

Select Medical Plans

Comprehensive medical protection for you and your family



For your healthcare needs, you trust only a professional.
For your medical insurance, trust Blue Cross.
We make sure "professional" also means "personal".



Coverage You Can Count On

Medical costs are one of the most pressing concerns in today's times. When your family's health is at stake, we know you need a no-nonsense medical plan that will give you the best care possible. We offer you value-packed medical plans especially designed to give you superior medical coverage:

Select Plus

With an aggregate limit per year of up to Php3,000,000 and still with your own choice of medical provider, this plan provides added and superior protection.

Select Standard

Allows you to choose your own hospital and doctor and reimburse medical benefits up to Php3,000,000 for each disability per lifetime.

Select Plus & Select Standard

- **Full reimbursement of medical expenses based on your coverage**
When you choose Select, you are assured of swift reimbursement of eligible medical charges! Select provides a maximum coverage limit of up to Php3,000,000.
- **Your own choice of doctor, hospital and specialist**
Select offers you complete freedom of choice. This means you can avail of the best medical treatment with your own choice of doctor, hospital or specialist.
- **Comprehensive range of medical insurance benefits**
Select offers a comprehensive range of in-patient and out-patient medical benefits, all designed to provide you the financial security and assistance you need in times of illness.
- **Emergency overseas coverage**
Select 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**
Blue 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, seven days a week, 365 days a year.
- **Coverage flexibility**
You can opt to use our accredited network and avail of no-cash-outlay in-patient medical treatment through our ACCESS facility.

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 thirty (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 clinically determined given its natural history, irrespective of whether or not the insured is aware of the illness or condition. Providing cover for a pre-existing condition is subject to evaluation by our Medical Director, and if it is excluded from cover we will notify the insured accordingly.
3. While your Policy is issued in the Philippines, it can provide Emergency Coverage when you are overseas. However, please note that the maximum period of cover is for 90 days only of accumulated stay or travel abroad during the Policy year, with each trip not exceeding 30 days.
4. Certain conditions are permanently excluded from being covered. These conditions include:
 - Congenital conditions, birth defect and abnormalities
 - Artificial implants, 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 due to or as a result of an accident
 - Suicide, attempted suicide or intentional self-inflicted injury
 - Pre-existing conditions unless such have been declared and approved by the Company
 - Acquired Immune Deficiency Syndrome (AIDS), Aids Related Complex (ARC), and Sexually Transmitted Diseases (STDs)
 - Osteoporosis/Benign Prostatic Hypertrophy (for age 50 and above)
 - All contraceptive methods of birth control; or screening and/or treatment pertaining to infertility
 - Pregnancy related expenses and screening, childbirth (including surgical delivery); miscarriage and abortion, including their complications; pre-natal or post-natal care as well as nursing care for the newborn
5. Your contract is guaranteed renewable up to age 65. However, we reserve the right to adjust your premium and other Policy conditions upon written advice 45 days prior to each renewal.
6. For full details, please refer to the Policy.

CORE BENEFITS (In-Patient & Emergency)

Select Plus and Select Standard provide the same benefit limits but at different maximum coverage levels. Under these plans, you can choose your own doctor and hospital. Claims will be paid via **reimbursement** of all eligible expenses based on coverage. All benefits shown in the table below are applicable for each disability per year, unless indicated otherwise.

	WARD	SEMI-PRIVATE	PRIVATE	SUITE
Maximum Coverage	P 500,000	P 750,000	P 1,500,000	P 3,000,000
BASIC HOSPITAL BENEFITS				
Room and Board including general nursing care for a maximum of 30 days per disability, per year for emergency confinement abroad. Unlimited number of days for confinement in the Philippines.	As Charged	As Charged	As Charged	P 6,000 (per day)
Miscellaneous Hospital Expenses for required diagnostic laboratory tests; prescribed medicines; physiotherapies; blood and components; anaesthesia; and surgical appliances	As Charged	As Charged	As Charged	As Charged
Physician's Visit (non-surgical) limit of 30 days per disability per year for emergency confinement abroad. Unlimited number of days for confinement in the Philippines. Daily visit fee to a limit of	P 550	P 750	P 1,500	P 3,000
Specialist's Fee for 10 days for each disability per year to a daily limit of	P 600	P 900	P 1,800	P 3,600
Private Duty Nurse at home only when certified necessary by attending physician to a maximum of 5 days, post hospitalization - to a limit of	P 600 (per day)	P 900 (per day)	P 1,800 (per day)	As Charged
Procedure Done on an Out-Patient Basis for selected procedures as approved by Blue Cross	Subject to the limits of Basic Hospital Benefits			
CRITICAL CARE BENEFITS				
Intensive Care Unit, Coronary Care Unit & Telemetry maximum of 10 days per disability, per year	As Charged	As Charged	As Charged	As Charged
SURGICAL BENEFITS				
Operating Theater & Recovery Room	As Charged	As Charged	As Charged	As Charged
Surgeon's Fee for each disability based on the Basic Surgical Schedule (BSS). The BSS is an index set by Blue Cross that assigns a weight for each surgical service in order to calculate the maximum amount payable for the surgical procedure. In effect, this means that the payment you receive from us may be less than the professional fee charged by the surgeon. A copy of the BSS is available upon request from our Customer Service Department.	P 60,000	P 90,000	P 180,000	P 360,000
Anaesthetist's Fee not to exceed 30% of the approved Surgeon's Fee	P 18,000	P 30,000	P 60,000	P 108,000
Artificial Limb including rental of mechanical devices (as approved by Blue Cross) excluding implantable devices	As Charged	As Charged	As Charged	As Charged
EMERGENCY BENEFITS				
Emergency Out-Patient 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.	P 3,000	P 4,000	P 5,000	As Charged
Emergency Dental Services due to a covered accident	As Charged	As Charged	As Charged	As Charged
Emergency Local Ambulance Service 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 Blue Cross. Maximum limit per disability, per year is P15,000.)</i>	As Charged	As Charged	As Charged	As Charged
Emergency Overseas Confinement Coverage worldwide cover is included for 90 days only of accumulated stay (no more than 30 days per trip) or travel overseas during the Policy year. Reimbursement of medical expenses for overseas treatment of confinement will be based on currently applicable Philippine medical rates.	Included	Included	Included	Included
Worldwide Emergency Assistance Services Blue Cross, through our emergency 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.				
Services* include but not limited to the following:				
• Emergency Medical Evacuation: Evacuation under appropriate medical supervision to the nearest medical facility				
• Medical Repatriation: Repatriation under medical supervision to the Insured Person's legal residence or to a medical or rehabilitation facility near the Insured Person's residence				
• Return of Mortal Remains: The return of mortal remains will be arranged and paid for.				

EMERGENCY BENEFITS	WARD	SEMI-PRIVATE	PRIVATE	SUITE
<ul style="list-style-type: none"> Compassionate Visit: When an Insured Person is traveling alone and will be hospitalized for more than 7 consecutive days, an economy, round-trip, common carrier transportation will be provided to a family member or a friend to accompany the Insured Person. Care of Minor Child(ren): 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. <p>* Availment of services through our designated assistance provider, limit per year of</p> <p>* Availment of services not through our designated assistance provider, limit per year of 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.</p>				
	As Charged and on top of Maximum Coverage Limit			
	P 50,000 combined limit	P 50,000 combined limit	P 50,000 combined limit	P 50,000 combined limit
VALUE ADDED BENEFITS				
Elective Surgery scheduled surgery arranged by Blue Cross within accredited network only. Direct settlement of covered portion of confinement and treatment cost by Blue Cross (10-days notice must be given to Blue Cross by the Client).	Direct Settlement of covered portion of confinement & treatment cost by Blue Cross.			
Companion Allowance allowance given to companion (maximum of 5 days per given Policy year)	Not Available	Not Available	P 100 (per day)	P 200 (per day)
Sports Coverage for recreational sports including skiing & scuba; excluding contact sports (subject to Policy limits)	Not Available	Not Available	Included	Included
Free Child Coverage free coverage for infant from 15 days old up to Policy renewal (for a newborn of a female insured)	Included	Included	Included	Included
PERSONAL ACCIDENT BENEFIT				
coverage for accidental death. Covers new business clients age 16 to 60, renewable until age 65	P 25,000	P 50,000	P 75,000	P 100,000

COVERAGE ENHANCEMENT

Enhance your coverage! Add the **ACCESS** facility to your Select Plus & Select Standard Plan. Available under **Semi-Private** and **Private**, and sharing the same inner benefit limits as those of Select Plus and Select Standard, **ACCESS** allows you to avail of **no-cash-outlay in-patient medical treatment** using our accredited network of hospitals. However, in the event that you choose not to go to an accredited medical provider, you still retain the option of filing your eligible claims for **reimbursement** with Blue Cross.

OPTIONAL BENEFITS

OUT-PATIENT BENEFITS	STANDARD	EXECUTIVE
Blue Cross pays 80% of eligible claimed amount for reasonable, normal and customary fees. Reimbursement only.		
Consultation in Doctor's Office maximum of 12 visits per year, limit of one per day	P 300 (per visit)	P 600 (per visit)
Specialist Consultation upon written referral from doctor, maximum of 8 visits per year, limit of one per day	P 450 (per visit)	P 900 (per visit)
Physiotherapist or Chiropractor maximum of 10 treatments per year, limit of one per day	P 300 (per visit)	P 600 (per visit)
Medicines and Drugs prescribed by a Doctor for a covered condition or disability and procured from a recognized pharmacy	P 7,500 (limit per year)	P 15,000 (limit per year)
Diagnostic, X-rays and Laboratory Tests necessary for the treatment of a covered disability	P 6,000 (per year)	P 12,000 (per year)

DENTAL PLAN

Blue Cross pays 80% of eligible claimed amount for reasonable, normal and customary fees. Reimbursement only.

BENEFITS	LIMIT	BENEFITS	LIMIT
Over-all Limit per year (excluding dentures)	P 9,000	Root Canal Fillings (per tooth)	P 1,500
X-rays (required prior to performance of dental service to a limit of)	200	Extractions	
Amalgam Fillings (per surface)		i) Simple	300
i) Pre-Molar	300	ii) Surgical: Impacted Wisdom Teeth	1,500
ii) Molar	350	iii) Apicoectomy	1,500
iii) Cusp Restoration	600	Dentures (as a result of accident only)	
iv) Amalgam Cores	500	i) Complete Set	4,000
v) Amalgam Pins	100	ii) Partial Sets	7,000
Anterior Filling (per surface)		Routine Oral Examination	200
i) Composite	500	(not to exceed 2 per year)	
ii) Acid Etch	500	Oral Prophylaxis	400
		(not to exceed 2 per year)	

ANNUAL PHYSICAL EXAMINATION (To be done in accredited Blue Cross clinics or laboratories with prior appointment)

- Includes:**
- Taking of medical history
 - Comprehensive physical examination
 - Complete blood count
 - Chest x-ray
 - Stool analysis
 - Urinalysis
 - Pap smear for female clients 35 years old and above
 - Electrocardiogram (ECG) for clients 40 years old and above
- Notes:**
1. Issue age is up to 65 years old.
 2. Available only for Group Accounts with at least 4 employees, or Families with at least 4 members (all members should enroll).
 3. Premium quotations are available upon request from our Account Executives.

ANNUAL PREMIUMS

As of 1 February 2011

CORE BENEFITS (In-Patient & Emergency)**Select Plus****Select Standard**

AGE	WARD	S-PRIVATE	PRIVATE	SUITE	AGE	WARD	S-PRIVATE	PRIVATE	SUITE
Child - 20	P 4,269	P 6,883	P 11,263	P 23,485	Child - 20	P 3,592	P 5,699	P 9,746	P 16,558
21 - 40	P 7,680	P 12,885	P 21,172	P 34,646	21 - 40	P 6,283	P 10,515	P 17,970	P 25,869
41 - 50	P 10,133	P 17,730	P 32,111	P 47,891	41 - 50	P 8,241	P 14,233	P 24,749	P 35,043
51 - 65	P 12,659	P 22,163	P 43,791	P 59,732	51 - 65	P 10,630	P 18,941	P 31,746	P 44,230

Starting 1 August 2011, 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 computed. The DST amounts are as follows: P25 (Ward), P50 (S-Private), P100 (Private and Suite). For Select Plus and Select Standard only.

Select Plus with ACCESS

AGE	S-PRIVATE	PRIVATE
Child - 20	P 9,292	P 15,205
21 - 40	P 17,395	P 28,582
41 - 50	P 23,936	P 43,350
51 - 65	P 31,028	P 61,307

Select Standard with ACCESS

AGE	S-PRIVATE	PRIVATE
Child - 20	P 7,694	P 13,157
21 - 40	P 14,195	P 24,260
41 - 50	P 19,215	P 33,411
51 - 65	P 26,517	P 44,444

ACCESS premiums are subject to Php250 Annual Access Fee per member.

OPTIONAL BENEFITS (Available for all Select Plans)**Out-Patient**

AGE	STANDARD	EXECUTIVE
Child - 20	P 5,733	P 11,835
21 - 40	P 5,385	P 11,442
41 - 50	P 7,824	P 18,592
51 - 65	P 9,773	P 24,209

Blue Cross pays 80% of reasonable, normal and customary fees. Reimbursement only.

Dental Plan

PREMIUMS (Per Annum)	INDIVIDUAL (1)	GROUP (2)
Adult (19 - 65 yrs old)	P 3,808	P 2,232
Child (15 days - 18 yrs old)	P 2,770	P 1,623

Premiums are applicable to:

- (1) Individual policies, or Families with less than 4 members*, or Groups with less than 4 employees
- (2) Group Accounts with at least 4 employees, or Families with at least 4 members* (all members should enroll)

* Members mean Principal and eligible Dependents.

Additional Personal Accident Coverage

	WARD	S-PRIVATE	PRIVATE	SUITE
P 500,000	P 835	P 835	P 835	P 835
P 1,000,000	P 1,670	P 1,670	P 1,670	P 1,670

Coverage for accidental death. Occupational Class I (Standard Risk). Premiums of other occupational classifications are available upon request.

DISCOUNTS**Co-Payment**

(Available for Select Plus & Select Standard Plans only)

WARD	S-PRIVATE	PRIVATE	SUITE
25% Discount	25% Discount	25% Discount	25% Discount

Blue Cross pays 80% of claimed amount (80/20 co-payment option). Applied to the premiums of Core Benefits only.

Group Discount

(Available for all Select Plans)

NO. OF MEMBERS*	DISCOUNT
7 - 15	5 %
16 or more	10 %

Group Discounts apply to New Business only. Applied to the premiums of Core Benefits & Optional Out-Patient Benefits only.

* Members mean Principal and eligible Dependents.

* Members must be under **one Policy** only.

- Notes:**
1. Premiums are inclusive of all applicable taxes.
 2. Premiums are available in annual and semi-annual modes of payment (except for Personal Accident & Annual Physical Exam).
 3. Premiums may change subject to the results of medical evaluation of application form.



The Name
we live by...



Blue 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.

Blue 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 20 non-life insurance companies in the Philippines.

Blue Cross is EXPERIENCE.

We draw from more than fifty 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.

Blue 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.

Blue 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 Blue Cross will be your friend and ally.

HEAD OFFICE

Blue Cross Center, 8000 Makati Avenue, 1200 Makati City,
Metro Manila, Philippines

Tel. No.: +63 2 899-8001 Fax. No. : +63 2 325-0638

Email: medical_sales@bluecross.com.ph Website: www.bluecross.com.ph

SUBIC

Suite 64, West Gate Bldg., Sampson Road,
Subic Bay Freeport Zone, Zambales

Tel. No.: +63 47 250-0197 Telefax: +63 47 250-0199

Email: subic@bluecross.com.ph

CEBU

Unit 3, G/F Zeraus Bldg., Gorordo Avenue,
Brgy. Kamputhaw, Cebu City

Tel. Nos.: +63 32 233-5812; +63 32 233-5816; +63 32 416-4468

Fax. No.: +63 32 233-5814 Email: cebu@bluecross.com.ph

DAVAO

Left Wing, Stall No. 5, Matina Town Square,
Mac Arthur Highway, Matina, Davao City

Tel. No.: +63 82 297-7314 Telefax: +63 82 297-7151

Email: davao@bluecross.com.ph