

RIDERS

MAXICARE PLUS PLAN - RIDERS						
DENTAL BENEFIT	ANNUAL		SEMI ANNUAL		QUARTERLY	
	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive
Alternative Standard Dental Package	329.46	369.00	177.68	199.00	91.96	103.00
Alternative Basic Dental Package	193.75	217.00	104.46	117.00	54.46	61.00
Additional 1 Oral Prophylaxis	77.68	87.00	41.96	47.00	21.43	24.00
Additional 1 Permanent Filling	116.07	130.00	62.50	70.00	32.14	36.00
MAXICARE PLUS PLAN - RIDERS						
GROUP LIFE AND HOSPICASH BENEFIT	ANNUAL		SEMI ANNUAL		QUARTERLY	
	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive
Group Life with ADD&D (Php50,000)	106.25	119.00	57.14	64.00	29.46	33.00
Group Life with ADD&D (Php75,000)	159.82	179.00	86.61	97.00	44.64	50.00
Group Life with ADD&D (Php100,000)	212.50	238.00	115.18	129.00	59.82	67.00
Group Life with ADD&D (Php125,000)	266.07	298.00	143.75	161.00	74.11	83.00
Group Life with ADD&D (Php150,000)	319.64	358.00	172.32	193.00	89.29	100.00
Group Life with ADD&D (Php175,000)	372.32	417.00	200.89	225.00	104.46	117.00
Group Life with ADD&D (Php200,000)	425.89	477.00	230.36	258.00	119.64	134.00
Group Life with ADD&D (Php225,000)	479.46	537.00	258.93	290.00	133.93	150.00
Group Life with ADD&D (Php250,000)	532.14	596.00	287.50	322.00	149.11	167.00
Hospicash (Php5,000 Personal Accident Benefit; Php250 Daily Income Benefit)	283.33	317.33	153.00	171.36	79.33	88.85
Hospicash (Php6,000 Personal Accident Benefit; Php300 Daily Income Benefit)	340.00	380.80	183.60	205.63	95.20	106.62
Hospicash (Php10,000 Personal Accident Benefit; Php500 Daily Income Benefit)	566.67	634.67	306.00	342.72	158.67	177.71
Hospicash (Php12,000 Personal Accident Benefit; Php600 Daily Income Benefit)	680.00	761.60	367.20	411.26	190.40	213.25
Hospicash (Php20,000 Personal Accident Benefit; Php1,000 Daily Income Benefit)	1,133.33	1,269.33	612.00	685.44	317.33	355.41
Hospicash (Php40,000 Personal Accident Benefit; Php2,000 Daily Income Benefit)	2,266.67	2,538.67	1,224.00	1,370.88	634.67	710.83
Hospicash (Php60,000 Personal Accident Benefit; Php3,000 Daily Income Benefit)	3,400.00	3,808.00	1,836.00	2,056.32	952.00	1,066.24
Hospicash (Php80,000 Personal Accident Benefit; Php4,000 Daily Income Benefit)	4,533.33	5,077.33	2,448.00	2,741.76	1,269.33	1,421.65
Hospicash (Php100,000 Personal Accident Benefit; Php5,000 Daily Income Benefit)	5,666.67	6,346.67	3,060.00	3,427.20	1,586.67	1,777.07

Vat Exclusive and Vat Inclusive amounts are in Philippine pesos

RIDERS

MAXICARE PLUS - RIDERS (NATIONWIDE)						
CHECK-UP BENEFIT	ANNUAL		SEMI ANNUAL		QUARTERLY	
	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive
Annual Check-up: Routine (Clinic)	718.75	805.00	388.39	435.00	200.89	225.00
Annual Check-up: Routine (Mobile)	907.14	1,016.00	490.18	549.00	253.57	284.00
Executive Check-up IP ¹	29,032.14	32,516.00	15,677.68	17,559.00	8,128.57	9,104.00
Executive Check-up OP ¹	15,645.54	17,523.00	8,448.21	9,462.00	4,380.36	4,906.00
Semi-Executive Check-up OP ¹	5,161.61	5,781.00	2,787.50	3,122.00	1,445.54	1,619.00
Executive Check-up IP ²	47,661.61	53,381.00	25,737.50	28,826.00	13,345.54	14,947.00
Executive Check-up OP ²	31,290.18	35,045.00	16,896.43	18,924.00	8,761.61	9,813.00
Semi-Executive Check-up OP ²	14,285.71	16,000.00	7,714.29	8,640.00	4,000.00	4,480.00
Executive Check-up OP at MyHealth Clinics	3,217.86	3,604.00	1,737.50	1,946.00	900.89	1,009.00
MAXICARE PLUS - RIDERS (PROVINCIAL)						
Annual Check-up: Routine (Mobile)	907.14	1016.00	490.18	549.00	253.57	284.00
Annual Check-up (Basic 5)						
Northern Luzon except Baguio	1,191.07	1,334.00	642.86	720.00	333.93	374.00
Southern Luzon	1,675.89	1,877.00	905.36	1,014.00	469.64	526.00
Visayas	1,041.07	1,166.00	562.50	630.00	291.07	326.00
Mindanao	1,041.07	1,166.00	562.50	630.00	291.07	326.00
VisMin	1,092.86	1,224.00	590.18	661.00	306.25	343.00
Executive Check-up IP (Davao Doctors Hospital)	27,258.04	30,529.00	14,719.64	16,486.00	7,632.14	8,548.00
Executive Check-up IP (Cebu Doctors University Hospital)	28,120.54	31,495.00	15,184.82	17,007.00	7,874.11	8,819.00
Executive Check-up OP (Cebu Doctors University Hospital)	3,217.86	3,604.00	1,737.50	1,946.00	900.89	1,009.00

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MAXICARE PLUS PLAN - RIDERS						
CANCER BENEFIT - FOR PRINCIPALS	ANNUAL		SEMI ANNUAL		QUARTERLY	
	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive
Cancer Benefit ³ (Php100,000)	561.61	629.00	303.57	340.00	157.14	176.00
Cancer Benefit ³ (Php200,000)	1,122.32	1,257.00	606.25	679.00	314.29	352.00
Cancer Benefit ³ (Php300,000)	1,683.93	1,886.00	908.93	1,018.00	471.43	528.00
Cancer Benefit ³ (Php400,000)	2,245.54	2,515.00	1,212.50	1,358.00	628.57	704.00
Cancer Benefit ³ (Php500,000)	2,806.25	3,143.00	1,515.18	1,697.00	785.71	880.00
Cancer Benefit ⁴ (Php600,000)	3,367.86	3,772.00	1,818.75	2,037.00	942.86	1,056.00
Cancer Benefit ⁴ (Php700,000)	3,929.46	4,401.00	2,122.32	2,377.00	1,100.00	1,232.00
Cancer Benefit ⁵ (Php800,000)	4,490.18	5,029.00	2,425.00	2,716.00	1,257.14	1,408.00
Cancer Benefit ⁵ (Php900,000)	5,051.79	5,658.00	2,727.68	3,055.00	1,414.29	1,584.00
Cancer Benefit ⁵ (Php1,000,000)	5,612.50	6,286.00	3,030.36	3,394.00	1,571.43	1,760.00

For Principals ages 18 years old to 65 years old

MAXICARE PLUS PLAN - RIDERS						
CANCER BENEFIT - FOR DEPENDENTS	ANNUAL		SEMI ANNUAL		QUARTERLY	
	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive
Cancer Benefit ³ (Php100,000)	317.86	356.00	171.43	192.00	89.29	100.00
Cancer Benefit ³ (Php200,000)	635.71	712.00	342.86	384.00	177.68	199.00
Cancer Benefit ³ (Php300,000)	953.57	1,068.00	515.18	577.00	266.96	299.00
Cancer Benefit ³ (Php400,000)	1,270.54	1,423.00	685.71	768.00	355.36	398.00
Cancer Benefit ³ (Php500,000)	1,588.39	1,779.00	858.04	961.00	444.64	498.00
Cancer Benefit ⁴ (Php600,000)	1,906.25	2,135.00	1,029.46	1,153.00	533.93	598.00
Cancer Benefit ⁴ (Php700,000)	2,224.11	2,491.00	1,200.89	1,345.00	622.32	697.00
Cancer Benefit ⁵ (Php800,000)	2,541.96	2,847.00	1,372.32	1,537.00	711.61	797.00
Cancer Benefit ⁵ (Php900,000)	2,859.82	3,203.00	1,544.64	1,730.00	800.89	897.00
Cancer Benefit ⁵ (Php1,000,000)	3,177.68	3,559.00	1,716.07	1,922.00	890.18	997.00

For Dependents ages 0 years old up to 65 years old

MAXICARE PLUS PLAN - RIDERS						
BENEFITS	ANNUAL		SEMI ANNUAL		QUARTERLY	
	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive	Vat Exclusive	Vat Inclusive
Maternity Benefit	4,032.14	4,516.00	2,177.68	2,439.00	1,128.57	1,264.00
Wellness Program per session ⁶	8,433.93	9,446.00	4,554.46	5,101.00	2,361.61	2,645.00
International Assistance Rider	328.57	368.00	177.68	199.00	91.96	103.00

Vat Exclusive and Vat Inclusive amounts are in Philippine pesos

RIDERS

Notes:

1. *To be availed at Makati Medical Center*
2. *To be availed at The Medical City*
3. *This can be offered to Accounts with Group life coverage of Php50,000 only. Lower plans may also be availed by the Account.*
4. *This can be offered to Accounts with Group life coverage up to Php75,000 only. Lower plans may also be availed by the Account.*
5. *This can be offered to Accounts with Group life coverage up to Php250,000. Lower plans may also be availed by the Account.*
6. *Wellness Session: Lecture regardless of the speaker if medical allied, non-doctor, general medicine, occupational health doctor and medical specialists or Physical Fitness Activities (e.g. Zumba, Aerobics, dancing, running clinic, yoga etc.)*
7. *Hospicash: 100% participation requirement shall apply for this rider.*

DETAILS: DENTAL CARE / BENEFITS

1	Dental Provider	Maxicare Dental Hub
2	Package	
3	Procedures:	
4	Oral Consultation / Examination	Covered
5	Oral Prophylaxis	Up to one (1) session per year (indicate if with additional oral prophylaxis)
6	Simple Tooth Extraction	Covered
7	Temporary Filling	Covered – unlimited
8	Simple Repair And Adjustment Of Dentures	Covered
9	Recementation Of Jacket Crowns, Bridges, Inlay And Onlay	Covered
10	Palliative Treatment Of Simple Mouth Sores And Blisters	Covered
11	Desensitization Of Hypersensitive Teeth	Up to two (2) Teeth per year
12	Permanent Fillings	Up to two (2) Teeth per year / Not Covered (retain whichever is applicable and indicate if with additional permanent filling/s)
13	Gum Treatment For Cases Like Inflammation Or Bleeding	Covered
14	Emergency Dental Treatment	Covered
15	Oral Incision and drainage	Covered

DETAILS: GROUP LIFE INSURANCE WITH ACCIDENTAL DEATH AND DISABLEMENT (AD&D) BENEFITS

Insurance Provider	The Manufacturers Life Insurance Co. (Phils.), Inc. (Manulife)
Death (amount of insurance)	up to Php 50,000- Php 250,000 /member, depending on the chosen rider plan
Age Eligibility	
A. Principal	
Principals, Spouse / Parent:	18 to 65 years old; Children / Sibling: not more than 23 years old
B. Eligible Dependents	
Dependent:	
Spouse/ Parents:	18 to 65 years old; Children / Sibling: Not more than 23 years old

DETAILS: ON HOSPICASH RIDER

1. Daily Hospital Income Benefit – provides a daily cash benefit for everyday of hospitalization due to accident or illness.

Daily Hospital Income Benefit is covered up to:

a. 30 days per hospital confinement or per illness or accident

b. 60 days per year

2. Group Personal Accident Benefit- Covered, both applicable for accidental death or accidental dismemberment or disablement.

Eligibility	Boxed -Type Products for Small Medium Enterprise (SME): 18 up to 65 years old.
Plan Limitations and Hierarchy of Benefits	<p>1. Standard hierarchy of Benefits shall apply wherein order of benefits should be superior according to their rank classification.</p> <p>2. Rank and file members can be covered for a Maximum Daily Hospital Income Benefit of Two Thousand Pesos (2,000.00)</p> <p>3. A rank above Rank and File up to Managers can be covered for a Maximum Daily Hospital Income Benefit of Three Thousand Pesos (3,000.00).</p> <p>4. The classification or Rank of the members., e.g Rank and File, Managers, Officers, shall follow the declaration of the clients of Maxicare that they are classified to have such rank</p>
3. Exclusions and Limitations :	Subject to the list of exclusions indicated on the contract per account

DETAILS: ANNUAL CHECK UP

The following Routine ACU program shall be conducted at a designated Maxicare Affiliated Clinic (except Healthway Medical Clinic) once a year for Principals and/ or Dependents:

1	Routine (clinic) which includes:	
	Physical Examination	√
	Complete Blood Count	√
	Urinalysis	√
	Fecalalysis	√
	Chest X-ray	√
	ECG	For members 35 years old and above
	Pap Smear	For female members 35 years old and above
2	Pre-employment in lieu of ACU	Can be availed under Fee for Service. Billing shall be based on actual cost plus 13.5% Claims Handling Fee

DETAILS: CANCER BENEFIT

1	Insurance Provider	The Manufacturers Life Insurance Co. (Phils.), Inc. (Manulife)
2	Amount of Insurance	₱ 100,000 – ₱ 1,000,000/member (<i>Depends on limit</i>)
3	Age Eligibility	Principal and Adult Dependents ➤ 18 to 65 years old Minor Dependents: ➤ 5 years old to 23 years old

DETAILS: MATERNITY ASSISTANCE

1	Covered Members	Female Employees (Married or Single/Married only) and Spouse of Male Employees
2	Maxicare shall cover the hospital bills and professional fees incurred by covered Member for maternity services/procedures, up to the following limit:	
	Normal Delivery	₱ 5,000
	Caesarian	₱ 10,000
	Miscarriage and Abortion	₱ 5,000
3	Type of Availment	LOA-facilitated if availed within the network; and shall be on reimbursement basis based on actual amount and subject to above mentioned limits if availed outside the network
4	Philhealth benefits	On top of Maternity Limit
5	280 days Waiting Period	Not Applicable
6	Laboratory procedures/work-ups	Not Covered
7	For availments in Affiliated Hospitals but with Non-Affiliated Physicians, Maxicare shall provide outright coverage for the hospitals bills and the professional fees of Non-Affiliated Physicians shall be on a reimbursement.	