

PROTECTION

HEALTH ESSENTIALS

**A healthy
worker is a
productive
worker.**



Healthier employees translate to a healthier bottomline for your business.



Your employees are the backbone of your business. The healthier they feel, the more productive they can be – and productive employees deliver great results that create a positive financial impact to your organization.

HEALTH ESSENTIALS helps Small and Medium Enterprises (SMEs) achieve long-term gain through providing their employees with health care coverage that's comprehensive, flexible and affordable.

Mix and match benefits to create a plan that's tailor-made to the needs of your business.

BASE PLAN	In-Patient Benefits	
	Covers room and board, including use of Intensive Care Unit (ICU); Special Hospital Services, such as use of operating room, X-ray and laboratory exams, medicines and diagnostic tests; Surgeon's Fees, if surgery is performed; and Attending Physician's Fees for daily hospital visits during confinement	
SUPPLEMENTAL BENEFITS	Out-Patient Benefits	
	Covers out-patient consultations, X-ray, laboratory procedures and diagnostic examinations	
	Out-Patient Prescribed Medicines	Maternity Benefits
	Covers out-patient prescribed medicines up to a specified limit per year	Covers normal delivery, caesarian delivery, miscarriage or pregnancy complications; and pre- and post-natal consultations
Annual Physical Exam	Dental Benefits	
Covers physical examination, routine urinalysis and fecalysis, chest X-ray and CBC	Covers dental procedures up to a specified limit per year	

PLUS! Financial Assistance Coverage is provided for all insured members. This pays a lump sum amount if insured dies due to any natural or accidental causes.

SAMPLE BENEFIT ILLUSTRATION

PLAN BENEFITS	COVERAGE AMOUNT			
	Rank and File	Supervisors	Managers	Executives
In-Patient				
- Room and Board (per day)	500	1,000	3,000	6,000
- Special Hospital Services	5,000	10,000	30,000	60,000
- Surgical Benefit	10,000	20,000	60,000	120,000
- Doctor's Call (per day)	250	500	1,500	3,000
Annual Limit for In-Patient	50,000	100,000	300,000	600,000
Out-Patient				
- Consultations (per visit)	500	750	1,000	1,200
- Physiotherapy (per visit)	325	488	650	780
- Diagnostic / X-ray / Laboratory	6,000	9,000	12,000	14,400
Prescribed Medicines	7,500	11,250	15,000	18,000
Maternity				
- Normal	20,000	40,000	60,000	80,000
- Caesarian	30,000	60,000	90,000	120,000
- Miscarriage	6,000	12,000	18,000	24,000

ENROLLMENT GUIDELINES

Eligible Groups

- Employee-employer groups with at least 10 members, not involved in industries that are hazardous in nature

Eligible Insureds

- Principal Employees: Employees aged 18 to 64, regular, full-time, actively at work
- Dependents of Married Employees: Legal spouse aged 18 to 64; children aged 15 days to 21 years
- Dependents of Single Employees: Parents up to age 64; siblings aged 15 days to 21 years
- Dependents of Single Parent Employees: Children aged 15 days to 21 years, parents up to age 64

GET THE BPI-PHILAM ADVANTAGE

Enjoy unparalleled flexibility when availing of medical benefits. Our "no-cash-out" facility lets you avail of medical services from our wide network of providers. However, if you would rather go to your preferred specialist who may not be part of our network, we will reimburse your expenses as if you had availed through our network.

Create a tailor-fit plan with ease. Our highly customizable plan makes it easier for you to determine which combinations would fit your needs. Mixing and matching benefits is a breeze as you get immediate pricing on the spot.

Receive expert advice on employee benefits and business insurance. Our expertly-trained Corporate Solutions Specialists will sit down and help you assess the real needs of your business, and recommend holistic solutions based on your employees' needs and company's budget.

Improve your employees' overall well-being through wellness programs. We encourage members to be proactive about their health by offering meaningful wellness programs that will make your employees take the path that leads to better health.



BPI-PHILAM LIFE ASSURANCE CORP., is a strategic alliance between two leading companies in the country – The Philippine American Life and General Insurance Company (Philam Life) and Bank of the Philippine Islands (BPI). Philam Life is the premier life insurance company in the Philippines and the market leader for over 60 years. BPI is a leading commercial bank in the country with over 160 years of experience in the local banking industry and an extensive branch network of more than 800 branches and 1,500 ATMs.

BPI-PHILAM's professional and expertly trained Bancassurance Sales Executives are assigned in BPI branches nationwide to render financial advisory services that address customers' financial and protection needs.

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

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

