

MAKE A BIG DIFFERENCE IN YOUR SMALL SCALE ENTERPRISE



CORPORATE ESSENTIALS

A benefit program that lets the needs of your business take center stage



CORPORATE ESSENTIALS is a packaged plan geared to address the unique employee benefit needs of Small and Medium Enterprises (SMEs). It gives you the flexibility to choose the coverage that best suits your employees' protection needs and your company's budget.

Build a plan that suits your needs.

In employee benefits, one size does not fit all. We recognize that each business is unique, which is why we're giving you free rein in choosing the benefits and coverage that would best serve your needs and would fit your budget.

Enjoy affordable premiums through risk pooling.

With Corporate Essentials, even smaller businesses can take advantage of lower premium charges through risk pooling with other SME clients of BPI AIA.

Experience a simple, hassle-free application process.

We'll take away the hassles of having to undergo medical exams or submitting other underwriting requirements, so your employees have more time to focus on helping your business succeed.

Eligible Groups

- Employee-employer groups
- With 10 to 100 lives
- 100% of eligible employees must be enrolled in the program

Eligible Insureds

- Regular, full-time and actively-at-work employees
- Aged 18 to 64 years old
- Should be involved in office-type, non-hazardous occupations, or jobs involving limited exposure to occupation hazards (including limited manual labor but not using machinery). Employees that pose a higher degree of occupational risk may be covered given that their number does not exceed 10% of the total employee population



Mix and match benefits to create your company's benefit plan!

Base Plan

Basic Life Benefit	<p>If the insured dies due to any natural or accidental causes, a lump sum amount will be provided.</p>
Total and Permanent Disability (TPD) Benefit	<p>If the insured becomes totally and permanently disabled, a monthly income benefit will be payable in lieu of the Basic Life Benefit.</p>

Supplemental Benefits

Accidental Death & Dismemberment (AD&D) Benefit	<p>If the insured dies or loses a body part due to accident, a lump sum amount will be provided, in addition to the Basic Life Benefit.</p> <p><small>Note: Only either of AD&D or ADD&D can be chosen (not both).</small></p>
Accidental Death, Dismemberment & Disablement (ADD&D) Benefit	<p>In addition to conditions covered by AD&D as described above, ADD&D also covers loss of use of a body part.</p> <p><small>Note: Only either of AD&D or ADD&D can be chosen (not both).</small></p>
Accident Medical Reimbursement (AMR) Benefit	<p>If the insured suffers an accident and is in need of medical or surgical attention, AMR pays the actual cost of treatment up to a specified amount.</p> <p><small>Note: AMR may only be availed if ADD&D is also availed.</small></p>
Accident Daily Hospital Income (ADHI) Benefit	<p>If the insured suffers an accident and has to be hospitalized, a fixed cash benefit shall be provided for every full day of accident-related confinement.</p> <p><small>Note: ADHI may only be availed if ADD&D is also availed.</small></p>
Hospital Income Benefit (HIB)	<p>If the insured has to be confined in a hospital due to illness or accident, a fixed daily benefit shall be provided to supplement income loss for each day of hospital confinement.</p>
Cancer Critical Illness Benefit (Cancer CIB)	<p>If the insured is diagnosed with cancer, a lump sum benefit shall be provided.</p>

**Take that step towards business success now.
Talk to a BPI AIA Corporate Solutions Representative today.**

The contents of this brochure are for illustration purposes only. Actual terms and conditions of Corporate Essentials are found in the Group Master Policy. In case of conflict, the Policy terms shall prevail.



About BPI AIA

BPI AIA LIFE ASSURANCE CORPORATION is a strategic alliance between two leading companies in the country—AIA Philippines and Bank of the Philippine Islands (BPI). AIA Philippines is the premier life insurance company in the country and the market leader for over 70 years. BPI is a leading universal bank with over 170 years of experience in the local banking industry and an extensive branch network of more than 700 branches and 2,000 ATMs and CAMs.

BPI AIA's professional and expertly trained Sales Executives are assigned in BPI branches nationwide or work remotely using digital tools to render financial advisory services that address customers' financial and protection needs.

With the combined expertise and resources of the two trusted companies, BPI AIA policyholders are assured that their insurance is backed by financial strength and stability.

THE FINANCIAL PRODUCTS OF BPI AIA LIFE ASSURANCE CORP. ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS.

