



## HEALTH BENEFIT

### Inclusions

- A. Plan coverage of up to Php 50,000 Annual Benefit Limit
- B. 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
- C. 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
- D. Emergency Care
  - a. Doctor's services
  - b. Emergency Room fees
  - c. Medicine used for immediate relief and during treatment
  - d. Emergency products 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 damage caused solely by 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 bite**
  - i. Ambulatory Service from affiliated hospital or clinic to another affiliated one covered up to benefit limit**
- E. In Patient Care
  - a. Room and board accommodation (Semi-Private or the equivalent)
  - 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 damage caused solely by 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
- F. Other Special benefits
- a. No Fault Coverage (NFC)
  - b. 100% Pre-Existing Coverage (PEC) 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. (covered up to annual benefit limit)
  - c. 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

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

#### DENTAL BENEFIT

##### Inclusions

- A. 1 pc. of permanent filling
- B. 2 sessions of Prophylaxis or Dental Cleaning
- C. Dental consultations
- D. Simple tooth extractions
- E. Simple adjustment of dentures
- F. Recementation of fixed bridges & crowns
- G. Treatment of pains, lesions and burns

List of Benefits as of January 19, 2019  
Benefits may change without prior notice  
For inquiries, email [hello@allcare.io](mailto:hello@allcare.io)





H. Dental surgery for emergency cases provided up to the annual benefit limit

**LIFE INSURANCE**

Inclusions

- 1. Life Insurance
  - a. In case of accidental death or death by any cause. Claim up to Php 100,000.00
- 2. Total and Permanent disability
  - a. In lieu of Life insurance, after 6 months for total and permanent disability, member can claim up to Php 100,000
- 3. Other schedule 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 to permanent bedridden	100%
Amputation at arm or above elbow	70%
Amputation between elbow and wrist, or one hand, or four fingers and thumb of one hand, Sight of one eye, leg below knee, one foot	50%
Four fingers	35%
Thumb, Index Finger, etc.	<10%

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

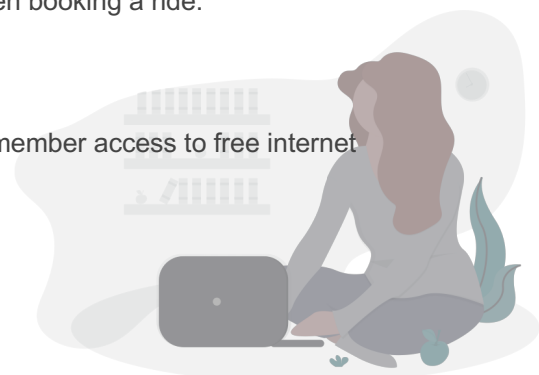
**PRODUCTIVITY BENEFITS**

**A. Transportation via Grab**

- a. Each member can claim up to 30 vouchers for P100 pesos each off their Grab rides, total value of P3,000.00
- b. Each voucher represents a P100 peso discount from their Grab ride. Each promo voucher claimed will be sent to the member’s registered email and after receipt, the member shall use the indicated code in the Grab app when booking a ride.

**B. Internet and Coffee via Coffee Bean and Tea Leaf**

- a. Each member will receive a Swirl card which provides a member access to free internet with every purchase in over 250 branches nationwide.



- b. Each member will receive special promo points in their Swirl Card that gives them free upsized drinks during special events or celebrations. Member will be notified about these events through their registered email.

## OTHER PERKS

- A. Perks and Discounts at Sarabia Optical
  - a. Free Computerized Eye Examination for every member upon presentation of membership
  - b. 20% Discount of all Finished and Processed SARABIA BASICS LENS (request for samples during visit)
  - c. 10% Discount on all available Seiko, Hoya and Essilor Lens
  - d. 10% to 15% discount on all House Brand Imported Prescription Frames (inquire upon visit)
  
- B. Discounts in Cebu Pacific Get Go
  - 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 = 1 GetGo point)
  - b. The member shall make this request via [support@allcare.io](mailto: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 member's preferred GetGo account.

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

**Get your ALLCARE membership today!  
Visit [www.allcare.io](http://www.allcare.io)**

