

The Flexicare Medical Insurance Plans

Sample Plan Design Example: P50,000 annual benefit per illness / disability
Note: 100k Annual Limit is also available. All pre-existing conditions are covered.



Basic Business Medical Plan 50

P6,300 /person
P50,000 Annual Limit

For first time medical insurance availers, a simple and basic plan to offer your company employees is a good starting point. Introducing the Basic Business Medical Plan 50, one of the most affordable medical insurance plans that covers the cost of hospital confinement in any of our 20+ Mt Grace Hospitals. This is an ideal plan for companies who want to provide health benefits for employees and dependents, but are concerned about high premium costs. This plan covers all in-patient requirements, up to P50,000 per disability per year. This plan allows members with pre-existing conditions to claim against their benefits limits, from day one. This is a great supplement to basic PhilHealth coverage for those unplanned medical emergencies which burden employees and their families.

- ✔ Accepted in all Mt. Grace Hospitals
- ✔ In-Patient Benefits ONLY
- ✔ Room and Board Allowance
- ✔ Fees of Accredited MDs
- ✔ Prescribed In-Patient Medicines
- ✔ Diagnostic Tests and Treatment
- ✔ Emergencies and Surgeries Requiring Confinement

Basic Business Medical Plan 50 PLUS

P9,500 /person
P50,000 Annual Limit

A comprehensive plan that covers both hospital confinement and all the benefits of the basic plan PLUS out-patient coverage. This plan is ideal for companies who are ready to provide a comprehensive medical benefit to employees at a reasonable cost. The services may be availed in any of the Mt. Grace Hospitals in our network, which stretches from La Union in the north, to Zamboanga in the south.

- ✔ Base Plan PLUS:
- ✔ Outpatient Consultations
- ✔ Outpatient Diagnostic Tests and Treatments
- ✔ Outpatient Surgeries
- ✔ Emergencies

Basic Business Medical Plan 50 ALL

P11,000 /person
P50,000 Annual Limit

This comprehensive plan includes all the benefits of the PLUS plan and provides a comprehensive selection of medical facilities from Flexicare's entire hospital and clinic network. Employees can avail both hospital confinement and outpatient services at any of the accredited facilities, increasing convenience and accessibility. The plan is ideal for companies who have employees and dependents who are based in different locations nationwide or who are used to availing medical services from preferred facilities. Flexicare's network of 1,000+ accredited medical facilities, hospitals, medical and dental clinics, are present in all major cities across the country.

- ✔ PLUS plan AND:
- ✔ Access to 250+ Hospitals and 300+ Clinics in the Flexicare Health Network

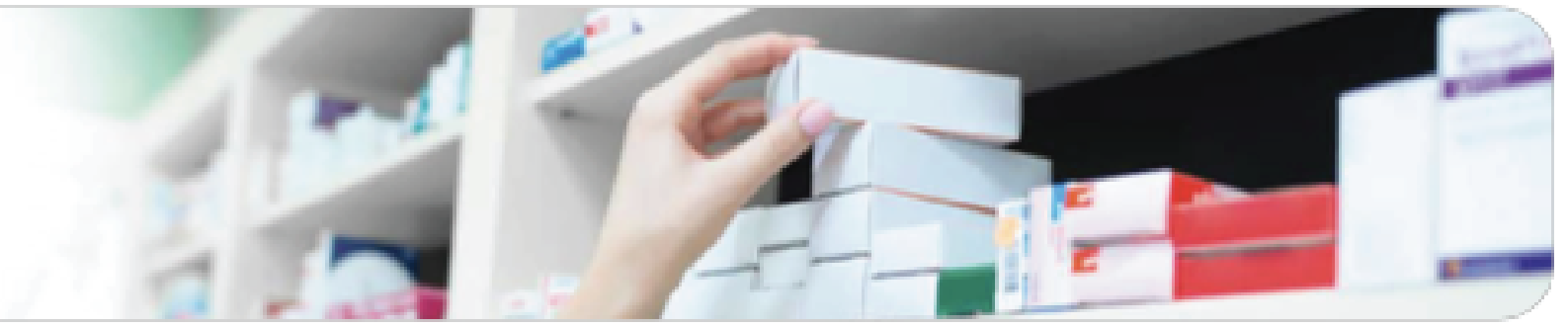
ADD ONS

All plans include a Life and Accidental Death and Dismemberment Insurance up to the availed plan limits.

OPTIONAL FEATURES



Out-Patient Medicines.



By adding a minimal P1,000 fee, employees can enjoy the benefits of a full health coverage, including all outpatient prescribed RiteMed medicines. Our P2,000 add-on allows for all outpatient prescribed RiteMed and Unilab medicines. These plans allow your employees to get healthier sooner and avoid the burden of paying for antibiotics or maintenance medicines. These options provide 80% reimbursement of RiteMed and Unilab branded medicines to help address medical conditions such as infections, flu, post operative medications, maintenance medicines for chronic conditions (up to 90 days). Note that vitamins, food supplements, and skin care products are not included.

ANNUAL PREMIUMS

Plan Name	Plan Price per Member	Coverage	Benefit	Network Access	Medicine Inclusion	Requirements & Exclusions
Basic Business Medical Plan 50	P6,300	P50k coverage per illness per year	In-patient Only	Mt. Grace Network	No	Companies with at least 10 employees. Dependents allowed but must enroll 50% of all qualified dependents. Excludes: Congenital, Dental, Maternity, Mental Health, High Risk Sports (see brochure for full list of exclusions)
Basic Business Medical Plan 50 PLUS	P9,500	P50k coverage per illness per year	In-patient and Outpatient	Mt. Grace Network	No	
Basic Business Medical Plan 50 ALL	P11,000	P50k coverage per illness per year	In-patient and Outpatient	All Flexicare Accredited Hospitals	No	
Basic Business Medical Plan 100	P7,300	P100k coverage per illness per year	In-patient Only	Mt. Grace Network	No	
Basic Business Medical Plan 100 PLUS	P12,800	P100k coverage per illness per year	In-patient and Outpatient	Mt. Grace Network	No	
Basic Business Medical Plan 100 ALL	P15,500	P100k coverage per illness per year	In-patient and Outpatient	All Flexicare Accredited Hospitals	No	

Affordable Healthcare
for **Everyone.**

