



# PREPAID PLANS



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Top products



Emerging products

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Products	ER Shield	ER Vantage Plus Kids	ER Vantage Plus Adults
<b>Coverage Type</b>	A single use-health voucher that provides outpatient emergency care coverage for viral and bacterial illnesses, treatment of injuries resulting from accidents (except for stroke) in 500+ PhilCare accredited hospitals nationwide.	A single use-health voucher that provides outpatient emergency care and <u>emergency hospitalization</u> coverage for viral and bacterial illnesses, treatment of injuries resulting from accidents (except for stroke) in 500+ PhilCare accredited hospitals nationwide.	A single use-health voucher that provides outpatient emergency care and <u>emergency hospitalization</u> coverage for viral and bacterial illnesses, treatment of injuries resulting from accidents (except for stroke) in 500+ PhilCare accredited hospitals nationwide.
<b>Variants</b>	1	3	3
<b>Price Range</b>	Php 800	Php 2,950 to Php 4,950	Php 1,050 to Php 1,750
<b>Coverage Limit per variant</b>	Php 50,000 Special modalities subject to inner limits	Php 40,000 (Ward) Php 60,000 (Semi-Private) Php 80,000 (Regular Private)	Php 40,000 (Ward) Php 60,000 (Semi-Private) Php 80,000 (Regular Private)
<b>Age Eligibility</b>	6 months to 65 years old	Kids: 6 months to 17 years old	Adults: 18 years old to 65 years old
<b>Covering Period</b>	12 months	12 months	12 months
<b>Type of use</b>	Single use	Single use	Single use
<b>Access Type</b>	Hospital based	Hospital based	Hospital based
<b>Hospital Access</b>	Without Major and Premium Hospitals (Makati Medical Center, St. Luke's Medical Center in QC and Global, Asian Hospital, The Medical City, Cardinal Santos Medical Center, Manila Adventist Medical Center, Notre Dame de Charles Hospital and Philippine Orthopedic Institute)		
<b>Pre-Existing Condition (PEC) coverage</b>	PEC is not covered. Coverage for Viral & Bacterial; accidents only		
<b>Inpatient</b>	Not Covered	Covered (Emergency Confinement)	Covered (Emergency Confinement)
<b>Outpatient</b>	Not Covered	Not Covered	Not Covered
<b>Emergency</b>	Outpatient emergency care	Outpatient emergency care and emergency hospitalization care	Outpatient emergency care and emergency hospitalization care
<b>With Co-pay</b>	N/A	N/A	N/A
<b>Dental</b>	None	None	None
<b>Financial Assistance</b>	None	Php 50,000 AD&D	Php 50,000 AD&D
<b>Mental Counseling</b>	None	None	None
<b>Ambulance Service</b>	None	None	None
<b>Travel Assist</b>	None	None	None
<b>Heyphil DigiMed (Add-on)</b>	None	None	None
<b>Waiting period from activation date</b>	7 days	7 days	7 days
<b>Link to the Provider List</b>	<a href="https://shop.philcare.com.ph/accredited-hospitals">https://shop.philcare.com.ph/accredited-hospitals</a>		



Products		Health Vantage Kids	Health Vantage Adults
<b>Coverage Type</b>		A multiple use-health voucher that provides outpatient emergency care and emergency hospitalization coverage for viral and bacterial illnesses, treatment of injuries resulting from accidents (except for stroke) in 500+ PhilCare accredited hospitals nationwide.	A multiple use-health voucher that provides outpatient emergency care and emergency hospitalization coverage for viral and bacterial illnesses, treatment of injuries resulting from accidents (except for stroke) in 500+ PhilCare accredited hospitals nationwide.
<b>Variants</b>		3	3
<b>Price Range</b>		Php 3,850 to Php 13,950	Php 3,750 to Php 9,950
<b>Coverage Limit per variant</b>		Php 40,000 (Ward) Php 60,000 (Semi-Private) Php 80,000 (Regular Private)	Php 40,000 (Ward) Php 60,000 (Semi-Private) Php 80,000 (Regular Private)
<b>Age Eligibility</b>		Kids: 6 months to 17 years old	Adults: 18 years old to 65 years old
<b>Covering Period</b>		12 months	12 months
<b>Type of use</b>		Multiple use	Multiple use
<b>Access Type</b>		Hospital based	Hospital based
<b>Hospital Access</b>		Without Major and Premium Hospitals (Makati Medical Center, St. Luke's Medical Center in QC and Global, Asian Hospital, The Medical City, Cardinal Santos Medical Center, Manila Adventist Medical Center, Notre Dame de Charles Hospital and Philippine Orthopedic Institute)	
<b>Pre-Existing Condition (PEC) coverage</b>		PEC is not covered. Coverage for Viral & Bacterial; accidents only	PEC is not covered. Coverage for Viral & Bacterial; accidents only
<b>Inpatient</b>		Covered (Emergency Confinement)	Covered (Emergency Confinement)
<b>Outpatient</b>		Not Covered	Not Covered
<b>Emergency</b>		Outpatient emergency care and emergency hospitalization	Outpatient emergency care and emergency hospitalization
<b>With Co-pay</b>		N/A	N/A
<b>Dental</b>		None	None
<b>Financial Assistance</b>		Php 10,000 Group Life Php 50,000 AD&D	Php 10,000 Group Life Php 50,000 AD&D
<b>Mental Counseling</b>		None	None
<b>Ambulance Service</b>		None	None
<b>Travel Assist</b>		None	None
<b>Heyphil DigiMed (Add-on)</b>		None	None
<b>Waiting period from activation date</b>		7 days	7 days
<b>Link to the Provider List</b>		<a href="https://shop.philcare.com.ph/accredited-hospitals">https://shop.philcare.com.ph/accredited-hospitals</a>	



Products		IndieGo
Coverage Type	Outpatient emergency care, hospitalization coverage for viral and bacterial illnesses, and treatment of most accidents in 500+ PhilCare-accredited hospitals nationwide.	
Variants	3	
Price Range	Php 1,750 to Php 2,550	
Coverage Limit per variant	Php 40,000 (Ward) Php 60,000 (Semi-Private) Php 80,000 (Regular Private)	
Age Eligibility	18 years old to 65 years old	
Covering Period	12 months	
Type of use	Single use for all services	
Access Type	Hospital based for Outpatient Emergency/Emergency confinement only; Other benefits: Online via Heyphil App	
Hospital Access	Without Major and Premium Hospitals (Makati Medical Center, St. Luke's Medical Center in QC and Global, Asian Hospital, The Medical City, Cardinal Santos Medical Center, Manila Adventist Medical Center, Notre Dame de Charles Hospital and Philippine Orthopedic Institute)	
Pre-Existing Condition (PEC) coverage	ER: PEC is not covered. Coverage for Viral & Bacterial; accidents only Online Consults: PEC is covered	
Inpatient	Covered (Emergency Confinement)	
Outpatient	Tele-Consultation with Family Med, Gen Practitioner and Internal Med through the Heyphil DigiMed app only One time mental counseling (50 mins)	
Emergency	Outpatient emergency care and emergency hospitalization	
With Co-pay	N/A	
Dental	None	
Financial Assistance	Php 50,000 AD&D	
Mental Counseling	Covered (single-use)	
Ambulance Service	None	
Travel Assist	None	
Heyphil DigiMed (Add-on)	Covered (single-use)	
Waiting period from activation date	7 days	
Link to the Provider List	<a href="https://shop.philcare.com.ph/accredited-hospitals">https://shop.philcare.com.ph/accredited-hospitals</a>	



Products		VidaCare
Coverage Type	Unlimited medical consultations to all accredited physicians nationwide and unlimited laboratory and diagnostics procedures available at PhilCare Medhubs/owned clinics (Makati and MOA only); For Vida Care Premier, single-use of emergency care up to Php 20,000 in PhilCare accredited hospitals nationwide.	
Variants	2	
Price Range	Php 11,120 & Php 13,270	
Coverage Limit per variant	VidaCare Core - N/A (limited to consults, labs & diagnostics) VidaCare Premiere <ul style="list-style-type: none"> <li>ER Php 20,000 (one time)</li> <li>Unlimited medical and dental consults, labs &amp; diagnostics</li> </ul>	
Age Eligibility	60 years old and above	
Covering Period	12 months	
Type of use	VidaCare Core: Multiple use for consults and labs VidaCare Premiere: Multiple use for consults and labs; single use for Emergency Outpatient case	
Access Type	Hospital based for Emergency case (For VidaCare Premiere) Hospital based for: Outpatient medical consults PhilCare owned clinics for Outpatient Labs & Diagnostics Teleconsult: Online via Heyphil App	
Hospital Access	Without Major and Premium Hospitals (Makati Medical Center, St. Luke's Medical Center in QC and Global, Asian Hospital, The Medical City, Cardinal Santos Medical Center, Manila Adventist Medical Center, Notre Dame de Charles Hospital and Philippine Orthopedic Institute)	
Pre-Existing Condition (PEC) coverage	Consultation: PEC is covered except behavioral & maternity related cases Labs, Diagnostics & ER: PEC is not covered. Coverage for viral bacterial cases only	
Inpatient	Not Covered	
Outpatient	Consultations to be availed in accredited physicians nationwide, while Labs and Diagnostics except PT sessions in PhilCare owned clinics (Makati & MOA)	
Emergency	For Vida Care Premier only: Outpatient emergency care (single use)	
With Co-pay	N/A	
Dental	Standard Dental through accredited dental provider nationwide	
Financial Assistance	None	
Mental Counseling	None	
Ambulance Service	None	
Travel Assist	None	
Heyphil DigiMed (Add-on)	Covered (multiple-use)	
Waiting period from activation date	7 days	
Link to the Provider List	<a href="https://shop.philcare.com.ph/accredited-hospitals">https://shop.philcare.com.ph/accredited-hospitals</a>	



Products	Unli-Consult	DigiMed Consult
<b>Coverage Type</b>	One (1) year unlimited medical & dental consultations to all accredited physicians (specialist depends on plan chosen) and dental network dentists nationwide	HeyPhil DigiMed service provides multiple digital consultation access through the HeyPhil app. It covers primary care consultation with identified physicians.
<b>Variants</b>	3	1
<b>Price Range</b>	Php 3,600 to Php 5,000	Php 999
<b>Coverage Limit per variant</b>	N/A since limited to consultations only. Applicable for: Kids, Adults, Seniors	N/A; Tele-consult
<b>Age Eligibility</b>	Kids: 6 months to 17 years old Adults: 18 years old to 65 years old 65+: 66 years old and up	1 year old and above
<b>Covering Period</b>	12 months	12 months
<b>Type of use</b>	Multiple use	Multiple use
<b>Access Type</b>	Hospital and clinic based/Teleconsult	Online via App
<b>Hospital Access</b>	With Major Hospitals	N/A
<b>Pre-Existing Condition (PEC) coverage</b>	PEC is covered except behavioral & maternity related cases	PEC is covered except the following cases: - Behavioral, developmental and psychiatric related cases - Maternity related cases - Dental and derma related cases - Cases requiring medical specialists
<b>Inpatient</b>	Not Covered	Not Covered
<b>Outpatient</b>	Covered for consultations only with accredited physicians nationwide	Tele-Consultation with Family Med, Gen Practitioner and Internal Med through the Heyphil DigiMed app only
<b>Emergency</b>	Not Covered	Not Covered
<b>With Co-pay</b>	N/A	N/A
<b>Dental</b>	Standard Dental through accredited dental provider nationwide	None
<b>Financial Assistance</b>	None	None
<b>Mental Counseling</b>	None	None
<b>Ambulance Service</b>	None	None
<b>Travel Assist</b>	None	None
<b>Heyphil Digi-Med (Add-on)</b>	Covered (multiple-use)	Covered
<b>Waiting period from activation date</b>	3 days	None
<b>Link to the Provider List</b>	<a href="https://shop.philcare.com.ph/accredited-hospitals">https://shop.philcare.com.ph/accredited-hospitals</a>	



Products	Mind Care	Mind Care Pro	Mind Care Plus
<b>Coverage Type</b>	One-time (1) virtual counseling session with a Mind Care Counselor through the HeyPhil DigiMed app. It includes mental health screening survey, viewing of results, counseling activities, and more.	Single-use 2-in-1 health plan that allows you to have a 50-minute counseling consultation with a PhilCare Psychologist and a consultation with a DigiMed PLUS Specialist through the PhilCare Member Gateway.	One (1) telemed session with a psychiatrist via PhilCare Member Gateway. Get access to virtual mental healthcare for concerns like schizophrenia, PTSD, delusional disorder, and other non-emergency psychiatric services.
<b>Variants</b>	1	1	1
<b>Price Range</b>	Php 1,000	Php 2,200	Php 3,000
<b>Coverage Limit per variant</b>	N/A	N/A	N/A
<b>Age Eligibility</b>	18 years old to 65 years old	18 years old to 65 years old	18 years old to 65 years old
<b>Covering Period</b>	12 months	12 months	12 months
<b>Type of use</b>	Single use	Single use	Single use
<b>Access Type</b>	Online via: Heyphil App (MindCare)	Member's Gateway (MindCare Pro) *max of 50 minutes <a href="https://www.philcare.com.ph/gateway/">https://www.philcare.com.ph/gateway/</a>	Member's Gateway (MindCare Plus) *max of 50 minutes <a href="https://www.philcare.com.ph/gateway/">https://www.philcare.com.ph/gateway/</a>
<b>Hospital Access</b>	N/A	N/A	N/A
<b>Pre-Existing Condition (PEC) coverage</b>	For medical consult: PEC is covered except the following cases: - behavioral, developmental and psychiatric related cases - maternity related cases - Dental and derma related cases - cases requiring medical specialists  For mental consult: covered except severe cases of mental health disorders	For medical consult: PEC is covered except the following cases: - behavioral, developmental and psychiatric related cases - maternity related cases - Dental related case  For mental consult: covered except severe cases requiring psychiatric treatments & medications	For medical consults: Not covered.  For mental consult: covered with one time consultation with a psychiatrist except psychiatric treatments & medications and emergency situations.
<b>Inpatient</b>	Not Covered	Not Covered	Not Covered
<b>Outpatient</b>	Tele-Consultation with Family Med, Gen Practitioner and Internal Med through the Heyphil DigiMed app only	Video-consult with identified accredited specialists via Member Gateway	Only for the psychiatrist consult via Member's gateway (online) only <a href="https://www.philcare.com.ph/gateway/">https://www.philcare.com.ph/gateway/</a>
<b>Emergency</b>	Not Covered	Not Covered	Not Covered
<b>Mental Counseling</b>	Covered (single-use) with a licensed counselor	Covered (single-use) with a Psychologist	Covered (single-use) with a Psychiatrist
<b>Heyphil DigiMed (Add-on)</b>	Yes (single-use)	Yes (single-use)	None
<b>Waiting period from activation date</b>	None	None	None
<b>Link to the Provider List</b>	<a href="https://shop.philcare.com.ph/accredited-hospitals">https://shop.philcare.com.ph/accredited-hospitals</a>		



Products	Dengue Assist	Dengue Rx Plus	Dengue Rx Plus for Family of Four
<b>Coverage Type:</b>	Single-Use Emergency care and hospitalization coverage via accredited facilities and hospitals for Dengue case only. Includes two (2) medical consultations in PhilCare owned clinics (Makati & MOA)	Multiple-Use Emergency care and hospitalization coverage via accredited facilities and hospitals for Dengue Case only	Multiple-Use Emergency care and hospitalization coverage via accredited facilities and hospitals for Dengue Case only
<b>Variants</b>	1	2	1
<b>Price Range</b>	Php 599	Php 299 & Php 799	Php 1,999
<b>Coverage Limit per variant</b>	Regular Private, Php 30,000 (single-use) for Dengue case only	Room & Board: depending on member's preference. Limit: Php 30,000 (multiple-use), for Dengue case only	Room & Board: depending on member's preference. Limit: Php 30,000 (multiple-use), for Dengue case only
<b>Age Eligibility</b>	18 to 65 years old	Kids: 20 years old and below Adults: 21 to 65 years old	Kids: 20 years old and below Adults: 21 to 65 years old *Requirement: 2 minors and 2 adults
<b>Covering Period</b>	12 months	12 months	12 months
<b>Type of use</b>	Single use	Multiple use	Multiple use
<b>Access Type</b>	Hospital based	Hospital based	Hospital based
<b>Hospital Access</b>	Without Major and Premium Hospitals (Makati Medical Center, St. Luke's Medical Center in QC and Global, Asian Hospital, The Medical City, Cardinal Santos Medical Center, Manila Adventist Medical Center, Notre Dame de Charles Hospital and Philippine Orthopedic Institute)	With Major Hospitals and Premium Hospitals (Makati Medical Center, St. Luke's Medical Center in QC and Global, Asian Hospital, The Medical City, Cardinal Santos Medical Center, Manila Adventist Medical Center, Notre Dame de Charles Hospital and Philippine Orthopedic Institute)	
<b>Pre-Existing Condition (PEC) coverage</b>	PEC is not covered. Confirmed Dengue case only.	PEC is not covered. Confirmed Dengue case only.	PEC is not covered. Confirmed Dengue case only.
<b>Inpatient</b>	Covered (Emergency Confinement)	Covered (Emergency Confinement)	Covered (Emergency Confinement)
<b>Outpatient</b>	Covered for consultations only in PhilCare owned/Hub Clinics only (Makati & MOA) and Hi-Precision Diagnostics-Madalle, Cebu limited to Family Medicines and General Practitioners only	Not Covered	Not Covered
<b>Emergency</b>	Emergency due to Dengue case only	Emergency due to Dengue case only	Emergency due to Dengue case only
<b>With Co-pay</b>	N/A	N/A	N/A
<b>Dental</b>	None	None	None
<b>Financial Assistance</b>	Php 10,000 AD&D	Php 10,000 AD&D	Php 10,000 AD&D
<b>Mental Counseling</b>	None	None	None
<b>Ambulance Service</b>	None	None	None
<b>Travel Assist</b>	None	None	None
<b>Heyphil Digi-Med (Add-on)</b>	None	None	None
<b>Waiting period from activation date</b>	30 days	30 days	30 days
<b>Link to the Provider List</b>	<a href="https://shop.philcare.com.ph/accredited-hospitals">https://shop.philcare.com.ph/accredited-hospitals</a>		



ER Shield SRP: Php 800



ER Vantage Kids 40 SRP: Php 2,950  
 ER Vantage Kids 60 SRP: Php 3,950  
 ER Vantage Kids 80 SRP: Php 4,950



ER Vantage Plus Adults 40 SRP: Php 1,050  
 ER Vantage Plus Adults 60 SRP: Php 1,350  
 ER Vantage Plus Adults 80 SRP: Php 1,750



Health Vantage Kids 40 SRP: Php 3,850  
 Health Vantage Plus Kids 60 SRP: Php 9,050  
 Health Vantage Plus Kids 80 SRP: Php 13,950



Health Vantage Adults 40 SRP: Php 3,750  
 Health Vantage Adults 60 SRP: Php 5,950  
 Health Vantage Adults 80 SRP: Php 9,950



IndieGo 40 SRP: Php 1,750  
 IndieGo 60 SRP: Php 2,050  
 IndieGo 80 SRP: Php 2,550



VidaCare Core SRP: Php 11,120  
VidaCare Premiere SRP: Php 13,270



Unli-Consult Kids SRP: Php 3,700  
Unli-Consult Adult SRP: Php 3,600  
Unli-Consult 65+ SRP: Php 5,000



HeyPhil Unli-use DigiMed Consult SRP: Php 999



Mind Care SRP: Php 1,000



Mind Care Pro SRP: Php 2,200



Mind Care Plus SRP: Php 3,000



Dengue Assist SRP: Php 599



Dengue RX for Kids SRP: Php 799  
Dengue RX for Adults SRP: Php 299



Dengue RX for Family SRP: Php 1,999



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**#JourneywithPhilCare**  
**#PhilCareat40**