

# PREMIER

A medical insurance plan for Senior Citizens



Make the most out of life's precious moments.  
With Pacific Cross, you can enjoy medical coverage that  
helps secure your peace of mind, wherever life takes you.

Here For You



*Pacific Cross understands your need to ensure that you and your loved ones are secured and protected even in your later years. In order to help you better deal with life's physical and financial uncertainties, we offer you our Premier Medical Plan.*

# PREMIER

- **A plan especially designed for senior citizens**

Premier breaks new ground by offering a medical insurance plan especially designed for those over 65 years of age. A plan that understands your continuing need for protection, this innovative product from Pacific Cross can take care of you and your loved ones even in old age.

- **Swift reimbursement of medical expenses based on your coverage**

When you choose Premier, you are assured of swift reimbursement of eligible medical charges.

- **Your own choice of doctor, hospital and specialist**

For the best medical care, Premier offers you complete freedom of choice: your own doctor, hospital, or specialist.

- **Comprehensive range of medical insurance benefits**

With a maximum coverage limit of PhP 1,500,000, you get the most comprehensive range of medical insurance benefits available in the Philippines.

- **Emergency overseas coverage**

Premier also covers you for emergencies and accidents when you travel, so you can receive the best medical assistance anytime, anywhere in the world.

- **24-hour worldwide customer assistance and emergency hotline**

Pacific Cross, with its emergency assistance partner, has a worldwide network of alarm centers and full-time medical professionals ready to help you 24 hours a day, 7 days a week, 365 days a year.



## Some things all applicants should know:

**As with all insurance, there are some important points you should know before entering into a contract. In this section, we identify some key Policy provisions.**

1. Your coverage begins 30 days after the date shown on your Policy. However, you already have immediate coverage for accidental injury.
2. A Pre-Existing Condition is a disability or illness which existed before the commencement of cover. The existence of a Pre-Existing Condition can be medically determined given its natural history or the manner of development of a disease, which means you may or may not be aware of its presenting symptoms. Pre-Existing Conditions are also those that are known to you because you have felt its signs and symptoms regardless if this prompted you to seek for treatment, medication, advice or diagnosis. When you answer our Medical Questionnaire, please ensure that you tell us about all your medical conditions and symptoms happening at any time in the past and/or present, known and/or suspected, whether or not treatment or professional advice was sought. We will then notify you accordingly of the Company's decision to insure or not to insure or to impose special terms.
3. While your Policy is issued in the Philippines, it can provide Emergency Confinement Coverage when you are overseas. The maximum period of cover should not exceed more than 30 days per trip during the Policy year.
4. Certain conditions are permanently excluded from being covered. These conditions include:
  - Congenital conditions, birth defect, and abnormalities
  - Durable medical equipment, grafts, prosthetic devices, and corrective devices other than artificial limbs
  - Cosmetic surgery or related complications, contact lenses, hearing aids and prescriptions thereof, except those that may be required for reconstructive surgery
  - Suicide, attempted suicide, or intentional self-inflicted injury
  - Pre-Existing Conditions unless such have been declared and approved by the Company
  - Sexually Transmitted Diseases (STDs)
5. Your contract is guaranteed renewable up to age 100. However, we reserve the right to adjust your premium and other Policy conditions upon written advice 45 days prior to each renewal.
6. Your contract contains a provision on the Insured Person's right to Free-Look Period.
7. For full details, please refer to the Policy.





# CORE BENEFITS

(In-Patient & Emergency)

- REIMBURSEMENT: Your own choice of doctor and/or hospital.
- 10% CO-PAYMENT: Pacific Cross will pay 90% of the approved claim amount.

	WARD	SEMI-PRIVATE	PRIVATE
<b>Maximum Coverage</b> for each disability for the life of the Insured	PHP 500,000	PHP 750,000	PHP 1,500,000
<b>BASIC HOSPITAL BENEFITS</b>			
<b>Room and Board</b> including General Nursing Care	As Charged	As Charged	As Charged
<b>Miscellaneous Hospital Expenses</b> for required diagnostic laboratory tests, prescribed medicines, physiotherapies, blood and components, anesthesia, and surgical appliances	As Charged	As Charged	As Charged
<b>Physician's Visit (non-surgical)</b> daily visit fee to a limit of	PHP 1,500	PHP 2,000	PHP 3,000
<b>Specialist's Fee</b> for 10 days for each disability per year to a daily limit of	PHP 1,500	PHP 2,000	PHP 3,000
<b>Private Duty Nurse</b> at home only when certified necessary by the Attending Physician to a maximum of 5 days, immediately after hospitalization. Daily visit fee to a limit of	PHP 600	PHP 900	PHP 1,800
<b>Procedure done on an Out-Patient Basis</b> for selected procedures as approved by Pacific Cross	Subject to the limits of Basic Hospital Benefits		
<b>CRITICAL CARE BENEFITS</b>			
<b>Intensive Care Unit, Coronary Care Unit &amp; Telemetry</b> maximum of 10 days per disability, per year	As Charged	As Charged	As Charged

SURGICAL BENEFITS	WARD	SEMI-PRIVATE	PRIVATE
<b>Operating Theater &amp; Recovery Room</b>	As Charged	As Charged	As Charged
<b>Surgeon's Fee</b> per disability, per year limit of	PHP 60,000	PHP 90,000	PHP 180,000
<b>Anesthesiologist's Fee</b> not to exceed 40% of the approved Surgeon's Fee	PHP 24,000	PHP 36,000	PHP 72,000
<b>Artificial Limb</b> including rental of mechanical devices (as approved by Pacific Cross) excluding implantable devices	As Charged	As Charged	As Charged
<b>Medical Implant Due to Accident</b> covers the cost of implantable devices necessary for a surgical procedure to treat a covered injury resulting from accident wholly occurring during the Period of Insurance. Per disability, per year limit of	PHP 25,000	PHP 25,000	PHP 25,000
EMERGENCY BENEFITS			
<b>Emergency Out-Patient</b> for treatment of emergency cases/conditions not leading to confinement provided by the Out-Patient department of a hospital or a licensed doctor in his clinic for a covered disability. Maximum limit per disability, per year.	PHP 5,000	PHP 6,000	PHP 7,000
<b>Emergency Dental Services</b> due to a covered accident	As Charged	As Charged	As Charged
<b>Emergency Local Ambulance Service</b> from place of occurrence to the nearest hospital facility or from hospital to hospital using land transportation service. <i>(If local land transportation facility is not available, other transportation facilities are allowed subject to the approval of Pacific Cross. Maximum limit per disability, per year is PHP 15,000.)</i>	As Charged	As Charged	As Charged
<b>Emergency Overseas Confinement Coverage</b> worldwide cover is included for no more than 30 days per trip for travel overseas during the Policy year. Reimbursement of overseas medical expenses is for emergency leading to confinement cases only.	Up to Maximum Coverage subject to the limits of the Basic Hospital Benefits that are based on currently applicable medical rates of the Company's pre-determined Philippine tertiary hospital		



	WARD	SEMI-PRIVATE	PRIVATE
<b>Worldwide Emergency Assistance Services</b>	Included	Included	Included
Pacific Cross, through our assistance partner, will provide the assistance and advice (24 hours a day, 7 days a week) for free but the client will be responsible for any third party charges incurred as a result of such advice or assistance unless otherwise specified elsewhere in the Policy. Insured Person must be traveling 100 miles (or 150 kilometers) or more from his primary and legal address or in another country which is not his Country of Residence for less than 91 days unless otherwise endorsed in the Policy.			
<b>Services* include but not limited to the following:</b>			
<ul style="list-style-type: none"> <li>• <b>Emergency Medical Evacuation:</b> Evacuation under appropriate medical supervision to the nearest medical facility</li> <li>• <b>Medical Repatriation:</b> Repatriation under medical supervision to the Insured Person's legal residence or to a medical or rehabilitation facility near the Insured Person's residence</li> <li>• <b>Return of Mortal Remains:</b> The return of mortal remains will be arranged and paid for.</li> <li>• <b>Compassionate Visit:</b> When an Insured Person is traveling alone and will be hospitalized for more than 5 consecutive days, an economy, round-trip, common carrier transportation will be provided to a family member or a friend to accompany the Insured Person.</li> <li>• <b>Care of Minor Child(ren):</b> One-way economy common carrier transportation will be provided to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Insured Person.</li> </ul>			
<b>*Availment of services through our designated assistance provider, limit per year of</b>	As Charged and on top of the Maximum Coverage Limit		
<b>*Availment of services not through our designated assistance provider, limit per year of</b>	PHP 50,000 combined limit	PHP 50,000 combined limit	PHP 50,000 combined limit
The actual cost will be paid via reimbursement by the Company subject to the limits specified which will form part of the Maximum Coverage Limit of the plan provided that such assistance is a result of a covered illness, accidental injury, or death occurring during the Period of Insurance.			
<b>VALUE ADDED BENEFITS</b>			
<b>Elective Surgery</b>	Direct Settlement of covered portion of confinement and treatment cost by Pacific Cross		
scheduled surgery arranged by Pacific Cross within accredited network only, a 10-day notice must be given to Pacific Cross by the client <i>Note: Payment of Professional Fees (Attending Physician's Visit, Specialist's Fee, Surgeon's Fee, Anesthesiologist's Fee) will be based on the Company's PhilHealth Relative Value Scale if claims are directly settled by Pacific Cross to the Physician or Hospital. The PhilHealth Relative Value Scale shows the values per procedure as provided by PhilHealth that Pacific Cross will apply for the payment of a particular Professional Fee in an Accredited Network.</i>			
<b>Companion Allowance</b>	Not Available	Not Available	PHP 100 (per day)
allowance given to companion (maximum of 5 days per given Policy year)			



# ANNUAL PREMIUMS

As of 1 August 2018

## CORE BENEFITS (In-Patient & Emergency)

AGE	WARD	S-PRIVATE	PRIVATE
66	PHP 29,725	PHP 48,104	PHP 82,334
67	31,378	50,778	86,907
68	33,029	53,449	91,482
69	34,682	56,121	96,055
70	35,671	57,725	98,800
71	37,638	59,848	103,418
72	38,866	61,799	106,789
73	40,910	65,051	112,411
74	42,956	68,305	118,032
75	45,002	71,557	123,652
76 - 80	55,161	89,316	152,825
81 - 85	91,819	148,979	254,847
86 - 100	150,312	243,138	416,642

## GROUP DISCOUNT

NO. OF INSURED PERSONS	DISCOUNT
7 - 15	5 %
16 or more	10 %

Group Discounts apply only to New Business and to the premiums of Core Benefits.

*Insured Persons of a group must be under 1 Policy only.*

### Notes:

1. Premiums are inclusive of all applicable taxes.
2. Premiums are available in annual and semi-annual modes of payment.
3. Premiums may change subject to the results of medical evaluation of application form.

The Documentary Stamp Tax (DST) should be deducted from the Core Benefits Premium before applying any discount and/or loading (i.e., additional premium). The DST should be added back after all discounts and loadings have been applied.

The DST amounts are as follows: PHP 50 (Ward), PHP 100 (Semi-Private), PHP 200 (Private).

If you are paying on semi-annual mode, please note that 8% surcharge and DST charge will apply. The amounts of your first and second installment will vary with the former being slightly higher than the latter due to DST.



### Our Companies

**Pacific Cross Insurance, Inc. and  
Pacific Cross Health Care, Inc.**

#### Pacific Cross is EXCELLENCE.

We are committed to bringing nothing but the best to our clients. Our decisions are based on an intricate understanding of our clients' needs, demands and expectations. We strive to create and innovate programs that will best serve our customers.

#### Pacific Cross is STABILITY.

We are one of the leading and most financially stable companies in the industry today. Our Premiums Earned in recent years put us in the top 10 non-life insurance companies in the Philippines.

#### Pacific Cross is EXPERIENCE.

We draw from more than 65 years of experience in the insurance industry. Our actions are guided by a deep insight brought about by the knowledge we have gained through the years.

#### Pacific Cross is CUSTOMER SERVICE.

We are rooted in a commitment to ever improving customer service. We aim to be continuously progressive and professional. Our commendable track record and competent support staff ensure that you are given immediate and excellent service at all times.

#### Pacific Cross is a PARTNERSHIP OF TRUST.

We build and value enduring relationships. We consistently prove that we are worthy of the highest confidence — by our strict standards, the integrity of our promises and the results we deliver. In the event of a crisis, we assure you that Pacific Cross will be your friend and ally.



**Get in touch with us today!**

**Call +63 2 8230-8511**

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