



HEALTH BENEFIT

Inclusions

1. Plan coverage of up to Php 50,000 Annual Benefit Limit
2. Access to over 500 hospitals including the biggest major hospitals:
 - a. St. Luke's Medical Center (BGC and QC)
 - b. Asian Hospital & Medical Center
 - c. Cardinal Santos Medical Center
 - d. The Medical City
 - e. Makati Medical Center
 - f. Chong Hua Hospital
 - g. Cebu Doctors Hospital
 - h. Davao Doctors Hospital
3. General & Outpatient Care
 - a. Medical consultation in any accredited doctor, clinic or hospital
 - b. Minor surgeries or procedures not requiring confinement (must be medical in nature and not aesthetic) as prescribed by an accredited Physician
 - c. Eyes, ears, nose, throat (EENT) treatment
 - d. Diagnostic procedures including X-ray, laboratory exams, routine tests as prescribed by an accredited Physician
4. Emergency Care
 - a. Doctor's services
 - b. Emergency Room fees
 - c. Medicine used for immediate relief and during treatment
 - d. Emergency product items like oxygen, IV fluids, blood, dressings, casts, suture during treatment
 - e. X-ray, laboratory and diagnostic exams, and other medical services related to the emergency treatment of the patient
 - f. Dental-related procedures necessary for the repair or to alleviate the damage caused solely by an accidental injury sustained
 - g. Room upgrade in case of room unavailability (however the benefit amount will not change)

- h. Initial treatment of animal bites – covered for the first 24 hours from the time of the bite
 - i. Ambulatory Service from affiliated hospital or clinic to another affiliated one covered up to benefit limit
5. Inpatient Care
- a. Room and board accommodation in Small Private
 - b. Use of operating room, intensive care unit (ICU), isolation room, recovery room
 - c. Professional Fee/s of the attending Physician/s
 - d. Dental-related procedures necessary for the repair or to alleviate the damage caused solely by the accidental injury sustained
 - e. Prescribed drugs and medicines for use in the hospital
 - f. Whole blood / human blood products and IV fluids transfusion
 - g. X-ray, laboratory tests, diagnostic tests and therapeutic procedures incidental to confinement as prescribed by attending doctors
 - h. Dressings, conventional casts, and sutures
 - i. Anesthesia, Oxygen and its administration
 - j. Standard nursing services and admission kit
6. Other Special benefits
- 1. No-Fault Coverage (NFC)
 - 2. Up to P30,000 Pre-Existing Coverage (PEC) Coverage including but not limited to Asthma, Gastrointestinal Diseases, Gynecologic Conditions, Chronic Colonic Diseases, Hypertension, Neurological Conditions, Accidental Injuries, Pulmonary Diseases, Benign and Malignant Growths, etc.
 - 3. Special Procedures also included up to benefit limit including but not limited to Arthroscopic procedures, Laparoscopic, Angiography, CT scan/MRI, Endoscopy, Sclerotherapy, Nuclear Technologies provided it is prescribed by an accredited physician

Healthcare Exclusions

- 1. Maternity and maternity-related conditions and/or complications except for pre- and post-delivery check-up
- 2. Sterilization of either sex or reversal of such, artificial insemination, sex change, consultation/confinement regarding fertility
- 3. Circumcision, cosmetic/aesthetic procedures except reconstructive surgery to treat functional defects due to a covered disease and/or accidental injury]
- 4. Organ transplant-expense relating to organ donation of the donating party/parties
- 5. Executive check-up and/or confinements purely for diagnostic purposes.
- 6. Medico-legal fees including the cost of Medical Certificates that a plan member may require for any purpose it may serve
- 7. Medical/surgical procedures and/or diagnostic tests that are experimental in nature and/or not generally accepted by the medical profession

DENTAL BENEFIT

Inclusions

1. 2 pcs. of Lightcure permanent filling
2. 2 sessions of Prophylaxis or Dental Cleaning
3. Dental consultations
4. Simple tooth extractions
5. Simple adjustment of dentures
6. Recementation of fixed bridges & crowns
7. Treatment of pains, lesions, and burns
8. Dental surgery for emergency cases provided up to the annual benefit limit
9. Up to 20% discount on services not included in the coverage

LIFE INSURANCE

Inclusions

1. Life Insurance
 - a. In case of accidental death or death by any cause, a member can claim up to Php 100,000.
2. Total and Permanent disability
 - a. In lieu of Life insurance, after 6 months for total and permanent disability, a member can claim up to Php 100,000.
3. Other schedules of Indemnities:

Both hands or feet or sight of both eyes One hand and one foot Either hand or foot and sight of one eye Injuries resulting in permanent bedridden	100%
Amputation at arm or above the elbow	70%
Amputation between the elbow and wrist, or one hand, or four fingers and thumb of one hand, Sight of one eye, leg below the knee, one foot	50%
Four fingers	35%
Index Finger, Thumb, etc.	<10%

Note the exclusions for the claim: death by suicide within 1st year of coverage, any attempt at self-destruction

PRODUCTIVITY BENEFIT

Internet and Coffee via Coffee Bean and Tea Leaf

- a. Each member will receive a Swirl card which provides access to free internet with every purchase in over 250 branches nationwide.
- b. Receive 5 points for every P100 purchase.
- c. Each member will receive special promo points in their Swirl Card that gives them free upsize for their drinks during special events or celebrations. Members will be notified about these events through their registered email.

OTHER PERKS

VISION: Perks and Discounts at Sarabia Optical

- a. Free comprehensive eye exam worth P500
- b. Every member gets minimum of 10% discount in select products of Sarabia Optical nationwide
- c. Get additional discount of 10% above standard offer on any brand and type of prescription and frames
- d. 5% discount on any brand of contact lenses of your choice.

TRAVEL: Discounts in Cebu Pacific GetGo

- a. Every member may (manually) purchase GetGo points through ALLCARE at a discounted rate of P0.80 to 1 GetGo point (current market price is between Php 3 worth of purchase = 1 GetGo point to Php 150 worth of purchase = 1 GetGo point)
- b. Member shall make this request via support@allcare.io and ALLCARE benefits team will process the request and give further instructions re: payment.
- c. The purchased GetGo Points will then be loaded to the member's preferred GetGo account.

PERSONAL: Gym Membership Discount at Gold's Gym

- a. ALLCARE Members can avail of exclusive discounted memberships in two variants:
 1. P1,200 / Month - access to one 'home' branch
 2. P1,800 / Month - access to all Gold's Gym branches nationwide (except for J Centre Mall Cebu)

The Membership provides:

1. Unlimited access to all (GGX) Gold's Group Exercise classes **
2. Three free scheduled personal training sessions per year
3. Unlimited use of the steam and sauna
4. Free use of lockers (but bring your own padlock)
5. Same discounted rate for two of your buddies

What are you waiting for?

[REGISTER](#) and get your ALLCARE membership now!

For group inquiries and more details, please send an email to joy@allcare.io

More benefits and perks will be included in the membership package as ALLCARE grows.