



PHILIPPINES

HMO COVERAGE WITH PHILCARE

As part of our commitment of providing your health security through quality health care, it is our pleasure to present to you our health care guidelines for your reference. This provides information on your medical benefits under Teletech Customer Care Management Philippines, Inc.

Philcare’s network of accredited providers nationwide gives members an advantage of experiencing the medical service enjoyed by the largest and best corporations in the country. You also get to maximize technology's benefits with the use of NFC- equipped card, smartphone-enabled applications and web-based database system.

COVERAGE CLASSIFICATION

Employees and dependents coverage are classified according to the following table.
Tenured employees are those that had reached five (5) years of continuous employment with the company.

EMPLOYEE CLASSIFICATION

Classification	Room Accommodation	Maximum Daily/Room & Board	Maximum Benefit Limit (MBL)
DIRECTORS	Suite	3,100.00	500,000.00
TENURED DIRECTORS	Suite	no cap	500,000.00
SENIOR MANAGERS	Large Private	2,200.00	350,000.00
TENURED SENIOR MANAGERS	Large Private	no cap	350,000.00
MANAGERS	Large Private	2,200.00	300,000.00
TENURED MANAGERS	Large Private	no cap	300,000.00
SUPERVISORS	Large Private	2,200.00	200,000.00
TENURED SUPERVISORS	Large Private	no cap	200,000.00
RANK AND FILE	Regular Private	1,800.00	100,000.00
TENURED RANK AND FILE	Regular Private	no cap	100,000.00

DEPENDENT/S CLASSIFICATION

Classification	Room Accommodation	Maximum Daily/Room & Board	Maximum Benefit Limit (MBL)
DEPENDENTS OF DIRECTORS AND MANAGERS	Large Private	3,100.00	300,000.00
DEPENDENTS OF SUPERVISORS	Large Private	2,200.00	200,000.00
DEPENDENTS OF RANK AND FILE	Regular Private	1,800.00	100,000.00

ELIGIBILITY

EMPLOYEES

Principals (regular and full time employees): 18 to 65 years old
Regular part-time employees (works 6 hours/day, 5 days/week)

DEPENDENTS

Adult dependents (spouse and grandfathered parents): up to 65 years old
 Minor dependents (children and siblings): 15 days to 22 years old for regular plan

COVERAGE OVER PROCEDURES

Upon consultation and availment, a working diagnosis will be identified by a medical personnel to proceed with procedures. Below are the procedures covered under our plan:

A. OUTPATIENT (OP) CARE	
Consultations during regular clinic hours, except prescribed medicines	Covered subject to MBL
Pre and Post Natal consultations	Covered up to 14 sessions subject to MBL
Eye, ear, nose and throat (EENT) treatment prescribed by an Accredited Physician/Specialist	Covered subject to MBL
Treatment for minor injuries such as lacerations, mild burns, sprains and the like	Covered subject to MBL
Dressings, conventional casts (plaster of Paris) and sutures.	Covered subject to MBL
X-Ray, laboratory examinations, routine, diagnostic and therapeutic procedures prescribed by an Accredited Physician/Specialist, provided however that the cost of diagnostic and therapeutic procedures covered shall be limited to a specific amount.	Covered subject to MBL
Minor surgery not requiring confinement prescribed by an Accredited Physician /Specialist	Covered subject to MBL
Eye laser therapy only for retinal tear, retinal hole, retinal detachment and glaucoma prescribed by an Accredited Physician/Specialist. Eye correction such as Lasik, PRK and the like are not covered.	Principal: Covered subject to MBL Dependent: Covered up to Php30,000.00/member/year
Cauterization of skin lesions such as plantar warts, flat warts, periungual warts, filiform warts and molluscum contagiosum, in any part of the body, except genital warts and condyloma acuminata, prescribed by an Accredited Physician/Specialist.	Covered up to Php1,000.00/membe /year
Sclerotherapy for varicose veins (except medicines and for cosmetic purposes) as prescribed by an Accredited Physician, to be availed through accredited vascular surgeons.	Principal: Covered up to Php 30,000.00/member/year Dependent: Covered up to Php 10,000.00/member/year
Allergy Testing/ allergy screening and other related examinations prescribed by an Accredited Physician	Covered up to Php 2,500.00/member/year
Speech therapy (for stroke patients only)	Principal: Covered up to 16 sessions/member/year Dependent: Covered up to 10 sessions/member/year (reimbursement basis). Note: Consultations shall be part of the limit and treated as sessions
Tuberculin test	Covered up to Php600.00/member/year

INPATIENT (IP) CARE	
Room and Board Accommodation	Covered subject to the Member's Room and Board limit
Use of operating room, Intensive Care Unit (ICU), isolation room (if prescribed by Attending Accredited Physician) and recovery room.	Covered subject to MBL
Professional fees in accordance with HMO Schedule of Rates.	Covered subject to MBL
a. Attending Physicians	Covered subject to MBL
b. Surgeons	Covered subject to MBL
c. Anesthesiologists	Covered subject to MBL
d. Cardio-pulmonary clearance before surgery and cardiac monitoring during surgery.	Covered subject to MBL
Standard Nursing Services	Covered subject to MBL
Medicines for in-patient use	Covered subject to MBL
Blood products transfusions and intravenous fluids, including blood screening and cross matching.	Covered subject to MBL
X-Ray, laboratory examinations, routine, diagnostic and therapeutic procedures incidental to confinement	Covered subject to MBL
Dressings, conventional casts (plaster of Paris) and sutures	Covered subject to MBL
Anesthesia and its administration	Covered subject to MBL
Oxygen and its administration	Covered subject to MBL
Standard Admission kit	Covered subject to MBL
All other items directly related in the medical management of the patient, as deemed medically necessary by the Attending Accredited Physician	Covered subject to MBL
ROUTINE PROCEDURES (whether OP or IP)	
Blood Chemistries	100% of Actual Cost subject to MBL
Chest X-Ray	100% of Actual Cost subject to MBL
Complete Blood Count (CBC)	100% of Actual Cost subject to MBL
Fecalysis	100% of Actual Cost subject to MBL
Urinalysis	100% of Actual Cost subject to MBL
DIAGNOSTIC PROCEDURES (whether OP or IP)	
12-Lead Electrocardiogram (ECG)	100% of Actual Cost subject to MBL
24-hour Electroencephalogram (EEG) Monitoring	100% of Actual Cost subject to MBL
24-hour Holter Monitoring	100% of Actual Cost subject to MBL
Adrenocortical Function	100% of Actual Cost subject to MBL
Anti-Nuclear Antibody, C-Reactive Protein, Lupus Cell Exam	100% of Actual Cost subject to MBL
Arterial Blood Gas	100% of Actual Cost subject to MBL
Arthroscopic Procedures, Orthopedic Arthroscopy	100% of Actual Cost subject to MBL
Audiograms and Tympanograms	100% of Actual Cost subject to MBL
Bone Densitometry Scan (Dexascan)	100% of Actual Cost subject to MBL

Bone Mineral Density Studies	100% of Actual Cost subject to MBL
Cardiac Stress Tests (Thallium and Dipyridamole Stress Tests)	100% of Actual Cost subject to MBL
Computed Tomography (CT) Scans	100% of Actual Cost subject to MBL
DIAGNOSTIC RADIOGRAPHS:	
a. Biliary tract: Cholecystogram and Cholangiogram	100% of Actual Cost subject to MBL
b. Chest, ribs, sternum and clavicle	100% of Actual Cost subject to MBL
c. Digestive: Plain film of the abdomen, Barium Enema, Upper Gastrointestinal (GI) Series, Lower GI Series, Small Bowel series	100% of Actual Cost subject to MBL
d. Face (including sinuses), Head and Neck	100% of Actual Cost subject to MBL
e. Urinary: Kidney, Ureter and Bladder (KUB) Pyelograms and Cystograms	100% of Actual Cost subject to MBL
f. X-ray of the extremities and pelvis	100% of Actual Cost subject to MBL
g. X-ray of the spine (cervical, thoracic, lumbo-sacral)	100% of Actual Cost subject to MBL
DIAGNOSTIC ULTRASOUNDS:	
a. 2D-Echo with Doppler	100% of Actual Cost subject to MBL
b. Abdomen	100% of Actual Cost subject to MBL
c. Duplex Scan	100% of Actual Cost subject to MBL
d. Digestive and Urinary Systems	100% of Actual Cost subject to MBL
e. Ultrasound of the Lungs	100% of Actual Cost subject to MBL
Electroencephalogram (EEG) Monitoring	100% of Actual Cost subject to MBL
Electromyography and Nerve Conduction Studies	100% of Actual Cost subject to MBL
Endoscopic Procedures	100% of Actual Cost subject to MBL
Fluorescein Angiography	100% of Actual Cost subject to MBL
Impedance Plethysmography	100% of Actual Cost subject to MBL
Magnetic Resonance Angiography (MRA)	100% of Actual Cost subject to MBL
Magnetic Resonance Imaging (MRI)	100% of Actual Cost subject to MBL
Mammogram and Sonomammogram	100% of Actual Cost subject to MBL
Myelogram	100% of Actual Cost subject to MBL
Nuclear Radioactive Isotope Scan	100% of Actual Cost subject to MBL
Pap's Smear	100% of Actual Cost subject to MBL
Perfusion Scan	100% of Actual Cost subject to MBL
Plasma Urinary Cortisol, Plasma Aldosterone	100% of Actual Cost subject to MBL
Polysomnograms (Sleep Recording)	100% of Actual Cost subject to MBL
Pulmonary Function Tests	100% of Actual Cost subject to MBL
RADIOISOTOPE SCANS AND FUNCTION STUDIES:	
a. Cardiac	100% of Actual Cost subject to MBL
b. Gastrointestinal	100% of Actual Cost subject to MBL
c. Liver	100% of Actual Cost subject to MBL
d. Parathyroid Bone, Pulmonary (Perfusion/ Ventilation Lung Scans)	100% of Actual Cost subject to MBL
e. Renal	100% of Actual Cost subject to MBL

f. Thyroid Scans	100% of Actual Cost subject to MBL
g. Total Body Scans	100% of Actual Cost subject to MBL
Radionuclide Ventriculography	100% of Actual Cost subject to MBL
Surface Electromyography (SEMG)	100% of Actual Cost subject to MBL
Thallium Scintigraphy	100% of Actual Cost subject to MBL
Treadmill Stress Test (TMST)	100% of Actual Cost subject to MBL
THERAPEUTIC PROCEDURES:	
Arthrocentesis	Covered up to six (6) sessions subject to MBL for OP; Covered subject to MBL for IP
Continuous Positive Airway Pressure (CPAP) titration for sleep study	Covered up to Php60,000.00 shared limit for OP and IP
Dialysis	Principal: Covered up to 18 sessions/member/year subject to MBL for OP; Covered subject MBL for IP; Dependent: Covered up to 10 sessions/member/year subject to MBL for OP; Covered subject to MBL for IP
Intravenous Chemotherapy	Principal: Covered up to 18 sessions/member/year subject to MBL for OP; Covered subject to MBL for IP; Dependent: Covered up to ten (10) sessions/member/year subject to MBL for OP; Covered subject to MBL for IP
Oral chemotherapy	Covered up to Php60,000.00 shared limit for OP and IP
Phlebotomy	Covered up to six (6) sessions subject to MBL for OP; Covered subject to MBL for IP
Physical therapy/Occupational therapy excluding subspecialties such as cardiac rehabilitation, pulmonary rehabilitation and the like.	Principal: Shared limit of up to 16 sessions/member/year subject to MBL for OP; Covered subject to MBL for IP Dependent: Shared limit of up to 10 sessions/member/year subject to MBL for OP; Covered subject to MBL for IP Note: Therapy of one (1) body area shall be considered as one (1) session
Thoracentesis	Covered up to six (6) sessions subject to MBL for OP; Covered subject to MBL for IP
THERAPEUTIC RADIOLOGY:	

a. Brachytherapy	Principal: Covered up to 18 sessions/member/year subject to MBL for OP; Covered subject to MBL for IP; Dependent: Covered up to 10 sessions /member/year for OP; Covered subject to MBL for IP
b. Cobalt	Principal: Covered up to 18 sessions/member/year subject to MBL for OP; Covered subject to MBL for IP; Dependent: Covered up to 10 sessions /member/year for OP; Covered subject to MBL for IP
c. Linear Accelerator Therapy	Principal: Covered up to 18 sessions/member/year subject to MBL for OP; Covered subject to MBL for IP; Dependent: Covered up to 10 sessions /member/year for OP; Covered subject to MBL for IP
d. Radioactive Cesium	Principal: Covered up to 18 sessions/member/year subject to MBL for OP; Covered subject to MBL for IP; Dependent: Covered up to 10 sessions /member/year for OP; Covered subject to MBL for IP
e. Radioactive Iodine	Principal: Covered up to 18 sessions/member/year subject to MBL for OP; Covered subject to MBL for IP; Dependent: Covered up to 10 sessions /member/year for OP; Covered subject to MBL for IP
PREVENTIVE CARE:	
Passive and active vaccines for treatment of tetanus and animal bites	Covered up to Php15,000.00/member/year
Periodic monitoring of health problems	Covered
Health-education and counseling on diets or exercise	Covered
Health habits and family planning counseling	Covered
ADDITIONAL PROCEDURES AND MODALITIES (shared limit for OP and IP; professional fees, hospital bills and other incidental expenses relative to the procedure shall form part of the limit)	

Angiography (gastrointestinal, brain, retinal and peripheral vascular)	100% of Actual Cost subject to MBL
Coronary Angiogram and/or Angioplasty/Coronary Artery Bypass Graft	100% of Actual Cost subject to MBL (shared limit)
Cryosurgery	100% of Actual Cost subject to MBL
Gamma Knife Surgery	Principal: 100% of Actual Cost subject to MBL Dependent: Covered up to Php40,000.00/member/year
Hysteroscopic Myoma Resection	Principal: 100% of Actual Cost subject to MBL Dependent: Covered up to Php40,000.00/member/year
Hysteroscopically-guided D&C	100% of Actual Cost subject to MBL
Laparoscopy	Principal: 100% of Actual Cost subject to MBL Dependent: Covered up to Php40,000.00/member/year
Lithotripsy	Principal: 100% of Actual Cost subject to MBL Dependent: Covered up to Php40,000.00/member/year
Percutaneous Ultrasonic Nephrolithotomy	Principal: 100% of Actual Cost subject to MBL Dependent: Covered up to Php40,000.00/member/year
Stereotactic Brain Biopsy	100% of Actual Cost subject to MBL
Conventional Hemorrhoidectomy	100% of Actual Cost subject to MBL
Scalpel Hemorrhoidectomy	100% of Actual Cost subject to MBL
Stapled Hemorrhoidectomy	Covered up to Php 5,000.00/member/year
Mammotome	Principal: Covered up to Php10,000.00/procedure/member /year Dependent: Covered up to Php5,000.00/procedure/member/year
4D Ultrasound except for maternity-related cases	Principal: Covered up to Php10,000.00/procedure/member/year Dependent: Covered up to Php5,000.00/procedure/member/year
Esophageal Manometry	Principal: Covered up to Php10,000.00/procedure/member/year Dependent: Covered up to Php5,000.00/procedure/member/year
Intensified Modulated Radiotherapy	Principal: Covered up to Php10,000.00/procedure/member/year Dependent: Covered up to Php5,000.00/procedure/member/year
Botox which is not cosmetic in nature nor for beautification purpose	Principal: Covered up to Php10,000.00/procedure/member/year Dependent: Covered up to Php5,000.00/procedure/member/year
Positron Emission Tomography (PET) Scan	Principal: Covered up to Php10,000.00/procedure/member/year Dependent: Covered up to Php5,000.00/procedure/member/year

CT Pulmonary Angiography	Principal: Covered up to Php10,000.00/procedure/member/year Dependent: Covered up to Php5,000.00/procedure/member/year
Photodynamic Therapy	Principal: Covered up to Php10,000.00/procedure/member/year Dependent: Covered up to Php5,000.00/procedure/member/year
Other medically necessary modalities not mentioned above and those for which there are no comparable, conventional or traditional counterparts	Principal: Covered up to Php10,000.00/procedure/member /year Dependent: Covered up to Php5,000.00/procedure/member/year
Transurethral Microwave Therapy of Prostate	Principal: Covered subject to MBL Dependent: Covered up to Php40,000.00/member/year
CONDITIONS WITH SPECIFIC LIMITATIONS:	
Provoked and Unprovoked Assault, including domestic violence, whether initiated by the Member or by a known or unknown third party	Covered subject to MBL
Scoliosis including necessary procedures, except physical therapy sessions, whether congenital, pre-existing, developmental or acquired	Covered subject to MBL
Congenital Conditions except physical therapy sessions and developmental disorders	Principal: Covered up to Php30,000.00/member /year (shared limit for OP and IP) Dependent: Covered up to Php20,000.00/member /year (shared limit for OP and IP)
Congenital Hernia	Principal: Covered up to Php30,000.00/member /year (shared limit for OP and IP) Dependent: Covered up to Php20,000.00/member /year (shared limit for OP and IP)
Chronic Dermatoses	Consultations only
Scabies	Consultations and treatments
Valvular heart disease (congenital and/or acquired) including Cardiomyopathies, Chronic Glomerulonephritis, previous craniotomy sequelae/hearing impairment/ Neurologic disease and Spinal Stenosis (if pre-existing)/Poliomyelitis/Slipped disc (if pre-existing) and Guillain-Barre Syndrome, Diabetes and its complications (if pre-existing), Complicated Hypertension (e.g. those with history of stroke, myocardial ischemia or infarction and poor kidney function), and all malignant tumors (if pre-existing).	Up to MBL (if acquired) and subject to dreaded pre-existing provision (if pre-existing)
Hepatitis B except vaccines and screening	If acquired, covered subject to MBL; If pre-existing, covered subject to MBL as long as not STD-related

Prosthetic Device

Principal: Covered up to Php20,000.00/member/year

Dependent: Not Covered

NETWORK ACCESS LIMITATION

For All Members

St. Luke's Medical Center-Global City (SLMC-Global)

For Supervisors, Rank and File and their Dependents

Asian Hospital Medical Center

Healthway Clinics

DENTAL BENEFITS

1. Annual dental examinations and consultations;
2. Emergency outpatient dental treatment to be availed at accredited dental clinics;
3. Unlimited, with flouride brushing oral scaling and polishing (prophylaxis) for senior managers to directors;
4. Two (2) oral scaling and polishing (prophylaxis) with flouride brushing per year for rank and file to managers; Simple tooth extraction;
5. Restorative and prosthodontic treatment planning;
6. Temporary fillings-unlimited as needed
7. Desensitization of hypersensitive teeth up to two (2) teeth;
8. Simple adjustment of dentures;
9. Recementation of loose crowns, inlays and onlays;
10. Dental nutrition and dietary counseling;
11. Dental health education;
12. Pre-natal check of teeth and gums;
13. Temporo mandibular joint consultation;
14. Gum treatment for cases like inflammation or bleeding;
15. Lightcure fillings up to four (4) teeth (per contract year); and
16. Guaranteed Dental discount at all HMO Dental Network accredited clinics (specify amount, e.g. 25%).

PRE-EXISTING CONDITIONS

The Pre-Existing Condition (PEC) clause shall no longer apply to all members – both for principal and dependent coverage.

GROUP LIFE COVERAGE

All employees covered under the company HMO plan, except those who have attained the age of 65, are entitled to insurance coverage provided for by the Philippine Life Financial Assurance Corp., are insured for death benefits in the amount of Php10,000.00 payable to the beneficiary upon receipt of the due proof of death of the employee occurring while insured.

ACCIDENTAL DEATH AND DISABLEMENT COVERAGE

All employees covered under the company HMO plan, except those who have attained the age of 65, are entitled to insurance coverage provided for by the Philippine Life Financial Assurance Corp., as described below.

1. ACCIDENTAL DEATH AND DISABLEMENT

In case of accidental death or disablement, we will pay a percentage of the Principal Sum of Php50,000.00 according to the schedule below:

Schedule of Losses	Percentage from Principal Sum
Loss of Life	100%
Accidental Dismemberment or Loss of Use of Limbs	
a. Both hands	100%
b. Both feet	100%
c. One hand and one foot	100%
d. One hand	50%
e. Arm between elbow and wrist	60%
f. Arm at or above elbow	70%
g. One foot	50%
h. Leg below knee	60%
i. Leg at or above knee	70%
Loss of Sight	
a. Both eyes	100%
b. One eye	50%
Loss of Speech	100%
Loss of Hearing	
a. Both ears	100%
b. One ear	50%
Accidental Dismemberment or Loss of Use of Fingers	
a. All of one hand	50%
b. Thumb	15%
c. Index finger	10%
d. Middle finger	6%
e. Ring finger	5%
f. Little finger	4%
Loss of Use of Metacarpals	
a. First or second	3%
Loss of Use of Metacarpals	
a. Third, fourth or fifth	2%

Accidental Dismemberment or Loss of Use of Toes	
a. All of one foot	25%
b. Great toe	5%
c. Other than great,	1%
Each Toe	
Fractured leg or patella with established non-union	10%
Shortening of leg by at least 5 cm	7.50%

2. SPECIAL MAJOR ACCIDENTAL DISMEMBERMENT OR LOSS OF USE

Philcare will pay 25 percent of the principal sum in addition to the Accidental Disablement provision if the named insured suffers an injury that results in any of the following losses:

- A. Accidental dismemberment or loss of use of both hands
- B. Accidental dismemberment or loss of use of both feet
- C. Accidental dismemberment or loss of use of one hand & one foot
- D. Loss of sight of both eyes

3. MURDER AND ASSAULT

Up to 100 percent of the benefits payable but not exceeding Php10,000.00 for injury due to murder or any attempt thereof. Up to 100 percent of the benefits payable for injury due to homicide or any attempt thereof not occasioned by provocation of named insured.

NO COPAY CLINICS

SITE	CLINIC
Sta. Rosa	PMP Diagnostic Clinic, CygnetMed Health System, Wellcare Clinic and Laguna Industrial Health Clinic Inc. - SM Sta Rosa
Lipa	St. Joseph Healthcare Inc. Lipa, MD Link Healthcare
Pampanga	Stotsenberg Medical Center, Hematech Diagnostic Center, R.A.C.H.F Diagnostic Lab, Parian Diagnostic Laboratory and Hi-Precision clinic Angeles City
Dumaguete	Negros Oriental Hospital and Health Services Cooperative, Metro Dumaguete Diagnostics Care and Laboratory Services -Maria Cristina, Metro Dumaguete Diagnostics Care and Laboratory Services –Maxima Limquiaco
Bacolod	MP Analysis & Laboratory Inc.. MCS Diagnostics and Villanueva Clinics
Iloilo	Statlab Clinical Laboratory Medicus Clinic -Main, Jara, La Paz, Manduriao, Oton, Molo, Tabuc-Suba, Balasan, Passi, Sara, -Sta. Barbara branches)
Novaliches	Friendly Care Foundation Inc. – Lagro, Family Care Clinic - Lagro
Cebu1 Cebu2 EBloc	LH Prime Medical Clinic – Consolacion LH Prime Medical Clinic – Mandaue Hi Precision Clinics (Mandaue, Cebu City, Lapu-Lapu City, Talisay Branches) Lifelab diagnostics, Cebu St. Lukes Clinic, LH Prime –Mactan

Roxas 5Ecom	Borough Medical Clinics MOA branch
Roxas 2ECom	Hi-Precision clinics Manila, Philcare Clinic (VIP, Manila), Evergreen Medical & Diagnostic Center, Hi-Precision Clinics (Paranaque), Inter-Industrial Physicians' Medical Services, Inc., SMS Laboratory Health Services
Aseana One	
Ayala (FGU)	MMC Quick Assist (Consult only)
Makati	Biomedix – Makati, Healthlab, Inc. -Makati
Ecoplaza	
Cainta	Hi-Precision Clinics – Global City, TMC Quick Assist (Consultation only)
Pioneer	Megaclinic, Hi-Precision Clinics - Pioneer
Quezon City	Hi-Precision Plus – Alabang
Araneta	I.M Health Medical and Dialysis Wellness Center
	Polymed Laboratory - Lakandula
	Polymed Laboratory – Hermosa
	Dasma PMP Medical Center

2016 COPAY OUTRIGHT COLLECTION:

Availment on the following providers will require Teletech members to pay the copay amount outright:

- The Medical City
- Makati Medical Center