

# EReady ADVANCE



## MAXICARE EREADY ADVANCE

Maxicare EReady Advance is a prepaid health card that provides a one-time coverage for emergency-related cases including those requiring confinement in all Maxicare affiliated hospitals nationwide. It also covers free and unlimited consultations in all Maxicare Primary Care Centers.

## EMERGENCY DEFINED


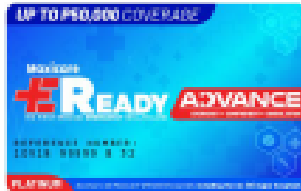
An emergency is any life-threatening or unexpected onset of a condition or illness, which requires the immediate alleviation of pain or discomfort within 24 hours.

## PRODUCT VARIANTS

Titanium (P2,950)	Platinum (P3,950)
 The image shows the Maxicare EReady Advance Titanium card. It has a yellow and orange background with a grid of hexagonal patterns. The text on the card includes "UP TO P50,000 COVERAGE", "Maxicare", "EReady ADVANCE", "REFERENCE NUMBER: 10018 99999 8 52", and "TITANIUM".	 The image shows the Maxicare EReady Advance Platinum card. It has a blue and white background with a grid of hexagonal patterns. The text on the card includes "UP TO P50,000 COVERAGE", "Maxicare", "EReady ADVANCE", "REFERENCE NUMBER: 10018 99999 8 52", and "PLATINUM".
<p><b><u>Network-Access for Titanium</u></b></p> <p>All Maxicare-affiliated hospitals <b><u>excluding</u></b> the six (6) major hospitals:</p> <ol style="list-style-type: none"><li>1. Asian Hospital Medical Center (AHMC)</li><li>2. Cardinal Santos Medical Center (CSMC)</li><li>3. Makati Medical Center (MMC)</li><li>4. St. Luke's Medical Center-Global City (SLMC-GC)</li><li>5. St. Luke's Medical Center-Quezon City (SLMC-QC)</li><li>6. The Medical City-Ortigas (TMC)</li></ol>	<p><b><u>Network-Access for Platinum</u></b></p> <p>All Maxicare-affiliated hospitals <b><u>including</u></b> the six (6) major hospitals:</p> <ol style="list-style-type: none"><li>1. Asian Hospital Medical Center (AHMC)</li><li>2. Cardinal Santos Medical Center (CSMC)</li><li>3. Makati Medical Center (MMC)</li><li>4. St. Luke's Medical Center-Global City (SLMC-GC)</li><li>5. St. Luke's Medical Center-Quezon City (SLMC-QC)</li><li>6. The Medical City-Ortigas (TMC)</li></ol>

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## PRODUCT FEATURES

Titanium (P2,950)	Platinum (P3,950)
	
<b>Membership Eligibility:</b> 15 days old - 65 years old	
<p><b>Amount Coverage:</b> One-time coverage up to P50,000 on illnesses or injuries that arises from medical-related emergency conditions including those requiring confinement in a regular private room.</p> <p>Cardholders may also enjoy free and unlimited consultation in all Maxicare Primary Care Centers (PCCs) nationwide. They also have access to Maxicare TeleConsult 24/7 service and Maxicare HealthHub.</p>	
<p><b>Outpatient emergency coverage</b> includes:</p> <ol style="list-style-type: none"> <li>1. Doctor's services for emergency treatment</li> <li>2. Emergency room fees</li> <li>3. Medicines used for immediate relief and during treatment</li> <li>4. Oxygen, IV fluids, whole blood and human blood products</li> <li>5. Dressings, casts, sutures</li> <li>6. X-ray, laboratory and diagnostics exams</li> </ol>	
<p><b>Inpatient coverage</b> includes:</p> <ol style="list-style-type: none"> <li>1. Room and board accommodation in a regular private room</li> <li>2. Use of Operating Room, Intensive Care Unit (ICU), Isolation Room (if prescribed by the attending accredited physician) and Recovery Room</li> <li>3. Professional fees</li> <li>4. Standard nursing services</li> <li>5. Medicines when in confinement</li> <li>6. Whole blood products, and IV fluids transfusion</li> <li>7. X-ray, laboratory tests and diagnostic tests</li> <li>8. Anesthesia, oxygen and its administration</li> </ol>	
<p><b>Other Inclusions:</b></p> <ul style="list-style-type: none"> <li>✓ Group Life with ADD&amp;D (Accidental Death, Dismemberment &amp; Disablement) of up to P 50,000.</li> <li>✓ Emergency medical evacuation for members who are more than 150 km away from place of residence.</li> <li>✓ 10% discount on Metro Dental services.</li> <li>✓ 15% discount on MyHealth Clinic services.</li> </ul>	

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## PRODUCT FEATURES

### **Reminders**

- ✓ The Maxicare EReady Advance card or eCard must be presented at all times together with any valid ID (i.e. government/ company/ school-issued ID) when availing the services covered by the Maxicare EReady Advance card or eCard.
- ✓ Card will be considered used and will automatically be cancelled once swiped in the POS terminal in the Emergency Room.
- ✓ For one-time coverage of up to P50,000 only.
- ✓ Member can only avail from one (1) Maxicare-affiliated hospital within 24 hours.
- ✓ Card validity is up to one (1) year upon activation.
- ✓ This card or eCard is not equivalent to cash or credit card.
- ✓ This card or eCard is non-transferrable once activated.
- ✓ "No card/eCard, no availment" policy applies. NO REIMBURSEMENT.
- ✓ Coverage is subject to exclusions and limitations.
- ✓ Subject to the 15-day free-look period. But only refundable if product has not been used.

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## EXCLUSIONS AND LIMITATIONS

1. Services obtained for emergency conditions from physicians and hospitals in any of the following circumstances:
  - a. Non-affiliated physicians in non-affiliated hospitals.
  - b. Affiliated physicians in non-affiliated hospitals or other non-affiliated healthcare facilities.
2. Injuries, infections or conditions resulting from negligence, alcoholic liquor intake, unauthorized use of prohibited drugs or regulated drugs, violation of law or ordinance or unnecessary exposure to imminent danger, direct or indirect participation in the commission of crime, direct participation in riots, strikes, and other civil disturbances, war or any combat-related activities while in military service, extreme sports, developmental disorders, circumcision and sex transformation, tattoos, body piercing and attempted suicide, acupuncture, congenital, genetic and hereditary conditions, and chronic dermatoses.
3. HIV and AIDS-related diseases, sexually transmitted diseases.
4. All pregnancy and maternity-related conditions.
5. Epidemic or pandemic infectious diseases.
6. Psychiatric and/or psychological disorders.
7. Aesthetic, cosmetic and reconstructive surgery.
8. Oral surgery and dental treatments.
9. All types of vaccines except for animal bites.
10. Pregnancy test.
11. Take-home medicines.
12. Medico-legal fees.
13. Ambulance service if within 150 km from place of residence.