PhilCare Healthcare Made Smarter





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Products	ER Shield	ER Vantage Plus Kids	ER Vantage Plus Adults
	A single use-health voucher that provides outpatient emergency care coverage for viral and bacterial illnesses, treatment of	A single use-health voucher that provides outpatient emergency care and emergency hospitalization coverage for viral and bacterial	A single use-health voucher that provides outpatient emergency care and emergency hospitalization coverage for viral and bacterial
Coverage Type	injuries resulting from accidents (except for stroke) in 500+ PhilCare accredited hospitals nationwide.	illnesses, treatment of injuries resulting from accidents (except for stroke) in 500+ PhilCare accredited hospitals nationwide.	illnesses, treatment of injuries resulting from accidents (except for stroke) in 500+ PhilCare accredited hospitals nationwide.
Variants	1	3	3
Price Range	Php 800	Php 2,950 to Php 4,950	Php 1,050 to Php 1,750
Coverage Limit per variant	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)
Age Eligibility	6 months to 65 years old	Kids: 6 months to 17 years old	Adults: 18 years old to 65 years old
Covering Period	12 months	12 months	12 months
Type of use	Single use	Single use	Single use
Access Type	Hospital based	Hospital based	Hospital based
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	PEC is not covered. Coverage for Viral & Bacterial; accidents only		
Inpatient	Not Covered	Covered (Emergency Confinement)	Covered (Emergency Confinement)
Outpatient	Not Covered	Not Covered	Not Covered
Emergency	Outpatient emergency care	Outpatient emergency care and emergency hospitalization care	Outpatient emergency care and emergency hospitalization care
With Co-pay	N/A	N/A	N/A
Dental	None	None	None
Financial Assistance	None	Php 50,000 AD&D	Php 50,000 AD&D
Mental Counseling	None	None	None
Ambulance Service	None	None	None
Travel Assist	None	None	None
Heyphil DigiMed (Add-on)	None	None	None
Waiting period from activation date	7 days	7 days	7 days
Link to the Provider List	https://shop.philcare.com.ph/accredited-hospitals		





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



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	https://shop.philcare.com.ph/accredited-hospitals		





Products	VidaCare		
- Todacto	Unlimited medical consultations to all accredited physicians nationwide and unlimited laboratory and diagnostics procedures available at PhilCare		
Coverage Type	Medhubs/owned clinics (Makati and MOA only); For Vida Care Premier, single-use of emergency care up to Php 20,000 in PhilCare accredited		
Ooverage Type	hospitals nationwide.		
Variants	103pitais riationwide.		
Price Range	Php 11,120 & Php 13,270		
	VidaCare Core - N/A (limited to consults, labs & diagnostics)		
	VidaCare Premiere		
Coverage Limit per variant	• ER Php 20,000 (one time)		
	Unlimited medical and dental consults, labs & diagnostics		
Age Eligibility	60 years old and above		
Covering Period	12 months		
	VidaCare Core: Multiple use for consults and labs		
Type of use	VidaCare Premiere:		
	Multiple use for consults and labs; single use for Emergency Outpatient case		
	Hospital based for Emergency case (For VidaCare Premiere)		
A	Hospital based for: Outpatient medical consults		
Access Type	PhilCare owned clinics for Outpatient Labs & Diagnostics		
	Teleconsult: Online via Heyphil App		
Hannital Access	Without Major and Premium Hospitals (Makati Medical Center, St. Luke's Medical Center in QC and Global, Asian Hospital, The Medical City,		
Hospital Access	Cardinal Santos Medical Center, Manila Adventist Medical Center, Notre Dame de Charles Hospital and Philippine Orthopedic Institute)		
Dre Evieting Condition (DEC) severes	Consultation: PEC is covered except behavioral & maternity related cases		
Pre-Existing Condition (PEC) coverage	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		
Outpatient	(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	https://shop.philcare.com.ph/accredited-hospitals		





	Contraction of		
Products	Unli-Consult Consult	DigiMed Consult	
Coverage Type	One (1) year unlimited medical & dental consultations to all	HeyPhil DigiMed service provides multiple digital consultation	
	accredited physicians (specialist depends on plan chosen) and	access through the HeyPhil app. It covers primary care	
	dental network dentists nationwide	consultation with identified physicians.	
Variants	3	1	
Price Range	Php 3,600 to Php 5,000	Php 999	
Coverage Limit per variant	N/A since limited to consultations only. Applicable for: Kids,	N/A; Tele-consult	
	Adults, Seniors	147,47,1010 001104111	
Age Eligibility	Kids: 6 months to 17 years old		
	Adults: 18 years old to 65 years old	1 year old and above	
	65+: 66 years old and up		
Covering Period	12 months	12 months	
Type of use	Multiple use	Multiple use	
Access Type	Hospital and clinic based/Teleconsult	Online via App	
Hospital Access	With Major Hospitals	N/A	
Pre-Existing Condition (PEC) coverage		PEC is covered except the following cases: - Behavioral, developmental and psychiatric related cases	
	PEC is covered except behavioral & maternity related cases	- Maternity related cases	
	FEC is covered except behavioral & maternity related cases	- Dental and derma related cases	
Innations	Not Covered	- Cases requiring medical specialists Not Covered	
Inpatient			
Outpatient	Covered for consultations only with accredited physicians nationwide	Tele-Consultation with Family Med, Gen Practitioner and Internal Med through the Heyphil DigiMed app only	
Emergency	Not Covered	Not Covered	
With Co-pay	N/A	N/A	
Dental			
Domai	Standard Dental through accredited dental provider nationwide	None	
Financial Assistance	None	None	
Mental Counseling	None	None	
Ambulance Service	None	None	
Travel Assist	None	None	
Heyphil Digi-Med (Add-on)	Covered (multiple-use)	Covered	
Waiting period from activation date	3 days None		
Link to the Provider List	https://shop.philcare.com.ph/accredited-hospitals		
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Products	Mind Care	Mind Care Pro	Mind Care Plus
Coverage Type	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 d50-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, PSTD, delusional disorder, and other non-emergency psychiatric services.
Variants	1	7 Div. 0.000	1
Price Range	Php 1,000	Php 2,200	Php 3,000
Coverage Limit per variant	N/A	N/A	N/A
Age Eligibility	18 years old to 65 years old	18 years old to 65 years old	18 years old to 65 years old
Covering Period	12 months	12 months	12 months
Type of use	Single use	Single use	Single use
Access Type	Online via: Heyphil App (MindCare)	Member's Gateway (MindCare Pro) *max of 50 minutes https://www.philcare.com.ph/gateway/	Member's Gateway (MindCare Plus) *max of 50 minutes https://www.philcare.com.ph/gateway/
Hospital Access	N/A	N/A	N/A
Pre-Existing Condition (PEC) coverage	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 medical consult: PEC is covered except the following cases: - behavioral, developmental and psychiatric related cases - maternity related cases - Dental related case	For medical consults: Not covered. For mental consult: covered with one time consultation with a psychiatrist except psychiatric treatments & medications and emergency situations.
	For mental consult: covered except severe cases of mental health disorders	For mental consult: covered except severe cases requiring psychiatric treatments & medications	
Inpatient	Not Covered	Not Covered	Not Covered
Outpatient	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 https://www.philcare.com.ph/gateway/
Emergency	Not Covered	Not Covered	Not Covered
Mental Counseling	Covered (single-use) with a licensed counselor	Covered (single-use) with a Psychologist	Covered (single-use) with a Psychiatrist
Heyphil DigiMed (Add-on)	Yes (single-use)	Yes (single-use)	None
Waiting period from activation date	None	None	None
Link to the Provider List		https://shop.philcare.com.ph/accredited-hosp	<u>pitals</u>







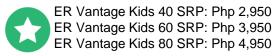


Products	Dengue Assist	Dengue Rx Plus	Dengue Rx Plus for Family of Four
Coverage Type:	Single-Use Emergency care and hospitalization coverage via accredited facilities and hospitals for Dengue case only. Includes two (2) medical consultations in PhilCare owned clinics (Makati & MOA)	Multiple-Use Emergency 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
Variants	1	2	1
Price Range	Php 599	Php 299 & Php 799	Php 1,999
Coverage Limit per variant	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
Age Eligibility	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
Covering Period	12 months	12 months	12 months
Type of use	Single use	Multiple use	Multiple use
Access Type	Hospital based	Hospital based	Hospital based
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)	Global, Asian Hospital, The Medical City, Cardinal S Notre Dame de Charles Hospita	ati Medical Center, St. Luke's Medical Center in QC and Santos Medical Center, Manila Adventist Medical Center, I and Philippine Orthopedic Institute)
Pre-Existing Condition (PEC) coverage		PEC is not covered. Confirmed Dengue case only.	PEC is not covered. Confirmed Dengue case only.
Inpatient	Covered (Emergency Confinement)	Covered (Emergency Confinement)	Covered (Emergency Confinement)
Outpatient	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
Emergency	Emergency due to Dengue case only	Emergency due to Dengue case only	Emergency due to Dengue case only
With Co-pay	N/A	N/A	N/A
Dental	None	None	None
Financial Assistance	Php 10,000 AD&D	Php 10,000 AD&D	Php 10,000 AD&D
Mental Counseling	None	None	None
Ambulance Service	None	None	None
Travel Assist	None	None	None
Heyphil Digi-Med (Add-on)	None	None	None
Waiting period from activation date	30 days	30 days	30 days
Link to the Provider List		https://shop.philcare.com.ph/accredited-hospitals	

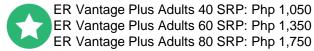




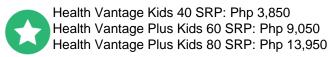




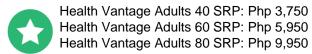














IndieGo 40 SRP: Php 1,750 IndieGo 60 SRP: Php 2,050 IndieGo 80 SRP: Php 2,550







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







Dengue Assist SRP: Php 599









Mind Care Plus SRP: Php 3,000







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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