116D). This advertisement has not been reviewed by the Monetary Authority of Singapore. Premiums are not guaranteed and may be adjusted based on future claims experience. Manulife reserves the right to vary premiums at any time by giving 30 days' written notice to the policyowner before doing so. Buying health insurance products that are unsuitable for you may affect your ability to finance your future healthcare needs. This brochure is for your information only and does not consider your specific investment objectives, financial situation or needs. It is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. You can find the full terms and conditions, details, and exclusions for the mentioned insurance product(s) in the policy contract. If there are any differences between the English and Chinese versions of this brochure, the English version will apply.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

We recommend that you seek advice from a Manulife Financial Consultant or our Appointed Distributors before making a commitment to purchase a policy.

Information is correct as at 16 February 2025.