

Hospital Cash Card

Underwritten by





WHO IS PACIFIC CROSS?



Non-Life Insurance Market Specialist

Ranked Top 4 out of 55 Non-Life Insurance companies according to Premiums Earned and Top 6 in Net Premium Written in 2022



Corporate Performance

Wrote over PHP2.2 Billion
of Net Premium,
Reached PHP4.8 Billion
in Assets,
PHP2.8 Billion in Net Worth



Extensive Business Channels

Direct Account Executives,
Exclusive Agencies, Incubator
Channel, Independent Advisors
& Agencies, Licensed Brokers
Nationwide



PACIFIC CROSS PHILIPPINES



To be our client's recommended medical & travel insurance provider.



To help our clients protect their health and financial well-being by providing value-for-money medical and travel insurance products.



SISTER COMPANIES



Hong Kong
Thailand
Vietnam
Indonesia

International Administrators, Ltd.

Pacific Cross
Health Insurance PCL

Pacific Cross Vietnam

International Services
Pacific Cross



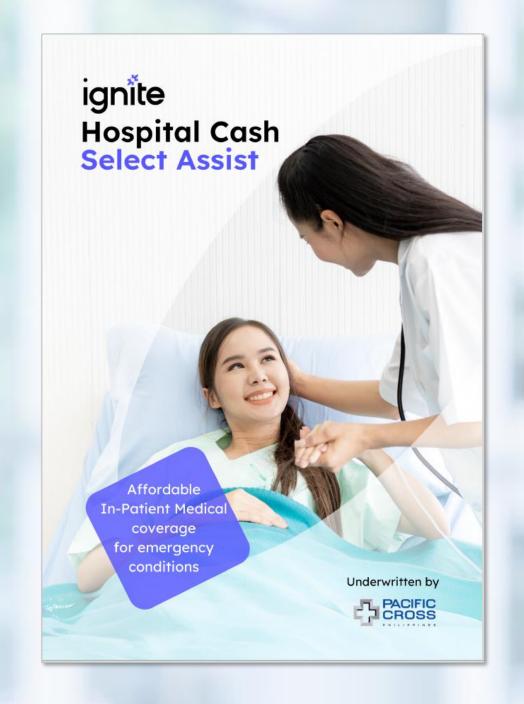
SELECT PREPAID PLANS

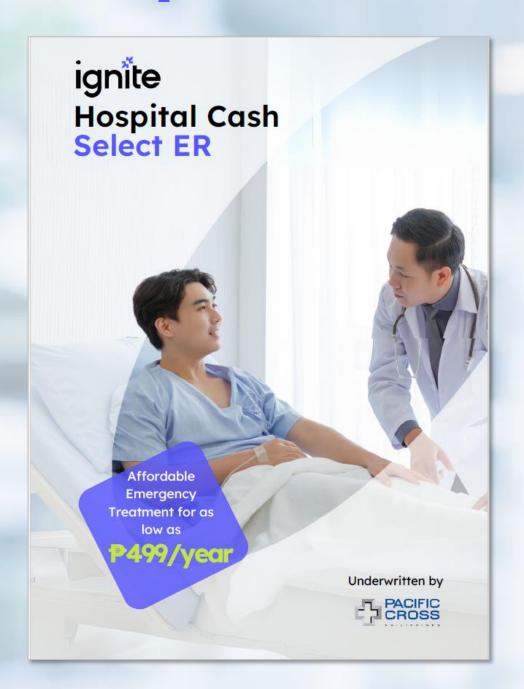
- Budget-friendly medical insurance
- Allows selection of plans to purchase

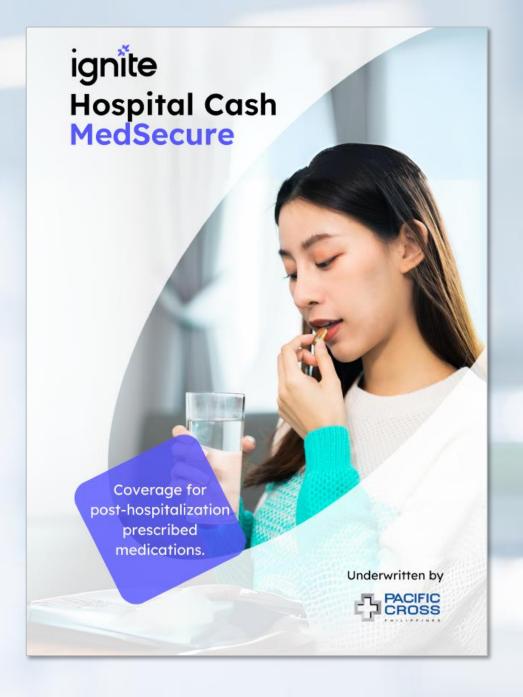




SELECT PREPAID | PLANS









SELECT PREPAID | SELECT ER

	Select ER Med	ical Insurance	
Plan Option	PLAN A	PLAN B	PLAN C
MBL	PHP5,000	PHP10,000	PHP20,000
Premium	PHP499	PHP849	PHP1,199

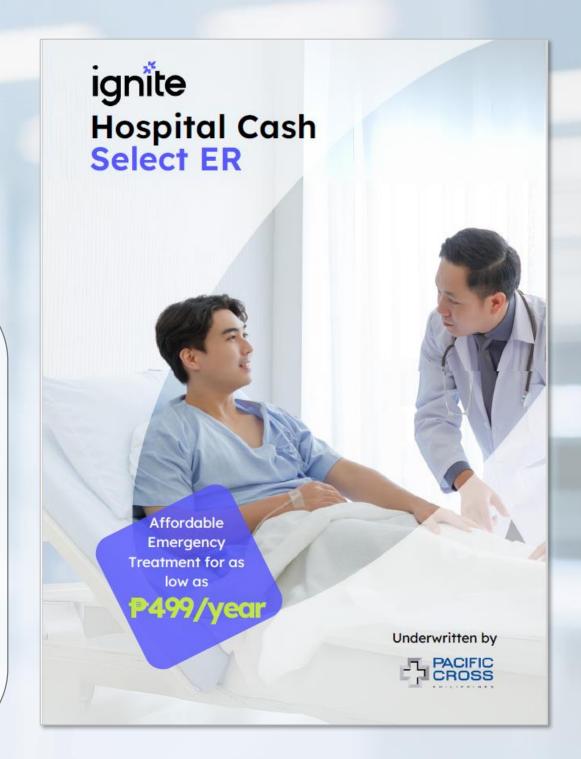
Coverage for single occurrence of an emergency medical condition within period of insurance availed through:

- Reimbursement or Direct Settlement of actual medical cost incurred in Emergency Room
- Lump Sum cash assistance for the Emergency In-patient Treatment regardless of the incurred medical cost

Issue age: 15 days to 65 years old

Waiting Period: 7 days after successful registration





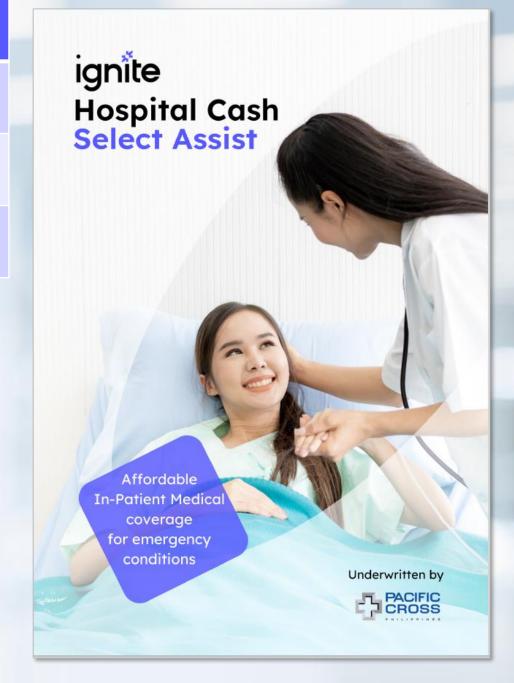
SELECT PREPAID | SELECT ASSIST

Select Assist Medical Insurance				
Plan Option	PLAN A	PLAN B	PLAN C	
MBL	PHP10,000	PHP20,000	PHP30,000	
Premium	PHP1,499	PHP2,699	PHP3,899	

Coverage for the in-patient medical treatment cost for an eligible emergency condition

Issue Age: 15 days to 65 years old

Waiting Period: 7 days after successful registration





SELECT PREPAID | SELECT MEDSECURE

Select MedSecure Medical Insurance				
Plan Option	PLAN A	PLAN B	PLAN C	
MBL	PHP2,000	PHP2,500	PHP5,000	
Premium	PHP549	PHP649	PHP950	

One time reimbursement of actual amount of:

- Prescribed take-home medications
- Vitamins
- Supplements

For necessary follow-up care during 90 days immediately after a single period of confinement/hospitalization

Issue Age: 15 days to 60 years old

Waiting Period: 15 days after successful registration





SELECT PREPAID | PROVISIONS

Once a claim is approved, the policy is considered as terminated.

Coverage will remain active if a claim is denied.

The **Waiting Period** specified for each plan must pass before any claim is submitted.

Official Receipts & acceptable proof of payment must be **collated for one-time submission.**

For Select ER & Select Assist:

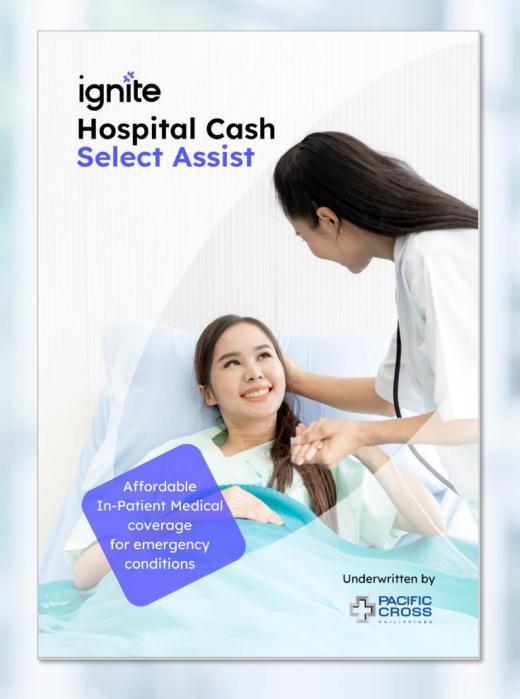
Client can purchase a new prepaid plan 60 days after their policy was terminated due to an approved claim.

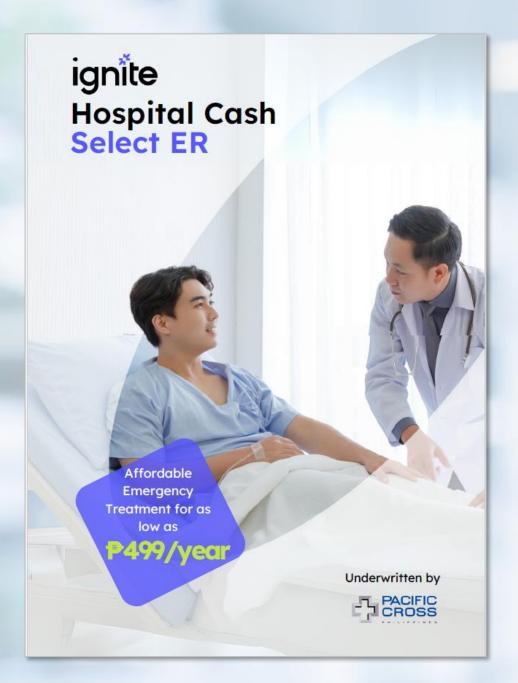
Only 1 plan option can be purchased during period of insurance, however, all 5 prepaid plans can be purchased at the same time.

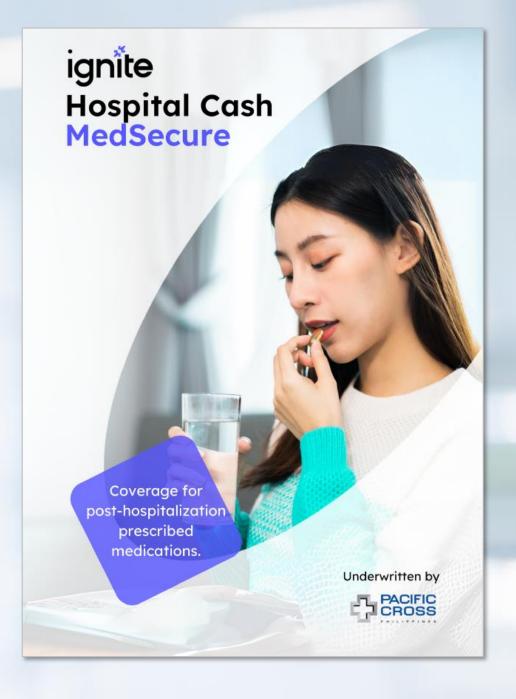
Person to be insured must be within the **Issue Age** specified in the plan upon purchase and registration.



SELECT PREPAID | SUMMARY









ACCREDITED NETWORK & AVAILMENT PROCESS

- No cash outlay Emergency Room
- ER IP & OP via reimbursement
- Claims form





Accredited Network Updates

Continuous growth and expansion of PCPH accredited network -

DDOVIDEDC		AAGR*			
PROVIDERS	2021 2022		2023	AAGR	
Hospitals	347	376	400	6%	
Clinics	530	630	727	16%	
Doctor Network	18,911	21,471	27,568	19%	
Doctors / Specialists	11,369	12,435	15,210	9%	



No-Cash-Outlay Emergency Room Treatment (Select ER)

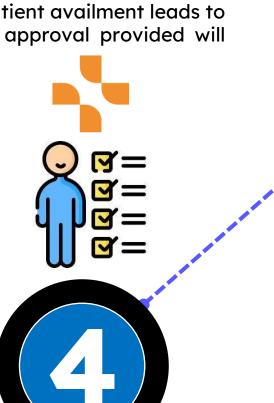




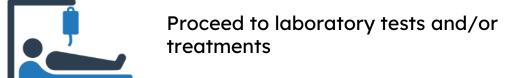
Insured to present an SMS or E-mail confirmation from their mobile phones and a valid identification card for verification purposes. If no proof of coverage or any message confirmation from PC, Insured to inform the hospital personnel that you are availing under PC and to call PC hotline for verification and for manual approval request.



PC to conduct policy and benefit verification upon receipt of call from the hospital personnel. Once verified, PC to provide manual approval and coverage limit to the hospital personnel and to also inform that if the emergency out-patient availment leads to confinement, manual approval provided will be voided.



Insured to present valid ID (e.g., company ID, SSS ID, driver's license, or other ID cards bearing his photo and signature)

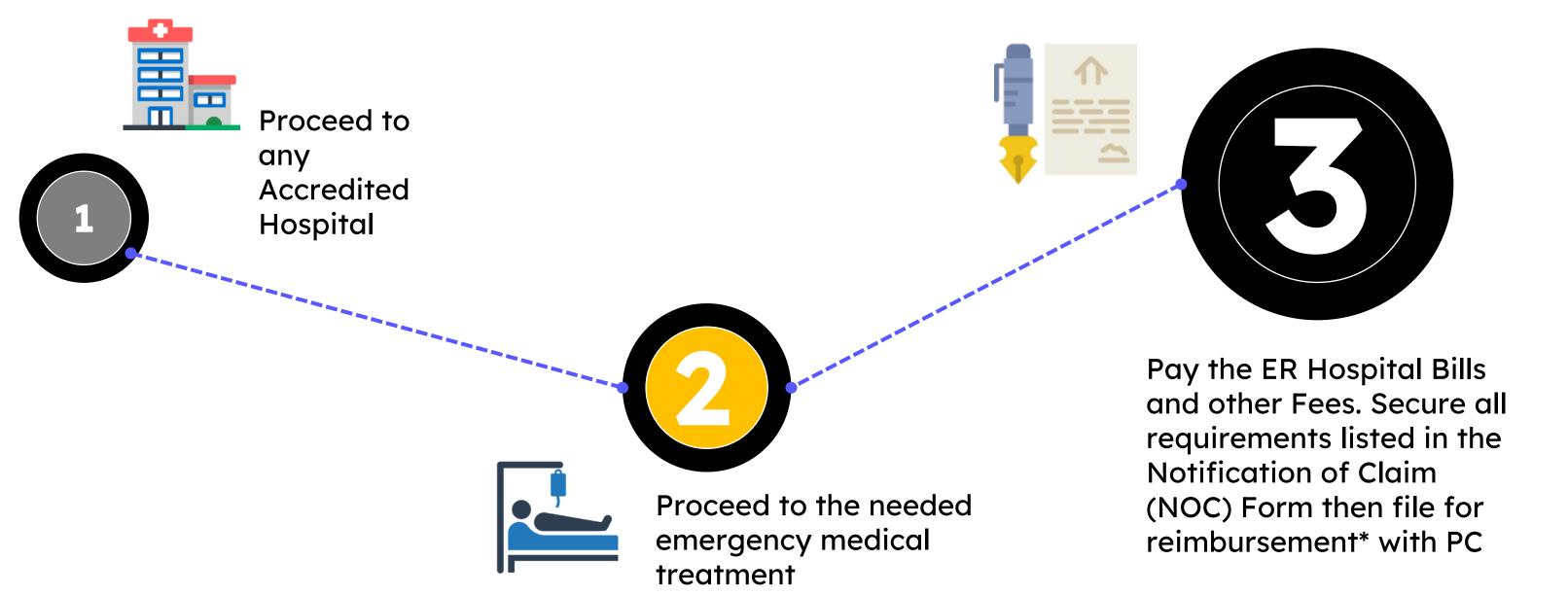




Insured to sign necessary documents and will be discharged upon settlement of any amount in excess of the E.R. benefit limit at the hospital cashier.

*A copy of the accredited providers' list is available for download from our website (www.pacificcross.com.ph). You may also request a soft copy from our Customer Service Department. Please e-mail client_services@pacificcross.com.ph.

Reimbursement Emergency In-Patient and Out-Patient Treatment



IMPORTANT NOTE:

- FOR EMERGENCY OUT-PATIENT TREATMENT: The benefit is reimbursement of actual medical costs incurred in the emergency room.
- FOR EMERGENCY IN-PATIENT TREATMENT: The benefit is lump-sum cash assistance for emergency inpatient treatment, regardless of the incurred medical costs.

PACIFIC	NOTIFICATION OF CLAIM - MEDICAL PREPAID PLANS Select DengueGuard Select MedSecure Select Assist Select SR (Sout-Patient Sn-Patient) Others
A. PATIENT'S INFORMATION	
Patient's Name:	
Address:	
Tel. No.: Mobile No	: E-mail Address:
	Age:Gender:
If claiming under group account, Company/Employer's t Describe the iliness, injury, or symptom leading to consu	
become the liness, injury, or symptom leading to consi	uration with your doctor.
B. AUTHORITY, RELEASE, and DECLARATION STATEMEN	rrs
All intents and purposes. Release & Subrogation: Any payment made by Pacific C settlement of this claim. I further agree that the Compa extent of the payments made and/or on account of the corporation or entity in connection with this claim. I further necessary to enforce my claim or recovery thereof with a seed on the Company's liberality and geture of prompt all future claims arising out of the same condition on the (i.e., limits of the liability, general exclusion, pre-existing to require the insured to submit documentary proofs in: It is furthermore understood that any payment of a fast-the compensability or non-compensability of subsequent Fraud Warning; it is understood that Section 25's of the insunding imprisonment of two (2) years, or both, at the diffraudulent claim for the payment of a loss under a contrawith intent to present or use the same, or to allow it to be Data Privacy Consent: I understand that Pacific Cross coll provide appropriate and timely Medical Services, and for pacific ross.com.ph). By signing this form, I acknowledge that my data may be collected, shared, disclosed, training Privacy Act of 2012, its implementing rules and regulat supersede any prior consent that I have given to Pacific Costs.	tracked claim shall not be construed as a waker by the CDMRRNY to determine thus the claims covering the same condition for the fast-tracked claims paid. surance Code, as amended, imposes a fine not exceeding twice the amount claimed scretion of the court, to any person who presents or causes to be presented any cot of insurance, and who fraudulently prepares, makes or subscribes any writing
of the Policy.	
Signature over Printed Name of Patient or of Principal Is or the Reneficiary (if the Patient/Principal Insured is	
	configuration, in all most be mitter an expense of the contrast and the con-
Here For You	Aug s of s





REMINDER: All Sections must be completely filled out.

NOTIFICATION OF CLAIM - MEDICAL PREPAID PLANS

Select DengueGuard	Select M	edSecure	Select Assist
Select ER (Out-Patient	□In-Patient)	Othe	rs

or the Beneficiary (if the Patient/Principal Insured is incapacitated by illness)



A. PATIENT'S INFORMATION

Patient's Name:						
Address:						
Tel. No.:						
Patient's Date of Birth (dd/mm/yy):		_ Age:		_ Gender:	☐ Male	☐ Female
If claiming under group account, Compan	y/Employer's Name:					
Describe the illness, injury, or symptom le	eading to consultation wit	th your doct	or:			
Signature over Printed Name of Patient of	or of Principal Insured (if Pat	tient is a Mind	or)		Date	

Note: For accidental death claims, or for medical claims leading to death, the signatory of this form should be the Claimant's Beneficiary.

OFFICIAL DOCUME	NTS SUBMITTED (If space is insufficient, please	attach additional details.]			
Official Receipt Number	Details of Paymen (professional fees, medicines, labor		100	Amount	Others.
					_
		TOTAL			
For payment proces	sing, please indicate your preferred m	node of payment for ap	proved clain	11:	
D DIRECT CREAT	T TO MY NOMINATED BANK ACCOUNT				
D 800	☐ Metrobank ☐ 891	☐ Eastwest	□ Uni	onikank	
Other Banks	(except Rural Banks)	_	_		
Banka	and Branch of Account:				
Bank A	ddrew:				
Accou	nt Name:				
Accou	nt No.:				
Accou	nt Type: 🔲 S/A 🔲 G/A				
SWIFT	Code:				
Accou	nt Holder's Address:				
Names 1, Wh	enever applicable, cost of interferench crediting	will be deducted from the a	sportwed claim	amount.	
	ome cases, nominated banks may deduct fees				
3. Ap	racessing fee of PHP 100 00 will be deducted from	n your dains resulting from the	e incorrect inform	ration provided by	Saimant.
GCASH					
Note: 1 No	ase fill out the GCash Registration Form, Copies	are available for request fro	in the reception	area of our Head	Office.
Soft	copies may also be downloaded from the web	site.			
	MIAD	OFFICE			
	2"Floor (Client	& Partner Center).			
	8" Roor (Sales & Customer Service Center): 8 Rockwell Building, Hidalgo Drive.			FQ.	
	Tel. No.: +68 2 8230-8501	Fax No.: +63 2 8230-857			
	t-nat stopp	acificores com ph			
	-	ERU			
	Unit 205-202, Ausgar Building, No. 9, Escario co 2 239-5812, +63 82 239-5816, +68 82 416-4468				esta.
	CL e Medical City Clark, 100 Gatwick Gateway, Clar	ARK			
	+63 917 174-0109, +68 956 759-6256, +68 928				
	kevin_laganglo	acificcross.com.ph			
2**1	DA loor, Left Wing, Door No. 6, Matina Youn Squar	LVA.0 v. Mac Arthur Highway, Mati	isa. Bayan City I	Tollopines	
	Tel. No.: +68 82 297-7816 Telefax: +68 82				
					No. 2454
					weeks word or



OFFICIAL DOCUMENTS SUBMITTED (If space is insufficient, please attach additional details.)

	Official Receipt	t	Details of Paym	ent		Amount	
	Number	(professiona	al fees, medicines, lab	ooratory exams, etc.)	PHP	USD	Others. Pls. specify currency.
or p	ayment proces	sing, please indicate	your preferred n		approved clair	↓ ns:	1
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u		T TO MY NOMINATED		D. Santourat	D. 11-1	la a Da a la	
		☐ Metrobank	☐ BPI	☐ Eastwest	u Un	ionBank	
		s (except Rural Banks)					
	Bank a	and Branch of Account: _					
	Bank A	Address:					
	Accou	nt Name:					
	Accou	nt No.:					
	Accou	nt Type: 🔲 S/A	☐ C/A				
		Code:					
	Accou	nt Holder's Address:					
		enever applicable, cost of	,			amount.	
		some cases, nominated bar rocessing fee of PHP 100.00	•	**		mation provided	d by claimant
	3. AP	100000	wiii be deddeted irol	in your claim resulting from	the mediteet mon	macion provides	a by claimant.
	GCASH						
		ase fill out the GCash Regis	•		from the receptio	n area of our H	ead Office.
	Sof	t conjec may also be down	loaded from the web	ocito			

NOT	IFICATION OF IN-PA	TIENT CLAIM		
Admitted FROM:		10:		
Complete discresis/es of medical condition(s):		Mor	th and year when sympt	ome first appeared:
b				
d .				
When did the patient first consult you on his/her o	and ten?			
If it is a complication, when did the symptoms of				
Did the patient's condition require surgery?				
If yes, please state: Name of surgical proce	bedside visits (visits/days):			
Is the condition accident-related?			"	
If yes: When did the accident happen?	•	At an	and what time?	
What was the nature of the accident?				
Maintenance medication prior to first consult:				
	Physician's Addr	ME		
ignature over Printed Name of the Main Attending Physician S		ia:		
NOTII	FICATION OF OUT-PA	ATIENT CLAIM		
	FICATION OF OUT-PA			one for amount
Complete diagnosis/es of medical condition(s):		Mor	th and year when sympto	oms first appeared:
Complete diagnosis/es of medical-condition(s):		Mor		
Complete diagnosis/es of medical condition(s): a. b.		Mo	th and year when symplo	
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	NOTIFICATION OF IN-	PATIENT CLA	AIM
1.	Admitted FROM:	TO:	
2.	Complete diagnosis/es of medical condition(s):		Month and year when symptoms first appeared
	NOTIFICATION OF OU	T-PATIENT CI	LAIM
	Complete diagnosis/es of medical condition(s):		Month and year when symptoms first appeared
3.	a b		
4.	C		
5.	d		
6.			
	Name of surgical procedure involved:Place	ce where surgery wa	as performed:
_	2. When did the patient first consult you on his/her condition?		
7.	3. Is the condition accident-related? ☐ Yes ☐ No		
	If yes: When did the accident happen?		_ At around what time?
2	What was the nature of the accident?		
	 Is the illness or injury related to the patient's employment? ☐ Yes If yes, state reason(s): 	No	
	5. Is the illness or injury related to a previous confinement? ☐ Yes ☐	No	
_	If yes, please indicate confinement date:		
•	6. Is the condition maternity related? ☐ Yes ☐ No		
	If yes: Patient is pregnant for weeks at consultation.		
	Indicate maintenance medication prior to first consult:		
	Dhuaician*	Addrace:	
	organization of the main of th	_	

REMINDER: To be completed by the main attending

CLAIMS REQUIREMENTS CHECKLIST I. FOR DENGUEGUARD EMERGENCY IN-PATIENT TREATMENT: BASIC REQUIREMENTS. BASIC REQUIREMENTS: □ Duly-accomplished Notification of Claim (NOC) form ☐ Admitting Medical History □ Duly-accomplished Notification of Claim (NOC) form □ Discharge Summary Report or Clinical Abstract stating ■ Medical Certification with diagnosis of confirmed dengue the final diagnosis and confinement date from any licensed medical facility where you had you Statement of Account reflecting room and board charges. consultation or treatment ☐ (+) Dengue (Dengue NS-1 or Dengue Duc For injury as a result of an accident: test(immunoglobulin G and immunoglobulin M) tests ☐ Basic requirements for Select Emergency Out-Patient or PROMITE AND ADDRESS OF Emergency in-Patient Claims Copy of police report II. FOR MEDSECURE Incident report BASIC REQUIREMENTS: NC FOR SELECT ASSIST ☐ Duly-accomplished Notification of Claim (NOC) form □ Discharge Summary Report with diagnosis and confinement BASIC REQUIREMENTS: period or Clinical Abstract with diagnosis and confinement □ Duly-accomplished Notification of Claim (NOC) form period or Medical Certificate stating the diagnosis with Admitting Medical History □ Discharge Summary Report or Clinical Abstract stating confinement period and the corresponding Statement of the final diagnosis and confinement date Account with Room and Board charges Statement of Account reflecting room and board charges Discharge instruction with a list of prescribed take-home medicines □ Drug prescription from the Attending Physician For injury as a result of an accident: Basic requirements for Select Assist claims. Copy of Official Receipt for the purchased medicines Copy of police report Incident report For injury as a result of an accident: □ Rasic requirements for MedSecure claims. Copy of police report Incident report For Out-patient follow-up care consultation within 90 days immediately following the discharge from Hospital Confinement DISCLAIMER: Kindly note that the submission of the above- Medical Certificate Stating the consultation is related to mentioned documents does not augrantee approval of your the previous confinement with the diagnosis. ☐ Drug prescription from the attending physician claim. Your claim will be reviewed and evaluated based on available documents submitted and subject to the limits and the terms and conditions of your existing Agreement. III. FOR SELECT ER Pacific Cross reserves the right to request for additional. EMERGENCY OUT-PATIENT TREATMENT: documents as deemed necessary. BASIC REQUIREMENTS: □ Duly-accomplished Notification of Claim (NOC) form □ Emergency Medical Certificate ☐ Official Receipts □ Statement of Account Copy of laboratory and diagnostic test result/s, if any



Select ER Document Requirements

III.	FOR SELECT ER
	IERGENCY OUT-PATIENT TREATMENT:
BA	SIC REQUIREMENTS:
	Duly-accomplished Notification of Claim (NOC) form Emergency Medical Certificate Official Receipts
	Statement of Account
	Copy of laboratory and diagnostic test result/s, if any
EN	MERGENCY IN-PATIENT TREATMENT:
BA	SIC REQUIREMENTS:
	Duly-accomplished Notification of Claim (NOC) form Admitting Medical History
	Discharge Summary Report or Clinical Abstract stating the final diagnosis and confinement date
	Statement of Account reflecting room and board charges
Fo	r injury as a result of an accident:
	Basic requirements for Select Emergency Out-Patient or Emergency In-Patient Claims
	Copy of police report
	Incident report
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CLAIMS REQUIREMENTS CHECKLIST I. FOR DENGUEGUARD EMERGENCY IN-PATIENT TREATMENT: BASIC REQUIREMENTS. BASIC REQUIREMENTS: □ Duly-accomplished Notification of Claim (NOC) form ☐ Admitting Medical History □ Duly-accomplished Notification of Claim (NOC) form □ Discharge Summary Report or Clinical Abstract stating ■ Medical Certification with diagnosis of confirmed dengue the final diagnosis and confinement date from any licensed medical facility where you had your Statement of Account reflecting room and board charges. consultation or treatment ☐ (+) Dengue (Dengue NS-1 or Dengue Duo For injury as a result of an accident: test/immunoglobulin G and immunoglobulin M) tests ☐ Basic requirements for Select Emergency Out-Patient or PROMITE AND ADDRESS OF Emergency in-Patient Claims Copy of police report II. FOR MEDSECURE BASIC REQUIREMENTS: NC. FOR SELECT ASSIST ☐ Duly-accomplished Notification of Claim (NOC) form Discharge Summary Report with diagnosis and confinement BASIC REQUIREMENTS: period or Clinical Abstract with diagnosis and confinement Duly-accomplished Notification of Claim (NOC) form. period or Medical Certificate stating the diagnosis w Admitting Medical History ☐ Discharge Summary Report or Clinical Abstract stating confinement period and the corresponding Statement the final diagnosis and confinement date Account with Room and Board charges Discharge instruction with a list of prescribed take-ho Statement of Account reflecting room and board charges medicines □ Drug prescription from the Attending Physician For injury as a result of an accident: Basic requirements for Select Assist claims. Copy of Official Receipt for the purchased medicines Copy of police report Incident report For injury as a result of an accident: □ Rasic requirements for MedSecure claims. Copy of police report Incident report For Out-patient follow-up care consultation within 90 days immediately following the discharge from Hospital Confinement DISCLAIMER: Kindly note that the submission of the above- Medical Certificate Stating the consultation is related to mentioned documents does not augrantee approval of your the previous confinement with the diagnosis. claim. Your claim will be reviewed and evaluated based on Drug prescription from the attending physician □ Copy of Official Receipt for the purchased medicines available documents submitted and subject to the limits and the terms and conditions of your existing Agreement. III. FOR SELECT ER Pacific Cross reserves the right to request for additional EMERGENCY OUT-PATIENT TREATMENT: documents as deemed necessary. BASIC REQUIREMENTS: □ Duly-accomplished Notification of Claim (NOC) form ☐ Emergency Medical Certificate ☐ Official Receipts □ Statement of Account Copy of laboratory and diagnostic test result/s, if any



Select Assist Document Requirements

IV. FOR SELECT ASSIST

Incident report

BASIC REQUIREMENTS:				
	Duly-accomplished Notification of Claim (NOC) form Admitting Medical History Discharge Summary Report or Clinical Abstract stating the final diagnosis and confinement date Statement of Account reflecting room and board charge			
For	injury as a result of an accident: Basic requirements for Select Assist claims Copy of police report			

CLAIMS REQUIREMENTS CHECKLIST

L. FOR DENGUEGUARD

BASIC REQUIREMENTS:

- □ Duly-accomplished Notification of Claim (NOC) form
 □ Medical Certification with diagnosis of confirmed dengue from any licensed medical facility where you had your consultation or treatment
- (+) Dengue (Dengue NS-1 or Dengue Duo test/immunoglobulin G and Immunoglobulin M) tests

II. FOR MEDSECURE

BASIC REQUIREMENTS:

- □ Duly-accomplished Notification of Claim (NOC) form
 □ Discharge Summary Report with diagnosis and confinement period or Clinical Abstract with diagnosis and confinement period medical Certificate stating the diagnosis with confinement period and the corresponding Statement of
- Account with Room and Board charges

 Discharge instruction with a list of prescribed take-home medicines
- ☐ Drug prescription from the Attending Physician
- Copy of Official Receipt for the purchased medicines

For injury as a result of an accident:

- Rasic requirements for MedSecure claims
- Copy of police report
- ☐ Incident report

For Out-patient follow-up care consultation within 90 days immediately following the discharge from Hospital Confinement

- Medical Certificate Stating the consultation is related to the previous confinement with the diagnosis
- Drug prescription from the attending physician
 Copy of Official Receipt for the purchased medicine

III. FOR SELECT ER

EMERGENCY OUT-PATIENT TREATMENT:

BASIC REQUIREMENTS: Duly-accomplished Notification of Claim (NOC) form

- ☐ Emergency Medical Certificate ☐ Official Receipts
- Statement of Account
- ☐ Copy of laboratory and diagnostic test result/s, if any

EMERGENCY IN-PATIENT TREATMENT:

- BASIC REQUIREMENTS:
- □ Duly-accomplished Notification of Claim (NOC) form □ Admitting Medical History
- Discharge Summary Report or Clinical Abstract stating the final diagnosis and confinement date
- Statement of Account reflecting room and board charges

For injury as a result of an accident:

- Blasic requirements for Select Emergency Out-Patient or Emergency in-Patient Claims
- □ Copy of police report
- ☐ Incident report

IN. FOR SELECT ASSIST

BASIC REQUIREMENTS:

- □ Duly-accomplished Notification of Claim (NOC) form
- Admitting Medical History
- Discharge Summary Report or Clinical Abstract stating the final diagnosis and confinement date
- Statement of Account reflecting room and board charges

For injury as a result of an accident:

- ☐ Basic requirements for Select Assist claims
- Copy of police report
- ☐ incident report

DISCLAIMED: Kindly note that the submission of the abovementioned documents does not guarantee approxal of your claim. Your claim will be reviewed and evaluated based on available documents submitted and subject to the limits and the terms and conditions of your existing Agreement.

Pacific Cross reserves the right to request for additional documents as deemed necessary.

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Select MedSecure Document Requirements

II. FOR MEDSECURE

BASIC REQUIREMENTS:

- Duly-accomplished Notification of Claim (NOC) form
- Discharge Summary Report with diagnosis and confinement period or Clinical Abstract with diagnosis and confinement period or Medical Certificate stating the diagnosis with confinement period and the corresponding Statement of Account with Room and Board charges
- Discharge Instruction with a list of prescribed take-home medicines
- Drug prescription from the Attending Physician
- Copy of Official Receipt for the purchased medicines

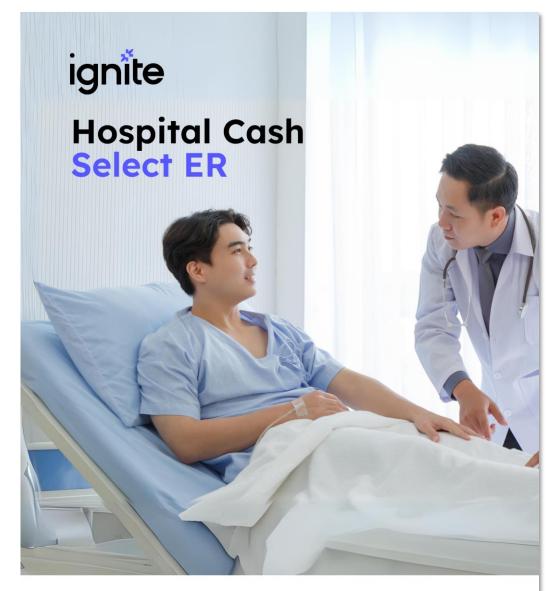
For injury as a result of an accident:

- Basic requirements for MedSecure claims
- Copy of police report
- Incident report

For Out-patient follow-up care consultation within 90 days immediately following the discharge from Hospital Confinement

- Medical Certificate Stating the consultation is related to the previous confinement with the diagnosis
- Drug prescription from the attending physician
- Copy of Official Receipt for the purchased medicines

Your Social Media Tools



- Defrays the out-patient or in-patient medical treatment cost for an eligible emergency condition occurring during the Period of Insurance.
- Coverage for single occurrence of an eligible emergency condition happening within the Period of Insurance.



- One-time reimbursement of actual amount of prescribed take-home medications, vitamins and supplements for the necessary follow-up care during 90 days immediately after a single period of hospitalization/confinement.
- Coverage of post-hospitalization medications is for the continuous treatment of a medical condition related to the covered Illness/Injury that required hospitalization/confinement. Hospitalization and/or Accident should occur within the Period of Insurance.



- Defrays the in-patient medical treatment cost for an eligible emergency condition occurring during the Period of Insurance.
- Coverage for single occurrence of an eligible emergency condition happening within the Period of Insurance and availed of through reimbursement of lump sum cash assistance for the Emergency In Patient treatment regardless of the incurred medical cost.



Product Brochures with description and rates





- Defrays the in-patient medical treatment cost for an eligible emergency condition occurring during the Period of Insurance.
- Once the claim is approved, the limit is considered fully exhausted, and the Policy is automatically terminated.
- Effective Date is on the 7th day after successful registration.
- Entective Date is on the 7th ady after successful registration.
 Coverage for single occurrence of an eligible emergency condition happening within the Period of Insurance and availed of through reimbursement of lump sum cash assistance for the Emergency In-Patient treatment regardless of the incurred medical cost.

The subject insured

- Issue Age at the time of Registration: 15 days 65 years old
- Waiting Period: 7 days

Premiums

Select Assist	Maximum benefit	Premium
Plan A	₱10,000	₱1,499
Plan B	₱20,000	₱2,699
Plan C	₱30,000	₱3,899



Limitations

- The next Period of Insurance for this Prepaid Plan is allowable after a 60-day interval from the time the Policy is terminated due to an approved claim. This interval will not apply for a 1-year Period of Insurance (i.e., the Policy was not terminated ahead of the expiry date.).
- This Prepaid Plan does not cover claims related to confinement purely for diagnostic purposes, epidemic/pandemic, congenital, STD, AIDS/HIV, Pregnancy, autoimmune conditions, mental or nervous/anxiety disorder, degenerative brain disorder, suicide and accidents resulting from hazardous activity or substance abuse, professional sports and contact sports, among others.
- Only 1 Plan Option per Period of Insurance is allowed.

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- Defrays the out-patient or in-patient medical treatment cost for an eligible emergency condition occurring during the Period of Insurance.
 Once claim is approved, the limit is considered fully exhausted, and Policy is automatically terminated.
- Coverage for single occurrence of an eligible emergency condition happening within the Period of Insurance and availed of through either:
 - Reimbursement or direct settlement of actual medical cost incurred in the Emergency Room Department of an accredited Hospital or
 - Reimbursement of lump sum cash assistance for the Emergency In-Patient treatment regardless of the incurred medical cost.

The subject insured

- Issue Age at the time of Registration: 15 days 65 years old
- Waiting Period: 7 days

Premiums

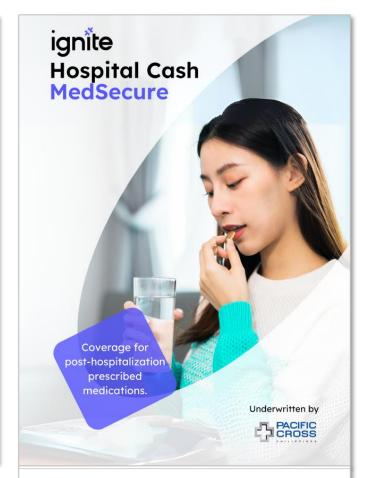
Select ER	Maximum benefit	Premium
Plan A	₱5,000	₱499
Plan B	₱10,000	₱849
Plan C	₱20,000	₱1,199



Limitations

- The next Period of Insurance for this Prepaid Plan is allowable after a 60-day interval from the time the Policy is terminated due to an approved claim. This interval will not apply for 1 year of Insurance.
- This Prepaid Plan does not cover claims related to confinement purely for diagnostic purposes, epidemic/pandemic, congenital, STD, AIDS/HIV, Pregnancy, autoimmune conditions, mental or nervous/anxiety disorder, degenerative brain disorder, suicide and accidents resulting from hazardous activity or substance abuse, professional sports and contact sports, among others.
- Only 1 Plan Option per Period of Insurance is allowed.

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Benefit highlight

- One-time reimbursement of actual amount of prescribed take-home medications, vitamins and supplements for the necessary follow-up care during 90 days immediately after a single period of hospitalization/confinement.
- Once claim is approved, the limit is considered fully exhausted, and Policy is automatically terminated.
- Effective Date is on the 15th day after successful registration.
- Coverage of post-hospitalization medications is for the continuous treatment of a medical condition related to the covered Illness/Injury that required hospitalization/confinement. Hospitalization and/or Accident should occur within the Period of Insurance.

The subject insured

- Issue Age at the time of Registration: 15 days 60 years old
- Waiting Period: 7 days

Premiums

Select MedSecure	Maximum benefit	Premiu
Plan A	₱2,000	₱549
Plan B	₱2,500	₱649
Plan C	₱5,000	₱950



Limitations

- This Prepaid Plan does not cover claims related to confinement purely for diagnostic purposes, epidemic/pandemic, congenital, STD, AIDS/HIV, Pregnancy, autoimmune conditions, mental or nervous/anxiety disorder, degenerative brain disorder, suicide and accidents resulting from hazardous activity or substance abuse, professional sports and contact sports, among others.
- Only 1 Plan Option per Period of Insurance is allowed.



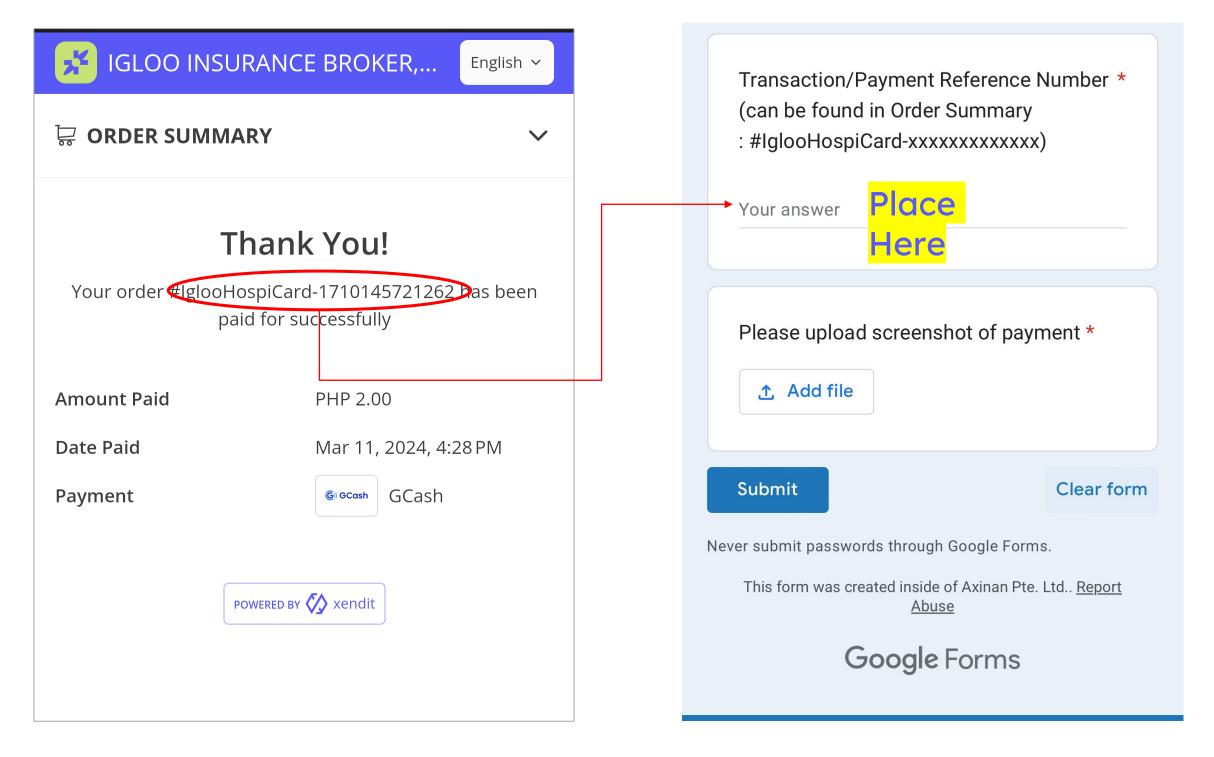


Interim Offline Sales Flow: Hospital Cash Card





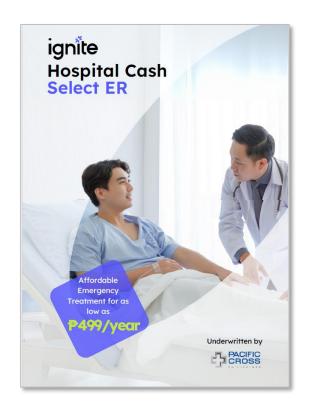
Entering Transaction ID

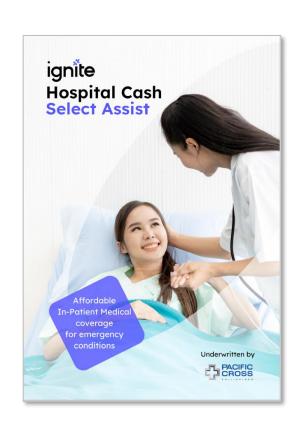




Referral Fee (of Net Premium)

Referral Partner	Ignite Manager	Managing Director	Managing Partner
12%	3%	2%	1%



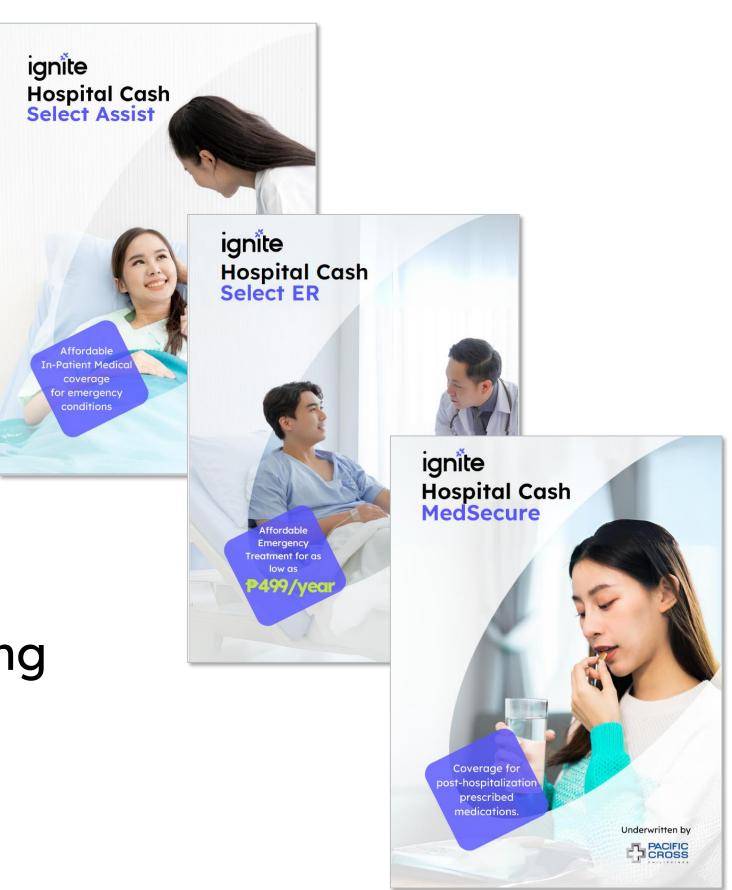






How to Maximize

- Position it as an "exit" product
- Combo Selling (3 in 1)
- Bundle with Personal Accident
- Integrate with your Core Products
- Community Selling / Household Selling





Thank you!



