



Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue, Manila



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INSURANCE COMMISSION ADVISORY

SUBJECT : IC-APPROVED GENDER-SPECIFIC INSURANCE AND HMO PRODUCTS

The Insurance Commission highlights the importance of providing insurance and health maintenance organization (HMO) products that cater to the distinct context and risk-mitigation needs of women. The Commission supports initiatives that promote inclusivity, empowerment and financial resilience through the availability of specialized insurance and HMO products that address women's health, financial security and overall well-being.

The Commission encourages the public to explore gender-specific insurance and HMO products that address unique health risks, including maternal care, critical illness coverage, reproductive health services, and gender-specific medical treatments. These products provide comprehensive protection tailored to the diverse needs of individuals, ensuring that financial security and healthcare remain accessible for all.

The Commission continues to work with the insurance, pre-need and HMO industries to foster innovation and accessibility of gender-responsive insurance and healthcare services. The Commission emphasizes its call for the industry to develop and offer products that address gender-specific needs and strongly encourages the industry to create gender-sensitive plans/programs and other related initiatives. Moreover, capturing and generating sex-disaggregated data will help in having a deeper understanding of insurance and HMO products that are best suited to women and men's needs throughout their life cycles and financial capability.

For more information on the available gender-specific insurance and HMO products, attached is the list of approved products and their salient features to this advisory as Annex A.


REYNALDO A. REGALADO
Insurance Commissioner



Annex A

IC-Approved Gender-Specific Life Insurance Products

	Name of Product	Company	Benefits and Salient Features
1	Breast Cancer Protect Lite	AIA Philippines	A term insurance plan that provides coverage for breast cancer, one of the most common critical illnesses of women
2	Resilience Female Cancers	Insular Life	A participating limited-pay whole life plan that provides Accelerated and Booster benefits upon diagnosis of Breast Cancer or other female-specific cancers
3	Breast Cancer Rider	Insular Life	A yearly renewable term rider that pays a lump sum benefit in case the insured is diagnosed with breast cancer, which may be attached to regular premium variable life insurance plans
4	Female Specific Cancers Rider	Insular Life	A yearly renewable term rider that pays a lump sum benefit in case the insured is diagnosed with breast, ovarian, uterine or cervical cancer
5	Female Cancer Insurance (Group) Rider	Manulife	Provides cash support upon diagnosis of female-related cancers
6	Peso Female Benefit Rider	Manulife	Pays a one-time benefit equal to 100% of the Female Benefit Amount (20% of the basic face amount) if the insured is diagnosed with a female-related cancer.
7	Female Surgical Insurance (Group) Rider	Manulife	Provides payment if the insured undergoes a necessary and allowed surgical procedure
8	Female Cancer Insurance (Group) Rider	Manulife Chinabank	Provides cash support upon diagnosis of female-related cancers
9	Peso Female Benefit Rider	Manulife Chinabank	Pays a one-time benefit equal to 100% of the Female Benefit Amount (20% of the basic face

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	Name of Product	Company	Benefits and Salient Features
			amount) if the insured is diagnosed with a female-related cancer.
10	Female Surgical Insurance (Group) Rider	Manulife Chinabank	Provides payment if the insured undergoes a necessary and allowed surgical procedures
11	Sun Maiden Plus	Sun Life	5-Year Renewable Term (5YRT) with Female Critical Illness and Maternity Benefits
12	Female Critical Illness Benefit and Critical Illness and Maternity Benefit Riders	Sun Life	Pays a percentage of the Female Benefit Amount for the following conditions: 25% for Breast Cancer, Cervical Cancer, Uterine Cancer, Ovarian Cancer, Fallopian Tube Cancer, Vaginal Cancer, Carcinoma, or Systemic Lupus Erythematosus; 15% for Rheumatoid Arthritis; 10% for Severe Osteoporosis, Major Plastic Surgery due to an accident, or Skin Transplantation due to accidental burning; and 5% for Hysterectomy or Dilatation and Curettage. Additionally, this product provides five free diagnostic procedures
13	SMARTSTART	Pioneer Life	Regular Pay VL Insurance provides coverage until the insured child reaches age 99 and includes prenatal and neonatal coverage for the insured mother. The Death Benefit is the higher of (a) Policy Amount + 125% of (Top-ups - Partial Withdrawals), (b) Policy Amount, or (c) Fund Value
14	PRUHealth Prime Select Breast Cancer Basic (Breast Cancer Diagnosis)	Pru Life UK	A non-participating health insurance product that pays a lump sum amount if the Insured is diagnosed with Breast Cancer
15	PRUHealth Prime Select Breast Cancer Extra (Breast Cancer Diagnosis and Surgical Benefit Coverage)	Pru Life UK	A non-participating health insurance product that pays a lump sum amount if the Insured is diagnosed

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	Name of Product	Company	Benefits and Salient Features
			with Breast Cancer and if the Insured undergoes Lumpectomy or Mastectomy Surgery
16	Sun Maiden	Sun Life	5-Year Renewable Term (5YRT) with Female Critical Illness coverage
17	Maternity Rider and Endorsement of Maternity Benefit for Dependent Wife	Sun Life Grepa	<p>Can be attached to the Group Hospitalization and Surgical Expense Benefit Plan</p> <p>Covers maternity consultations and lab tests for members undergoing outpatient pre/post-natal care, including procedures prescribed by the attending physician (CBC, Blood Group and Antibodies, Rubella, Syphilis, Hepa B Serology, HIV, Urinalysis, Transvaginal Ultrasound, FBS, Polyoses, Antibodies, Oral Glucose Challenge Test, and Vaginal Swab)</p> <p>Optional Benefits:</p> <ol style="list-style-type: none"> 1. In-patient Maternity 2. Pregnancy Complications

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IC-Approved Gender-Specific HMO Products

	Name of Product	Company	Benefits and Salient Features
1	She's Well	Insular Health Care	Provides health diagnostic packages specifically designed for women
2	Maternity Care	Insular Health Care	Provides a comprehensive pre-natal, delivery, and post-natal services, and includes newborn services
3	PRIMA Maternity	Maxicare	Provides benefits for maternity care (childbirth), consultation, laboratories, procedures, RT-PCR Test, and dental benefits