

S&P GLOBAL PHILIPPINES INC. and its Affiliates

Period of Coverage

January 01, 2024 to December 31, 2024

COMPANY PROFILE



Established
1995



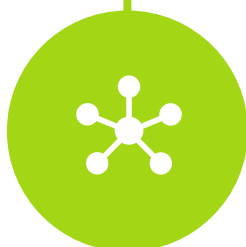
28
Years of solid
experience



3,000
strong
workforce



19
offices spread
across the
country



3,300
hospital and
clinic networks



1.2 M
members and
counting

DISCUSSION POINTS



ELIGIBILITY

PRINCIPALS

Not over 65 years old

DEPENDENTS

Eligible dependents of Employees

Hierarchy (order of enrollment) must be followed



Intellicare
AGORA



MAPS
Find the nearest accredited hospitals and clinics



DIRECTORY
Search for affiliated doctors and dentists



TELECONSULTATION
Connect with your telemedicine provider



VIRTUAL HEALTHCARD
Member and Dependent Profile, Benefit, and Coverage



UTILIZATION
Keep track of your approved and posted utilization



E-RCS GENERATION
Generate requests for Consultation and Diagnostic Procedures



REIMBURSEMENT
File and track your reimbursements with ease



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ELIGIBILITY

SINGLE PRINCIPAL

1. Parents

Not over 75 years old

2. Siblings (Eldest to Youngest)

30 days old – 25 years old

Unmarried & Unemployed

NOTE:

- ▶ Minor 24 to 25 years old (employee-paid dependents)
- ▶ Adult dependents 66 to 75 (employee-paid dependents)



<https://www.ventusmedical.com/clinics>

OUR CLINICS

Alabang
Ayala North Exchange
Bacolod
BGC
Calamba
Cebu Cybergate
Cebu IT Park
Clark
Cubao
Dasmariñas
Eastwood
Makati Filomena
Manila
North Edsa
Ortigas
Pasay
Santa Rosa
St. Francis Square

SINGLE PARENT - PRINCIPAL

1. Children (Eldest to Youngest)

Biological

Date of birth – 25 years old

Unmarried & Unemployed

2. Parents

Not over 75 years old

3. Siblings (Eldest to Youngest)

30 days old – 25 years old

Unmarried & Unemployed

NOTE:

- ▶ Minor 24 to 25 years old (employee-paid dependents)
- ▶ Adult dependents 66 to 75 (employee-paid dependents)



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ELIGIBILITY

MARRIED - PRINCIPAL

1. Legal Spouse

Not over 75 years old

2. Children (Eldest to Youngest)

Biological / Legitimate/ Legally Adopted

Date of birth – 25 years old

Unmarried & Unemployed

3. Parents (Extended - Employee Paid)

Not over 75 years old

4. Siblings (Eldest to Youngest) (Extended - Employee Paid)

30 days old – 25 years old

Unmarried & Unemployed

NOTE:

- ▶ Minor 24 to 25 years old (employee-paid dependents)
- ▶ Adult dependents 66 to 75 (employee-paid dependents)



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WIDOW/WIDOWER - PRINCIPAL

1. Children (Eldest to Youngest)

Biological

Date of birth – 25 years old

Unmarried & Unemployed

NOTE:

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- ▶ Adult dependents 66 to 75 (employee-paid dependents)



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ELIGIBILITY

UNMARRIED - PRINCIPAL

1. Children (Eldest to Youngest)

Biological / Legitimate/ Legally Adopted
Date of birth – 25 years old
Unmarried & Unemployed

2. Domestic / Common Law / Same Gender Partner

Not over 65 years old

3. Parents (Extended)

Not over 75 years old

4. Siblings (Eldest to Youngest) (Extended)

30 days old – 25 years old
Unmarried & Unemployed

NOTE:

- ▶ Minor 24 to 25 years old (employee-paid dependents)
- ▶ Adult dependents 66 to 75 (employee-paid dependents)



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ENROLMENT POINTERS

Window Period

Dependents shall be enrolled within **30 days** from the effectivity of coverage

No additional enrollments except for:

New born baby: 30 days from date of eligibility

Spouse of a newly wed employee: 30 days from date of marriage

Dependent of a new employee: 30 days from effective date of **Principal member**



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PLAN LIMITS FOR ALL MEMBERS

ROOM AND BOARD (Regardless of the price)	MAXIMUM BENEFIT LIMIT (Per type of Illness)
Large Private	250,000
*Net of  PhilHealth	

NOTE:

With access to Healthway Medical Clinics (except for APE).

PRE-EXISTING CONDITION (PEC)

Existing Principals	New Principals	Existing Dependents	New Dependents
Up to MBL	Up to MBL	Up to MBL	Up to MBL

What are PRE-EXISTING CONDITIONS (PEC)?

Conditions / Illnesses existing and evident to the member prior to effective date of coverage.

Nature can be clinically determined to have started whether the member is aware or not.

E.g. Hypertension, goiter, asthma, TB, gall or kidney stones, diabetes, tumors, myoma, arthritis, hernia, prostate disorders, etc.

PREVENTIVE – FOR ALL MEMBERS

ANNUAL PHYSICAL EXAMINATION

- **Basic 5:** Physical Examination, Chest X-Ray, CBC, Urinalysis and Stool Exam
- For 35 years old and above: **Pap smear** and **ECG**
- Eye refraction
- FBS & Cholesterol
- To be scheduled by your HR in coordination with Intellicare
- Routine Immunization except cost of vaccines



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OUTPATIENT

- Medical consultations
- Treatment of minor injuries such as lacerations, mild burns and minor surgery
- Diagnostic procedures
- Pre & Post Natal consultations up to **16 consultations / year**
- Speech Therapy (for stroke patients) up to **14 sessions / year**
- Physical Therapy up to **14 sessions / year**

NOTE:

With access to Healthway Medical Clinics (except for APE)

All availment must be thru Intellicare affiliated doctors



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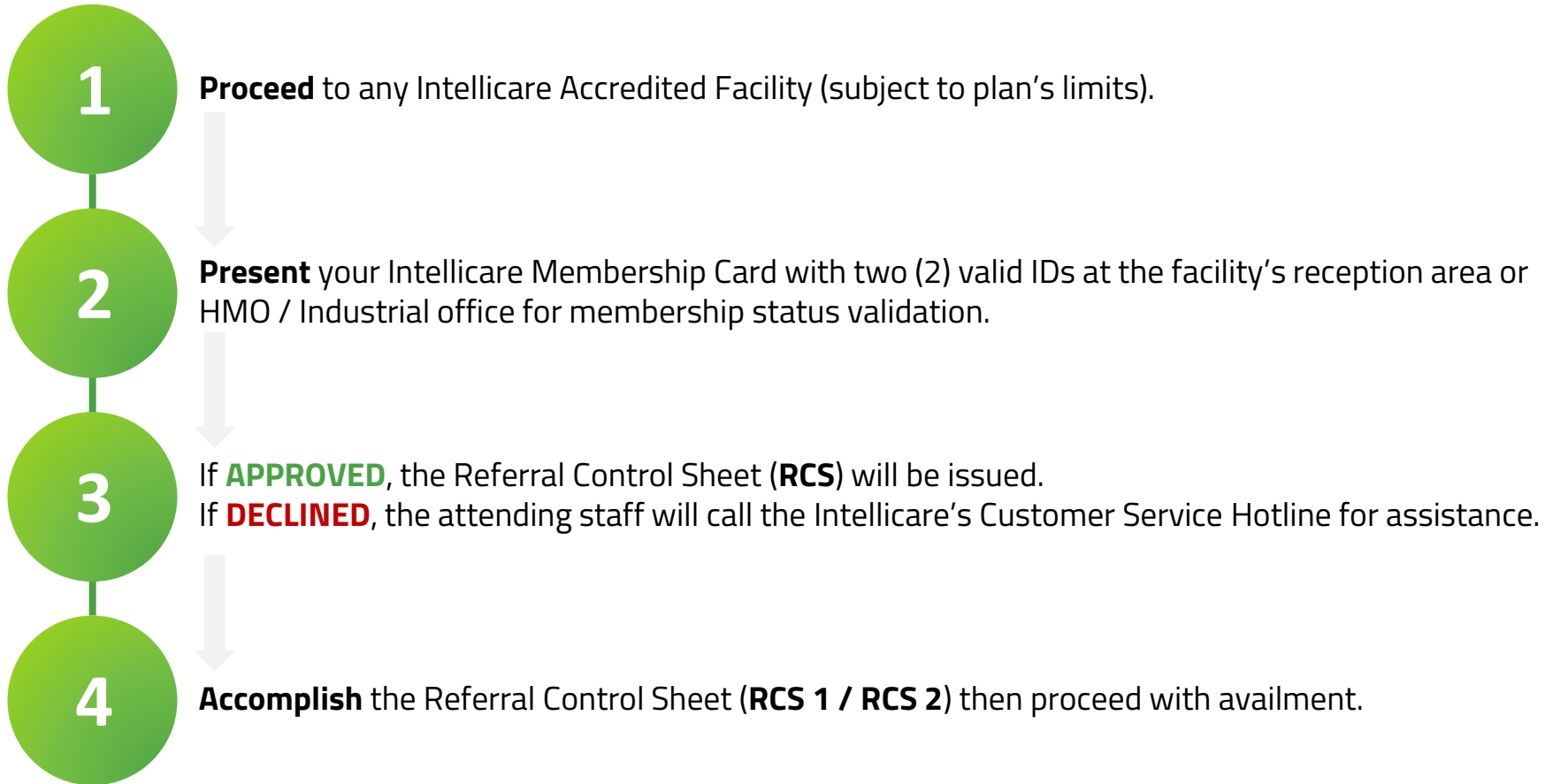


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OUTPATIENT AVAILMENT PROCESS



NOTE: Certain out-patient procedures will require filing of PhilHealth.



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1

Enter card details
i.e. card number
and name

2

Fill out request

3

Agree to terms
and conditions

4

Submit request

5

Download your
eRCS

Get your electronic **Referral Control Sheet (eRCS)** now with a few easy steps on the mobile or desktop.

 intelligare.com.ph/ercsrequest/

eRCS EXPRESS

**Your Gateway to
Consultations
and Diagnostics**



GET YOUR eRCS FASTER





PAMPANGA

AVENTUS CLARK

GROUND FLOOR TECH HUB BPO BLDG. 5 SM CLARK, M.A. ROXAS HIGHWAY, BRGY. MALABANIAS, ANGELES CITY, PAMPANGA

METRO MANILA

AVENTUS AYALA NORTH EXCHANGE

3RD FLOOR, RETAIL 61 AND 62, AYALA NORTH EXCHANGE, AMORSOLO STREET, AYALA AVENUE, MAKATI CITY 1203

AVENTUS U.N. AVE MANILA

5TH FLOOR, TIMES PLAZA BUILDING, U.N. AVENUE COR. TAFT AVENUE, MANILA

AVENTUS MANDALUYONG

LOWER 2/F ST. FRANCIS SQUARE BUILDING JULIA VARGAS AVE., CORNER BANK DRIVE, ORTIGAS CENTER, MANDALUYONG CITY

AVENTUS NORTH EDSA

2/F PHILIPPINE COLLEGE OF SURGEONS, EDSA, QUEZON CITY (BESIDE SM NORTH ANNEX)

AVENTUS PARAÑAQUE

UNIT 9 GROUND FLOOR ASEANA ONE BUILDING, BRADCO AVENUE, ASEANA CITY, PARAÑAQUE CITY

AVENTUS EASTWOOD

6TH FLR UNIT 2A EASTWOOD CYBER ONE BLDG EASTWOOD CITY CYBERPARK, 188 E. RODRIGUEZ JR. AVENUE, BRGY BAGUMBAYAN, QUEZON CITY

AVENTUS ALABANG

2ND FLOOR SYCAMORE ARC 1 BLDG., BUENCAMINO ST., ALABANG, MUNTINLUPA CITY

AVENTUS ORTIGAS

UNIT 16, 18-20, GROUND FLOOR, AIC GRANDE TOWER, SAPPHIRE ST., ORTIGAS BUSINESS CENTER, PASIG CITY

AVENTUS MAKATI

6TH FLOOR FILOMENA BLDG. 104 AMORSOLO STREET, LEGAZPI VILLAGE, MAKATI CITY

AVENTUS CUBAO

G/F UNIT 17-18 MANHATTAN PARK/VIEW TOWER ONE, GENERAL ROMULO AVENUE, BARANGAY SOCORRO, ARANETA CITY, CUBAO, QUEZON CITY

AVENTUS PASAY

SCAPE BLDG. MACAPAGAL AVE., COR. PEARL DRIVE, COR. SAN RAFAEL, BRGY. 76, PASAY CITY

AVENTUS BGC

GROUND FLOOR, UNIT 1 CITIBANK PLAZA, 34TH ST. CORNER LANE D, BONIFACIO GLOBAL CITY, TAGUIG

LAGUNA

AVENTUS SANTA ROSA

2ND FLOOR CARNAVAL BLDG. 2, NATIONAL HIGHWAY, BALIBAGO CITY, STA. ROSA, LAGUNA

AVENTUS CALAMBA

GROUND FLOOR, MARCHI SQUARE, NATIONAL HIGHWAY PACIANO, RIZAL, CALAMBA, LAGUNA

CAVITE

AVENTUS DASMARIÑAS

COMMERCIAL SPACE 1-2 G/F, ANTLERS SQUARE II, PASONG LAWIN, BUROL, DASMARIÑAS CITY, CAVITE

BACOLOD

AVENTUS BACOLOD

RL JOCSON BUILDING 21ST ST. BS AQUINO DRIVE, BACOLOD CITY

CEBU

AVENTUS CYBERGATE

LEVEL 3 UNIT 309 AND 302 ROBINSONS CYBERGATE 2029 DON GIL GARCIA & J. LLORENTE ST., CAPITOL SITE, CEBU CITY

AVENTUS TGU

UNIT 203 2/F TGU TOWER I.T. PARK ASIATOLON, APAS, CEBU CITY

METRO MANILA

MAKATI – AYALA NORTH EXCHANGE

3/F Ayala North Exchange, Ayala Ave. cor. Salcedo St., Legaspi Village, Makati City

☎: (02) 8425-1607 / (02) 8425-1624

Clinic Schedule: Mon – Sat. / 7AM – 5PM

MAKATI – FILOMENA BLDG.

6/F Filomena Bldg., 104 Amorsolo St., Legaspi Village, Makati City

☎: (02) 8519-6787 / (02) 8817-2715

Clinic Schedule: Mon – Sat. / 7AM – 5PM

BGC

G/F Unit 1 Citibank Plaza, 34th St. cor. Lane D., Bonifacio Global City, Taguig City

☎: (02) 8352-8335 / (02) 8362-0042

Clinic Schedule: Mon – Sat. / 7AM – 5PM

MANDALUYONG

Lower 2/F St. Francis Square, Doña Julia Vargas Ave. cor. Bank Drive, Ortigas Center, Mandaluyong City

☎: (02) 8542-6578 / (02) 7255-8974

Clinic Schedule: Mon – Sat. / 7AM – 5PM

ORTIGAS

G/F AIC Grande Tower, Sapphire Road. cor. Garnet St., Ortigas Center, Pasig City

☎: (02) 8584-2430 / (02) 8570-9967

Clinic Schedule: Mon – Sat. / 7AM – 5PM

MANILA

5/F Times Plaza Bldg., U.N. Ave. cor. Taft Ave., Ermita, Manila City

☎: (02) 8353-6807 / (02) 8353-6808

Clinic Schedule: Mon – Sat. / 7AM – 5PM

PASAY

Unit 109 & 110 Scape Bldg., Disosdado Macapagal Avenue, cor. Pearl Drive, Central Business Park 1, San Rafael, Brgy. 76, Pasay City

☎: (02) 8541-5645 / (02) 8838-0627

Clinic Schedule: Mon – Sat. / 7AM – 5PM

EASTWOOD

6/F Unit 2-A CyberOne Bldg., 11 East Avenue, Bagumbayan, Quezon City

☎: (02) 8775-6132 / (02) 8475-4405

Clinic Schedule: Mon – Sat. / 7AM – 5PM

NORTH EDSA

G/F & 2/F Philippine College of Surgeons Bldg., 992 North EDSA, Quezon City

☎: (02) 8352-4675

Clinic Schedule: Mon – Sat. / 7AM – 5PM

ALABANG

2/F Sycamore ARCS 1 Building, Buencamino St. cor. Alabang-Zapote Road, Alabang, Muntinlupa City

☎: (02) 8556-3592 / (02) 8556-3596

Clinic Schedule: Mon – Sat. / 7AM – 5PM

REGIONAL

DASMARIÑAS

Commercial Space 1-2 G/F, Antlers Square II, Pasong Lawin, Burol, Dasmariñas City, Cavite

☎: (0917) 837 4728 / (046) 894-8325

Clinic Schedule: Mon – Sat. / 7AM – 5PM

CALAMBA

G/F Marchi Square, National Highway Paciano Rizal, Calamba City, Laguna

☎: (049) 508-1806 / (049) 306-0397

Clinic Schedule: Mon – Sat. / 7AM – 5PM

STA. ROSA

2/F Carvajal Building 2, National Highway, Balibago City, Sta. Rosa, Laguna

☎: (049) 302-5046 / (049) 530-0484

Clinic Schedule: Mon – Sat. / 7AM – 5PM

CLARK

G/F BPO Building 5, SM City Clark, M.A. Roxas Highway, Brgy. Malabantias, Angeles City, Pampanga

☎: (045) 499-8419 / (045) 499-8420

Clinic Schedule: Mon – Sat. / 7AM – 5PM

BACOLOD

G/F RL Jocson Building, B.S. Aquino Drive, Barangay 5, Bacolod City

☎: (034) 213-0766 / (034) 213-0762

Clinic Schedule: Mon – Sat. / 7AM – 5PM

CEBU IT PARK

Unit 203 2/F TGU Tower, Phase 1, Asiatown IT Park, Apas, Cebu City

☎: (032) 268-8072 / (032) 268-8902

Clinic Schedule: Mon – Sat. / 7AM – 5PM

CEBU CYBERGATE

Unit 302 & 309 L/3 Robinsons Cybergate, Don G. Garcia & J. Llorente Sts., Capitol Site, Cebu City

☎: (032) 236-9028 / (032) 238-3922 / (032) 238-7672

Clinic Schedule: Mon – Sat. / 7AM – 5PM



medgate_

Call



Before calling, member must prepare their Intellicare card number for member verification.

Member will call us through any of the touchpoints to set an appointment for teleconsultation.

Triage



Our nurses will perform triaging and conduct basic profiling. Triage is a process to identify whether the condition is emergency or non-emergency.

If a condition is a **non-emergency**, member will be scheduled for an appointment for teleconsultation.

If a condition is an **emergency**, member will be advised to go to a medical facility.

Teleconsultation



On the day of appointment, the doctor will call the member for teleconsultation. Once member is verified and is still assessed as a non-emergency, member will now proceed to teleconsultation.

E-treatment



After the teleconsultation, member will receive E-treatments such as a prescription and Certificate of Medical Teleconsultation. These documents will be sent via email.

Touchpoints

Landline

Manila
02 8424 1737

Cebu
032 265 5111

Davao
082 285 5111

Dumaguete
035 522 5111

Mobile

Globe
0917 536 2156
0917 536 2715
0917 546 7673
0917 829 9996

Smart
0919 058 0500



Medgate Philippines





TelAventusMD
Your clinic in the cloud 24/7



Primary care



Advice



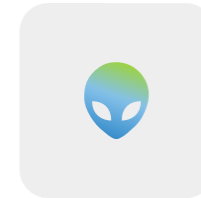
Wellness Counseling



Referral to Specialist



Referral to Aventus



Referral to Mindwell

Message us on our Facebook Page at [TelAventusMD](#) or e-mail us at TelAventusMD@ventusmedical.com.ph to set an appointment schedule.

NOTE: Should you have further questions, please feel free to call our Central Business Office at 8840.3043 or email us at inquiry@ventusmedical.com.

INPATIENT

- Room & Board accommodation within the limits of the plan
- Diagnostic procedures
- Standard nursing care services, admission kit & other items directly related to the medical management of the patient
- Ambulance Service (hospital to hospital) to be covered thru reimbursement up to **Php3,000/conduction/year**



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INPATIENT AVAILMENT PROCESS

- 1** **Secure** an admitting order from an Intellicare-affiliated physician.
- 2** **Present** the admitting order, your Intellicare Membership Card & two (2) valid IDs at the admitting section of the hospital for membership status validation and scheduling of confinement.
- 3** On the schedule of confinement, **occupy** the entitled room according to plan benefit.
- 4** **Sign** the Referral Control Sheet (**RCS 3**) issued by the visiting Intellicare Patient Relations Officer.

NOTE: File for PhilHealth upon discharge.



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INVOLUNTARY ROOM UPGRADE

If the entitled room is not available, member may *occupy (1) One category higher up to 48 hours (except suite room) without incremental charges.*

After 48 hours, whether the entitled room becomes available or not, incremental charges will be billed to the member.

If within confinement the entitled room becomes available, member should transfer automatically to their allowed room category. Otherwise, member will pay all incremental charges.



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VOLUNTARY ROOM UPGRADE

The member will be charged for the **excess over their entitlement and should pay the excess upon discharge** (approximately 30% of the total hospital bill, excess room & board and doctor's fee).

Keep in mind that staying in a more expensive room also makes the other services (i.e., medicines, professional fee, etc.) more expensive.



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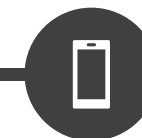
EMERGENCY

	 ACCREDITED HOSPITAL	 NON-ACCREDITED	 FOREIGN TERRITORIES (LEADING TO CONFINEMENT)
MAXIMUM COVERAGE	Up to MBL	Up to MBL thru reimbursement	Up to MBL thru reimbursement
HOSPITAL BILLS	100%	100%	100%
PROFESSIONAL BILLS	100% *RVS	100% *RVS	100% *RVS
	<i>*Relative Value Scale (RVS) – HMO Rates</i>		

CUSTOMER SERVICE



24/7 CALL SUPPORT
 MOBILE HOTLINE NUMBERS
(0920) 970 – 4724 (Smart)
(0917) 840 – 4894 (Globe)
(0922) 891 – 3957 (Sun)



24/7 TEXT SUPPORT
 MOBILE HOTLINE NUMBERS
(0920) 951 – 8452 (Smart)
(0917) 805 – 2502 (Globe)
(0922) 891 – 3925 (Sun)

REIMBURSEMENT

1. Secure and fill out the **Intellicare** Reimbursement Form.
2. Submit the Reimbursement Form with the following documents:

REQUIRED DOCUMENTS

- **Original Official Receipt (with TIN)**
- Detailed Statement of Account from the Hospital/Charge Slip
- Medical Certificate with final diagnosis
- Laboratory results (if with diagnostic procedure)
- Operative record with histopath (if with operation)
- Police report & Medico-legal Report (if required)

NOTE:

Submit to Intellicare not more than 60 calendar days from expiration of treatment.
Processing of the request is within 20 working days upon receipt of complete documents.



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REIMBURSEMENT

1. Valid Official Receipts / Sales Invoices shall be issued in favor of the company details as follows:

OFFICE	NAME	ADDRESS	TIN	BUSINESS STYLE
MAKATI (HO)	ASALUS CORPORATION	7th Floor, Feliza Building, 108 V.A. Rufino St., Legaspi Village, Makati City	004-666-055-000	INTELLICARE
CALAMBA		3rd Floor Marchi Square, Barangay Paciano Rizal, Calamba City, Laguna	004-666-055-007	
CEBU		10th Floor One Montage, Archbishop Reyes, Barangay Camputhaw, Cebu City	004-666-055-001	
BACOLOD		Door 3-4 & 3/F RL Jocson Bldg., B.S. Aquino Drive cor. 21st St., Brgy. 5 (Pob), Bacolod City	004-666-055-004	
DAVAO		B205-206 & B303-304 Plaza De Luisa Bldg., R. Magsaysay, Brgy. 30-C Pob. Dist., Davao City	004-666-055-005	
CDO		Rooftop, Cebu CFI Community Cooperative Bldg. Tiano Brothers corner A. Mabini St., Barangay 11, Cagayan de Oro	004-666-055-003	



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REIMBURSEMENT

2. Processing of filed reimbursement claims either in soft or hard copy will start the following day from receipt of all requirements, which includes principal member bank details and Official Receipt. Please be guided that you need to submit the hard copies of the Official Receipts to Intellicare as mandated for proper compliance with BIR guidelines.

3. Reimbursement may be done in two (2) ways:

A. Thru On-line Bank Crediting:

B. To Pick-up checks at Intellicare office located at Ground Floor, Feliza Building V.A. Rufino Street Legaspi Village Makati City

4. Bank information indicated by the member in the recent claims will supersede previous bank details, however if no bank details will be provided, we will automatically use previous bank details. In the same manner online bank credit payment option will automatically apply if the member fails to put or tick details on payment option in the Reimbursement Form.



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5. For those claims that could not be processed due to lacking details/information indicated in the Reimbursement Request Form including basic requirements. Lacking Advice notice and a Denied Letter of Advice for non-coverable cases, shall be emailed to the member within 3 to 5 working days.

6. Turnaround time (TAT) will reset upon receipt of compliance on lacking information or requirements.

7. We also recommend filing via autoserv.claims.ri@intellicare.ph. This accept documents sent on softcopies however reimbursement form must be in excel format (downloadable in Intellicare website).

8. You may send the original copy to your HR or directly to Intellicare:
3/F Philippine AXA Life Centre, Senator Gil Puyat Ave. cor. Tindalo St., Makati City

Attention: Kenneth Ke / Venus Gutierrez



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For our Regional Office transactions, to properly manage and monitor filed reimbursement claims in soft copy, members should send it thru below details with email subject "Filed Reimbursement-Name of Member or Patient-Name of Company" (i.e. Filed Reimbursement-Juan Dela Cruz-ABC Company). And you may send the original copy to your HR or directly to Intellicare Regional Offices:

REGION	CONTACT PERSON	EMAIL	MAILING ADDRESS
CALAMBA	Ruth Reforma	reimbursement.calamba@intellicare.net.ph ruth.reforma@intellicare.com.ph	3rd Floor Marchi Bldg. Lot 12A Brgy. Paciano, Calamba City Laguna 4027
CEBU	Marisa Baz	marissa.baz@intellicare.com.ph	10th Floor One Montage, Archbishop Reyes, Barangay Camputhaw, Cebu City
BACOLOD	Rochen Tormon	reimbursement.bacolod@intellicare.net.ph rochen.tormon@intellicare.com.ph	Door 3 R.L.Jocson Bldg.,B.S.Aquino Drive, Bacolod City
DAVAO	Ivy Rabanos	reimbursement.davao@intellicare.net.ph ivy.rabanos@intellicare.com.ph	Room B304-305 Plaza De Luisa Bldg. Ramon Magsaysay ave., Davao City 8000
CDO	Marilyn Lawague	reimbursement.cdo@intellicare.net.ph marilyn.lawague@intellicare.com.ph	Rooftop Cebu CFI Community Cooperative Bldg Tiano-Mabini Sts, Cagayan De Oro City



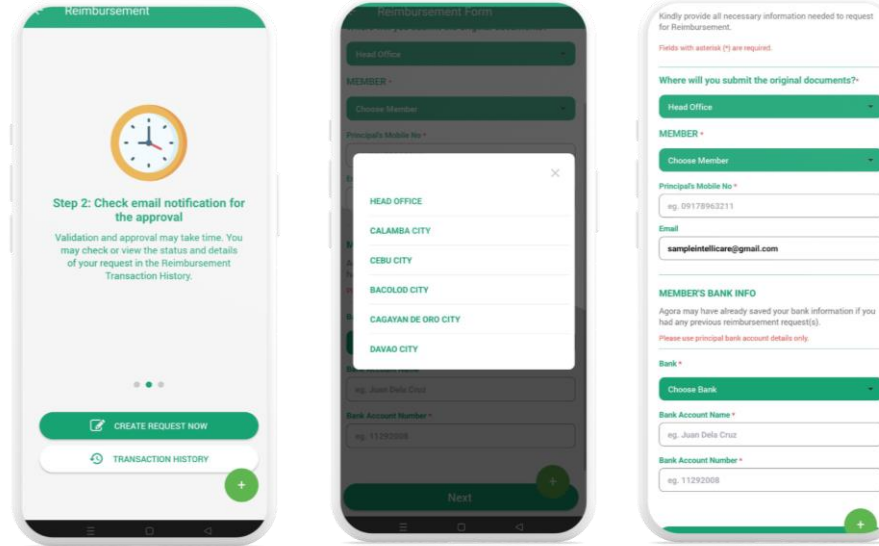
REIMBURSEMENT

9. e-Filing of claims is also available via Agora app.

- Click the Reimbursement Icon.
- Fill out form with correct details.
- Upload necessary files.
- Agree to the Member / Patient Undertaking and Consent Form and click Submit.
- Track the Status of your Reimbursement.

**Hard copy of the Original Receipt still needs to be submitted to Intellicare (through your HR/Account Officer – for proper monitoring purposes).*

Reimbursements filed in the App can be processed in ten (10) working days from the receipt of complete requirements, including the original/hard copy of OR with TIN.



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DENTAL FOR ALL MEMBERS

- Dental examination & oral health education
- Twice a year oral prophylaxis
- Simple tooth extraction
- Temporary fillings
- Permanent fillings – four (4) teeth per year, Amalgam OR Light Cure;
- Desensitization of hypersensitive teeth – up to two (2) teeth per member per year
- Surgical molar extraction for one (1) impacted tooth per member per year
- Recementation of jackets, crown, inlays / onlays
- Treatment of minor gum problems, mouth lesions, wounds & burns
- Orthodontic consultation (braces and malposition of teeth)
- Temporo mandibular joint consultation (clicking of jaws)
- Pre-natal check of teeth and gums
- Emergency dental treatment for the relief of pain



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DENTAL AVAILMENT PROCESS

1

Set an appointment with an Intellicare-affiliated dentist.

2

Proceed to the dental clinic on your scheduled date and present your Intellicare Membership Card with two (2) valid IDs for membership status validation.

3

Avail the entitled benefit and sign the Dental Form (**RCS 5**).



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ADDITIONAL BENEFITS

- **Anti-rabies, anti-tetanus and anti-venom vaccines** shall be covered up to thirty thousand pesos (Php30,000.00) per year.
- **Sclerotherapy** shall be covered up to thirty thousand pesos (Php30,000.00) per year provided that it is medically necessary and recommended by an affiliated vascular surgeon (**not for cosmetic/aesthetic purposes**).
- **Cauterization of warts** (from face down **except genital warts**) is covered up to two thousand pesos (Php2,000.00) per member/year provided that an accredited physician recommends it and only for cases that affect the physiological functions of the member (**not for cosmetic/aesthetic purposes**). Apart from the existing Php2,000.00 warts removal coverage (face down), Intellicare shall send a physician to perform cautery of warts at the company site once every six (6) months



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ADDITIONAL BENEFITS

- **Congenital illnesses/ diseases** shall be covered up to one hundred thousand pesos (Php100,000.00) per year subject to pre-existing condition limit, whichever is lesser.
- **Work-related cases** shall be covered up to the pre-existing condition limit per year subject to the exclusions and limitations of the contract.
- **Vehicular accidents** shall be covered up to pre-existing condition limit per year subject to the exclusions and limitations of the contract and a Police report MUST be submitted to Intellicare for evaluation.
- **Eye laser treatment for glaucoma and retinal detachment except for cases of myopia or correction of error of refraction (such as lasik, PRK and the likes)** shall be covered up to pre-existing condition limit per year.



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ADDITIONAL BENEFITS

- **Allergy testing** shall be covered up to two thousand five hundred pesos (Php2,500.00) per year if prescribed by Accredited Physician.
- **Unprovoked assault** shall be covered up to the maximum benefit limit per year subject to the exclusions and limitations of the contract and a police report must be submitted to Intellicare for evaluation (existing benefit).
- **Tuberculin Test (except screening)** shall be covered up to six hundred pesos (Php600.00) per year if the member shows symptoms of Tuberculosis and if prescribed by accredited physician.
- **Slipped disc, spondylosis and Spinal Stenosis** shall be covered up to pre-existing condition limit per year.
- **Scoliosis** shall be covered up to pre-existing condition limit per year.



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ADDITIONAL BENEFITS

- **Photodynamic Therapy** shall be covered up to pre-existing condition limit per year subject to the exclusions and limitations of the contract.
- **Continuous Positive Airway Pressure (CPAP) Titration for Sleep Study** shall be covered up to pre-existing condition limit per year.
- **HIV/AIDS** shall be covered up to the maximum benefit limit per member per year. **HIV Screening and out-patient medicines** are not covered.



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ADDITIONAL BENEFITS

- **Point of Service (POS) for all members:** Members are allowed to avail of services from non-accredited doctors and non-accredited hospitals for in-patient and out-patient cases which shall be covered through reimbursement provided originals of all pertinent documents are submitted to Intellicare. Reimbursement shall be up to eighty percent (80%) of hospital bills and eighty percent (80%) of professional fees based on Intellicare relative value scale (RVS).

The Point of Service (POS) **shall not apply** to the following services/facilities:

- Dental services;
- Accredited hospitals or facilities that are specifically excluded in the group corporate agreement



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ADDITIONAL BENEFITS

- **In the event of a World Health Organization (WHO) declared pandemic, a government declaration of an epidemic, or a national health emergency,** Intellicare shall cover such cases under the following conditions.
 - One Hundred percent (100%) company paid.
 - Eighty percent (80%) of the total number of members must be maintained
 - Coverage shall be provided to all members showing signs/symptoms of the declared pandemic/epidemic illness.
 - Amount of coverage shall be up to the card limit (aggregate limit for all pandemic/epidemic illnesses) per member per year, not to exceed Five Million Pesos (Php5,000,000.00) for the whole company.
 - Coverage shall be strictly within Intellicare network of providers only.
 - Personal Protective Equipment (PPE) shall be covered for In-Patient & Emergency cases up to six thousand pesos (Php6,000.00) per day (not to exceed Maximum Benefit Limit)
 - Screening Tests; vaccines; and out-patient medicines (such as but not limited to maintenance medicines, vitamins & supplements) are not covered.
 - Intellicare shall cease coverage upon the member's transfer to any of the following:
 - An accredited government facility where patients are admitted in a charity ward
 - A non-accredited government facility
 - A non-accredited hospital
 - In case of availments in a non-accredited facility, NO reimbursements shall be allowed for non-emergency cases (i.e. OP, IP, Screening)



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ADDITIONAL BENEFITS

- **Intellicare shall cover gender re-assignment surgery** (must be performed by Urologist Plastic Surgeon) up to two (2) principal members per year up to the maximum benefit limit.

Note: (i) Principal members must secure the following to be eligible for coverage:

- o Psychiatric clearances from three (3) different Psychiatrists
- o Cardio Pulmonary Clearance

(ii) Psychological/Psychiatric clearance as gender dysphoric and Cardio Pulmonary clearances prior any procedure/treatment shall be deducted from the members' maximum benefit limit.

- **Intellicare shall cover prescribed infertility work-up** (prescribed laboratory, imaging and diagnostic tests only) for principal members, such as but not limited to the following. Coverage shall be up to one hundred thousand pesos each, not to exceed Seven Hundred Fifty Thousand Pesos (Php750,000.00) for the whole company.
 - Blood test
 - Sperm Analysis
 - Transvaginal Ultrasound
 - Sonohysterogram



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ADDITIONAL BENEFITS

- **Internal prosthetic device (steel implants)** shall be covered up to one hundred thousand pesos (Php100,000.00) per member per year, subject to pre-existing condition limit (whichever is lesser).
- **Chiropractic procedure** shall be covered through reimbursement worth up to thirty thousand pesos (Php30,000.00) per member per year, not to exceed One Million Pesos (Php1,000,000.00) for the whole group.
- **Intellicare shall cover consultation, therapy and treatment for neuro-developmental disorders** through reimbursement up to the maximum benefit limit per member per year, not to exceed Two Million Pesos (Php2,000,000.00) for the whole group.
- **Members diagnosed with Covid-19 symptoms shall be allowed to avail Aventus Clinics' Home Service Program** for a maximum of fifty (50) members subject to the guidelines of Intellicare and Aventus Clinics. Mobilization fees for home services shall be paid in cash by the member



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ADDITIONAL BENEFITS

- **Intellicare shall cover twelve (12) consultations** worth up to two thousand five hundred pesos (Php2,500.00) each consultation through reimbursement per member per year for cases of Mental Health.
- Coverage shall be limited to the following:
 - Depression
 - Bipolar Disorder
 - Anxiety Disorder
 - Psychotic Disorders (such as schizophrenia)
 - Trauma-related Disorders (such as post-traumatic disorder)



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ADDITIONAL BENEFITS

- **Maternity Assistance:** A maternity program will be made available to all enrolled female employees, legal spouse of male employees and female domestic partner of single male employees of the company once per contract term through reimbursement. Maternity assistance shall be up to the following limits.
 - Caesarian Delivery - Php50,000.00
 - Normal Delivery - Php30,000.00
 - Miscarriage / Abortion - Php15,000.00

Intellicare will only process maternity reimbursement if all originals of the following pertinent documents are submitted to Intellicare:

- Official Receipt
- Certified True Copy of Birth Certificate
- Medical Certificate (stating nature of delivery: i.e., Normal, Caesarian)
- Statement of Account (with itemized hospital bills)



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ADDITIONAL BENEFITS

- **Intellicare shall cover immunization vaccines** (except Covid-19 Vaccines) through Aventus Clinics or outside of Aventus Clinics worth up to three thousand pesos (Php3,000.00) per member per year.
- Coverage shall be limited to the following vaccines:
 - Influenza Trivalent
 - Influenza Quadrivalent
 - Pneumonia Polysaccharide
 - Pneumonia Conjugate



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ADDITIONAL BENEFITS

▶ Intellicare shall reimburse worth up to ten thousand pesos (Php10,000.00) per principal member per year the following benefits based on below guidelines:

- No limit on the number of items per claim
- No maximum amount per claim; can claim up to max amount in one go
- Not allowed:

- Herbal or slimming teas / coffees
- Prescribed and over the counter medicines, equipment or procedures that are for cosmetic or aesthetic purposes
- Essential oils, massage oils/rubs, massagers
- Humidifiers, air purifiers
- Diet / weight loss / gain pills, muscle building powder / liquid supplements
- Organic food, diet program meal plans
- Oral hygiene supplies (toothpaste, basic mouthwash, dental floss, napkin, deodorant, feminine wash)
- Identifiable children's and animal medicines and procedures (Tiki-tiki, Tempra for Kids, Kennel cough medicines/vaccines)
- Identifiable medicines or procedures that are specific to one's biological sex (i.e. receipt is showing pregnancy test kit but employee is male, sperm count test but employee is female)

Reimbursable items (examples) but not limited to:

- Prescribed or over the counter medicines
- Vitamins and supplements – Any kind as long as it's not for cosmetic or weight loss/gain purposes



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ADDITIONAL BENEFITS

- ▶ Intellicare shall reimburse worth up to ten thousand pesos (Php10,000.00) per principal member per year the following benefits based on below guidelines:

Receipts / Sales Invoice

- Should be under employee's name
 - Soft copy of receipt should be sufficient to approve & credit the claims
 - Can be tape receipt (thermal) or official receipt; showing merchant's name and business TIN. Hard copies must be submitted by employees at the S&P Offices addressed to S&P Global PH finance (Rommel Rilloraza).
 - Purchases via online stores such as Shopee, Lazada, Watsons are acceptable as long as the name of the employee is reflected
 - Receipts should be dated before December 01 of the contract year.
 - Should be filed through Agora App/Web and choose **OPD MEDS as Claim Type** to properly tag under this benefit.
- Claims will be processed within 20 working days from receipt of the complete documents.



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LIFE INSURANCE

FWD INSURANCE



Sum Assured: **Php 10,000.00**

Group Life Insurance (GLI)	-	Php 25,000.00
Family Assistance Benefit (advanced from GLI)	-	Php 2500.00
Terminal Illness Benefit (advanced from GLI)	-	Php 25,000.00
Accidental Death, Dismemberment and Disability Benefit (ADDD)	-	Php 25,000.00

*Double Indemnity shall apply if the cause of death is due to accident

NOTE:

Group Life Insurance shall be provided for members up to sixty-five (65) years old.



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LIFE INSURANCE

FWD INSURANCE FOR PRINCIPAL MEMBERS ONLY



SCHEDULE OF INJURIES	PERCENTAGE	SCHEDULE OF INJURIES	PERCENTAGE
Both hands or feet	100%	One ear	50%
One hand and one foot	100%	Thumb (both phalanges)	25%
Either one hand or one foot and sight of one eye	100%	Thumb (one phalanx)	10%
Arm at above elbow	70%	Fractured leg or patella with established non-union	10%
Leg at or above knee	70%	Shortening of leg by at least 5cm	7.5%
Arm between elbow & wrist	60%	Great toe	5%
Leg between knee & foot	60%	Finger(s) (per phalanx)	3.5%
Loss of Speech	50%	First or second Metacarpals	3%
Loss of Hearing	50%	Toe, other than Great toe (one phalanx)	1%
Either one hand or one foot or one eye	50%	Third, fourth, or fifth Metacarpals	1%



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EXCLUSIONS AND LIMITATIONS

- Out-of-network service
- Miscellaneous hospital charges
- Special confinements (sanitarium, convalescent home, domiciliary care, etc.)
- Health check ups (pre-employment, government requirements, insurance)
- Medical certificates
- Professional fees in medico-legal cases
- Refusal to undergo recommended treatment or demanding treatment aside from that which the Intellicare doctors have recommended
- Blood screening
- Vaccines for immunization, anti-rabies, anti-venom, steroid injections
- Organ transplants or acquisition of an organ
- Procurement of orthotics, prosthetics, take-home medical appliances and other durable medical equipment (DME)



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EXCLUSIONS AND LIMITATIONS

- Determining / ruling out PEC during the first 12 months of membership if result is positive
- Reproductive disorders, artificial insemination, circumcision, sex change
- Laser eye surgery for myopia or error of refraction
- Alternative medical treatment / procedures
- Sleep study not due to an organic illness
- Cosmetic alterations for aesthetic purposes
- Out-patient medicines and medical supplies
- Dental surgery, dental x-ray, impacted tooth / wisdom tooth
- Hypersensitivity tests to check for allergies and desensitization
- Any disability which may have affected a dependent prior to the 30th day after birth
- Pregnancy and pregnancy-related conditions



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EXCLUSIONS AND LIMITATIONS

External Forces / Activities

- Exposure to imminent danger or health hazards
- Violation of a law or ordinance
- Extreme / hazardous sports-related injuries
- Fortuitous events / disasters
- Air or sea travel other than as a fare-paying passenger on a licensed aircraft / vessel

Illnesses / Conditions

- Congenital abnormalities
- Neuro-developmental & genetic disorders (which may result to mental retardation)
- Developmental delay
- Sexually transmitted diseases
- Psychiatric and psychological illnesses



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MEMBERSHIP CARD



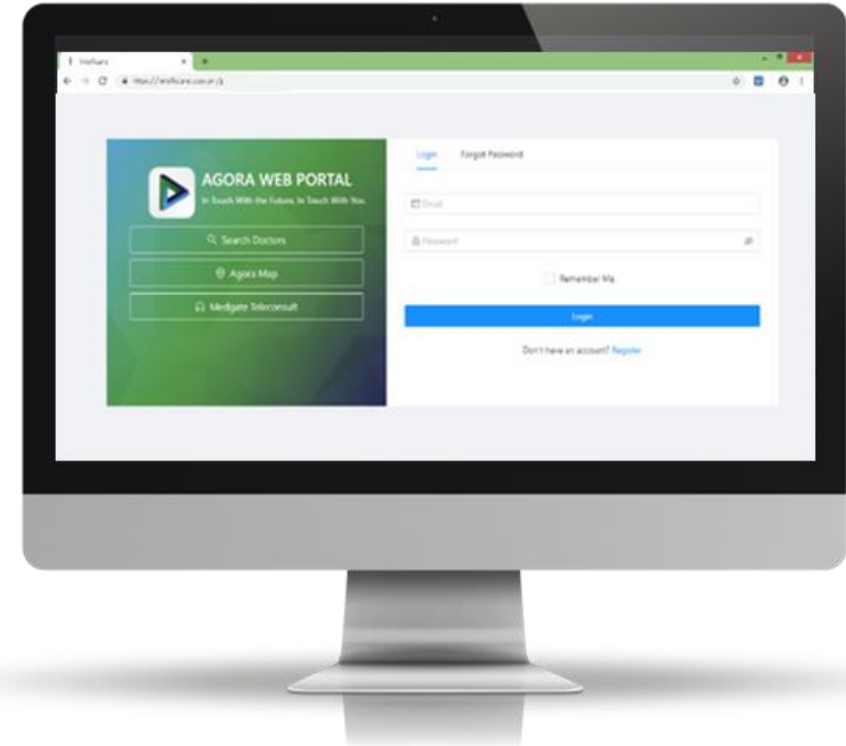
NOTE:

Always present your Intellicare Membership Card and Valid ID during avilment.

LOST / DAMAGED CARDS: *must be reported to Intellicare immediately.*

REPLACEMENT FEE: *Php100.00*

- **AGORA App** on your Internet Browser.
- Existing User Credentials on the **Intellicare AGORA App** can be used to access **Intellicare AGORA Web**.
- Active Principal and Dependent Members 18 years old and above can now register directly.
- Various benefits and features are available such as Digi-ID, e-Reimbursement Filing, eRCS1 and eRCS2 Generation, and many more!



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(02) 7902-3400 / 8789-4000

TOLL – FREE NUMBER OUTSIDE METRO MANILA

1-800-10-789-4000



24/7 CALL SUPPORT

MOBILE HOTLINE NUMBERS

(0920) 970 – 4724 (Smart)

(0917) 840 – 4894 (Globe)

(0922) 891 – 3957 (Sun)



24/7 TEXT SUPPORT

MOBILE HOTLINE NUMBERS

(0920) 951 – 8452 (Smart)

(0917) 805 – 2502 (Globe)

(0922) 891 – 3925 (Sun)

INTELLICARE DELIGHTS



DELIGHTS

Intellicare promotes enjoyable wellness by partnering with brands that support our goal of improving people's health and total well-being.



Intellicare DELIGHTS

Make the most out of the delightful perks and discounts our partners have prepared for you.

-  Eye Care
-  Beauty & Wellness
-  Dining & Café
-  Fitness
-  Pet Care
-  Leisure, Recreation, and Other Services
-  Pharmacy

DELIGHTS

Enjoy special discounts from our tie-up partners!

For the complete and updated list
please visit www.intellicare.com.ph.



THANK YOU!



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YOUR FEEDBACK MATTERS!



The **Client Orientation Team** would like to seek an honest **evaluation** about the **Trainer's performance** during the **HMO orientation**. The data that will be gathered will be our reference to improve the quality of the sessions we provide for our members.

Thank you for your participation!

<https://forms.office.com/r/m6g5rBtMeW>