

# HEALTH HEALTH LINK



## Your link to healthier, more productive employees.

Where employees' health is a priority, productivity follows. Get an insured plan that works better for you - a comprehensive medical plan that combines flexibility and convenience.



THE REAL LIFE  
COMPANY



Anong plano mo? Usap tayo.  
[philamlife.com](http://philamlife.com)

## Healthy employees are more productive.

Growing your small enterprise is easier when you have healthy, productive employees. Ensure your employees' health by providing them meaningful health and insurance benefits.

### Get the Health Link Advantage

#### ✦ Flexibility

Insured members can enjoy cashless access to services within Medilink's network of hospitals and doctors, or choose their own and reimburse incurred expenses after. Employers can also select benefits and amounts of coverage to fit their budget.

#### ✦ Comprehensive benefits

Get maximum protection. Health Link offers significant health benefits as well as life insurance protection.

#### ✦ Convenience

Get in touch with only one provider, Philam Life, for your employee benefit needs.

**Let Philam Life be your total benefit solutions partner.**



Let Philam Life help you attract and retain your employees and manage your costs to allow you to realize your business' full potential with **Health Link**.

It is a packaged medical insurance plan for micro and small businesses with at least five (5) regular employees. Health Link benefits are paid on top of PhilHealth benefits.

## Basic Benefits

### Basic Medical / Inpatient Benefits

Covers insured members' expenses during confinement per any one disability and pays benefits for the following services:

#### Room & Board

Pays for the daily room charges including ICU Room & Board, subject to maximum limits.

#### Other Hospital Services

Covers medicines, lab tests, x-ray tests, physical therapy, oxygen, anesthesia and central supplies during confinement. Also covers use of the operating room and operating room materials.

#### Surgical Fee

Pays for the surgery performed as determined by the Schedule of Operations. Also pays for the anesthesiologist's fee.

#### Doctor's Calls

Covers the consultation fees charged by a Physician while an insured member is hospitalized, maximum of one call per day.

Emergency cases are covered under Basic Medical.

All Basic Medical Benefits are subject to a maximum amount per service, also known as Inner Limits. Benefits are also subject to an **Annual Benefit Limit**.

### Group Life Insurance

Provides 24-hour life coverage against loss of life due to natural or accidental causes, except suicide within the 12 months of insurance coverage.

### Accidental Death, Dismemberment & Disablement Benefit

Pays a benefit in case of death, dismemberment and disablement due to an accident.

### Total & Permanent Disability Income Benefit

Advances the life insurance benefit through a monthly income in case of total and permanent disability.

#### Important Notice:

All benefits are subject to the maximum amounts as specified in the Schedule of Benefits. The final interpretation of any specific provision or its applicability is subject to the Master Policy issued by The Philippine American Life & General Insurance Company as accepted by the Assured Company.

## Optional Benefits

### Outpatient Benefits

Covers consultations, treatments, laboratories, diagnostic examinations, and/or ancillary procedures provided to an insured member without need for in-hospital confinement.

### Annual Physical Exam

Available only in clinics within the Medilink network\*. Covers five basic services: Physical Exam, Urinalysis, Fecalalysis, Chest X-Ray, Complete Blood Count (CBC).

### Dental Benefits

Available only in Maxicare's Dental Hub\*. Covers the following dental procedures:

Dental Procedures Covered	Limit
Annual dental examination and consultation	Covered
Emergency out-patient dental treatment - to be availed at accredited dental clinics only	Covered
Oral prophylaxis	Covered - 2x a year
Simple tooth extractions	Covered
Restorative and prosthodontic treatment planning	Covered
Temporary fillings	Unlimited
Desensitization of hypersensitive teeth	Up to 2 teeth
Simple adjustment and repair of dentures	Covered
Re-cementation of loose crowns, bridges, inlays and onlays	Covered
Dental nutrition and dietary counseling	Covered
Dental health education	Covered
Palliative treatment for simple mouth sores and blisters	Covered
Open incision and drainage (intraoral)	Covered
Pre-natal check of teeth and gums	Covered
Temporo Mandibular Joint consultation (Initial consult only, referral to specialist not covered)	Covered
Gum treatment for cases like inflammation or bleeding	Covered

*\*If done elsewhere, any expense incurred will not be reimbursable.*

## Avail of medical services the easy way!

Simply present your Philam Life Card at the hospital's Medilink terminal and enjoy the convenience of a cashless transaction.





## HEALTH LINK BENEFITS AND PREMIUM SCHEDULE (Provincial Members)

Health Link - your link to healthier, more productive employees.



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## HEALTH LINK BENEFITS AND PREMIUM SCHEDULE

PROVINCIAL MEMBERS

Figures in Philippine Peso

SCHEDULE OF BENEFITS					
BASIC BENEFITS	Plan 500	Plan 750	Plan 1000	Plan 1250	Plan 1500
<b>BASIC MEDICAL / INPATIENT BENEFITS (IP)</b> - per any one disability*					
Room and Board - one/day, maximum of 45 days	500	750	1,000	1,250	1,500
Other Hospital Services	10,000	15,000	20,000	25,000	30,000
Surgical Benefit - subject to the Schedule of Operations	15,000	22,500	30,000	37,500	45,000
Doctor's Calls - one call/day, maximum of 45 days	500	750	1,000	1,250	1,500
Annual Benefit Limit	150,000	225,000	300,000	375,000	450,000
<b>GROUP LIFE INSURANCE (GL)</b>	50,000	75,000	100,000	125,000	150,000
<b>ACCIDENTAL DEATH, DISMEMBERMENT &amp; DISABILITY (ADD&amp;D)</b>	50,000	75,000	100,000	125,000	150,000
<b>TOTAL &amp; PERMANENT DISABILITY INCOME BENEFIT (TPDIB)**</b>	50,000	75,000	100,000	125,000	150,000
OPTIONAL BENEFITS	Plan 500	Plan 750	Plan 1000	Plan 1250	Plan 1500
<b>OUTPATIENT BENEFITS (OP)</b>					
Consultations - one consult/day, maximum of 20 consults/year	300	350	400	450	500
Treatment - in clinic during consult, maximum of 20/year	200	400	600	800	1,000
Diagnostic, X-rays, Lab - maximum amount/year	6,000	9,000	12,000	15,000	18,000
<b>ANNUAL PHYSICAL EXAM BENEFITS (APE)***</b> Requires a minimum of 50 enrolled regular employees	Basic 5: Routine exam, Urinalysis, Fecalalysis, Chest X-ray, Complete blood count (CBC)				
<b>DENTAL BENEFITS***</b>	Please refer to the list of covered dental procedures. (see main brochure)				

\*\* TPDIB is not available for Dependent Children/Siblings

\*\*\* APE and Dental Benefits are not available for Dependents

## ANNUAL PREMIUMS PER HEAD (PROVINCIAL)

PRINCIPALS' BENEFIT OPTIONS	Plan 500	Plan 750	Plan 1000	Plan 1250	Plan 1500
Basic Benefits only (IP + GL + ADD&D + TPDIB)	2,147	2,881	3,614	4,347	5,084
Basic Benefits + OP	5,027	6,786	8,543	10,301	12,062
Basic Benefits + OP + APE	5,497	7,256	9,013	10,771	12,532
Basic Benefits + OP + Dental	5,361	7,120	8,877	10,635	12,396
Basic Benefits + OP + APE + Dental	5,831	7,590	9,347	11,105	12,866
Basic Benefits + APE	2,617	3,351	4,084	4,817	5,554
Basic Benefits + Dental	2,481	3,215	3,948	4,681	5,418
Basic Benefits + APE + Dental	2,951	3,685	4,418	5,151	5,888
DEPENDENTS' BENEFIT OPTIONS	Plan 500	Plan 750	Plan 1000	Plan 1250	Plan 1500
Basic Benefits only (IP + GL + ADD&D + TPDIB)	2,472	3,368	4,264	5,160	6,059
Basic Benefits + OP	6,072	8,249	10,425	12,602	14,782

Notes:

- \* Any One Disability** shall mean all disabilities arising from the same cause including any and all complications therefrom, as well as concurrent disabilities from different causes during the same hospital confinement/s. However, if there is an **intervening period of 30 days** following the latest hospital discharge or the last treatment date, whichever is later, subsequent disability even from the same cause shall be treated as a new disability and shall be eligible for a new set of Plan benefits.
- Premiums above apply to groups 1) with mandatory employee coverage and 2) with voluntary coverage with at least 75% participation.
- The number of dependents enrolled must be **at least 75% of the number of enrolled employees**. Otherwise, an escalation factor will be applied on dependents' premiums.

## UNDERWRITING GUIDELINES

### Eligible Groups

- Employee-Employer groups only
- Groups should have at least 5 eligible regular employees, comprising 100% of the group.

### Ineligible Groups

1. Construction workers
2. Labor Unions
3. Hospitals, Sanatoriums, Clinics, Doctor or Nurse groups
4. Individuals deployed by manpower agencies
5. Groups which involve special hazards/risks:
  - Commercial airline personnel
  - Nuclear/chemical/electrical plants
  - Security guards/policemen/firemen/military
  - Manufacturers of ammunition or explosives
  - Collective travelling groups (e.g. professional sports teams, air crew, offshore workers, oil rig workers, ship crew)
  - Divers or drillers of oil/water
  - Political or religious groups (other than full-time staff)
  - Mine workers (underground)
  - Farmers/agriculture/animal processing groups
  - Window/industrial cleaning service workers

This list is non-exhaustive. Similar groups not specified may also be ineligible.

### Eligible Principal Insureds

Regular, full-time, and actively-at-work employees, ages 18 to 64 years old. Coverage terminates on the employee's 65th birthday.

### Eligible Dependents

#### Of Married Employees

- 1) Legal spouse - Ages 18 to 64, in good health and actively performing the daily normal chores of life
- 2) Dependent child/ren - Single, unemployed, in good health and actively performing the daily normal chores of life, age 15 days to 21 years old and enrolled from oldest to youngest

#### Of Single Employees

- 1) Parents - Up to 64 years old, in good health and actively performing the daily normal chores of life
- 2) Siblings - Single, unemployed, in good health and actively performing the daily normal chores of life, age 15 days to 21 years old and enrolled from oldest to youngest

#### Of Single Parent Employees

- 1) Dependent child/ren - Single, unemployed, in good health and actively performing the daily normal chores of life, age 15 days to 21 years old and enrolled from oldest to youngest
- 2) Parents - Up to 64 years old, in good health and actively performing the daily normal chores of life

#### Important Notice:

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The Philippine American Life and General Insurance (Philam Life) Company is the country's premier life insurance company. Established on 21 June 1947, Philam Life has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

Philam Life has PHP236.4 billion in total assets as of 31 December 2015 and has delivered timely payouts of over PHP10 billion in education benefits (2004-2015) and over PHP131 billion in insurance benefits (1950-2015), while serving close to 700,000 individual policyholders and over 2 million insured group members.

Philam Life understands the real life needs of its customers and provides the right plans and the right solutions including life protection, health insurance, savings, education, retirement, investment, group and credit life insurance. It also offers bancassurance and fund management products and services through its subsidiaries – BPI Philam Life Assurance Company (BPI-Philam) and Philam Asset Management Inc. (PAMI).

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.



Medilink was established in 1999 to provide state-of-the-art technology solutions to the healthcare industry. The company's comprehensive services encompass card issuance, eligibility system/fraud prevention, claims adjudication system, online loading facility and service provider settlement solutions for HMOs, Insurance companies and Healthcare providers.

Medilink's member base consists of over one million individuals and their network spans over 500 providers nationwide. Medilink is a partnership between Equitable Computer Services (EQUICOM) and Advanced Information Zuellig (AIZ) International. EQUICOM is the country's leading provider of card processing and document management services. AIZ is the technology group of the Zuellig multinational conglomerate with interests in pharmaceutical manufacturing and distribution.

**Customer Service Hotline**  
**(02) 779-6565**