HMO Benefit Plan
Sykes HMO Benefit Plan

- **Features of the Plan**

Sykes health plan aims to provide its employees access to the services and facilities of medical institutions for their healthcare and medical needs. The program provides for preventive, diagnostic, and treatment services of Intellicare-accredited and affiliated medical providers to all qualified and accepted members.

- **Definition of Terms**

  - **Intellicare Coordinator/Assistant Coordinator** — first contact doctor for primary consultation. Issues referral slip to other affiliated physicians/specialists for consultation/treatment, for prescribed out-patient diagnostic evaluations, and for hospital confinement

  - **Out-patient Case** — any condition which does not require hospital confinement

  - **In-patient Case** — continuous confinement in a hospital for at least six (6) hours except in an emergency case

  - **Elective Case** — non-emergency case that needs no urgent treatment and may be deferred without endangering the member’s life

  - **Emergency Case** — a condition where a trained medical professional diagnoses that the member’s life or health would be put at serious risk if no immediate attention is provided. Examples: heart attack, stroke, poisoning, loss of consciousness, convulsion, severe dehydration, etc.

  - **Relative Value Scale (RVS)** — schedule of charges as agreed upon between the Association of Health Maintenance Organizations of the Philippines, Inc. (AHMOPI) and various Medical Societies using the Philippine College of Surgeons book.

  - **Maximum Benefit Limit (MBL)** — the maximum amount payable per illness per member per year. It shall include consultations, diagnostic procedures, and hospitalization

  - **Dreaded Diseases** — a generally chronic and irreversible condition requiring frequent and/or prolonged hospitalization, including those requiring continuous confinement for fifteen (15) days or more.
    - Cerebrovascular Accident (CVA) or Stroke, Paralysis, Epilepsy
    - Spinal Cord Injury, Major Head trauma
    - Central Nervous System Lesions (e.g. poliomyelitis, meningitis, encephalitis, neurosurgical conditions);
    - Cardiovascular Diseases (Coronary/Valvular/Heart Disease, Hypertensive Heart Disorder, Myocardial Infarction, Cardiomyopathies, Coronary Heart Disease)
    - Chronic Pulmonary Disease (Asthma/Bronchitis/Emphysema)
    - Chronic and Acute Liver Parenchymal Diseases (e.g. liver cirrhosis, hepatitis, new growth)
    - Chronic Gastro Intestinal Diseases
    - Collagen Immunologic Disease (e.g. rheumatoid arthritis, systematic lupus erythematosus)
    - Endocrinologic Disease (e.g. diabetes mellitus, thyroid disorders, adrenal diseases);
    - Cancer/Malignancies Blood Dyscrasia (e.g. Leukemia, Idiopathic Thrombocytopenic Purpura)
    - Coma requiring the use of a mechanical respirator
    - Brain tumors (Benign or Malignant)
    - Aneurysm of the Aorta
    - Aorta Dissection or tear in the aortic wall
    - Acute Respiratory Distress Syndrome (ARDS)
    - Aplastic Anemia
- Sepsis or infection of the blood
- Second degree burns or Partial Thickness Burns involving 10-20% TBSA (Total Body Surface Area), and Third Degree Burns or Full Thickness Burns >10% TBSA;
- Any illness other than the above which would require intensive care unit confinement

**Pre-Existing Condition (PEC) —** an illness or disease the member already has (with or without their knowledge) that has been diagnosed before enrollment or during the member’s first year of coverage. These are illnesses or diseases that do not develop over 24 hours. PEC list includes but is not limited to the following:

- Hypertension
- Thyroid disease, Goiter
- Cataracts/Glaucoma/Pterygium
- Eye, ear, nose, and/or throat conditions requiring surgery
- Hemorrhoids and anal fistulae
- Tumors
- Uterine myoma, ovarian cyst, endometriosis
- Buerger’s disease
- Asthma
- Tuberculosis
- Chronic cholecystitis/cholelithiasis and other forms of calcification
- Hernia
- Prostate disorders
- Varicose veins
- Scoliosis
- Arthritis
- Chronic allergies
- Gastric and Duodenal ulcers
- Dreaded diseases
I. **Membership Eligibility: Who may enroll under the healthcare program?**

**Principal member** — full time probationary and regular employees at least 18 and up to 65 years old

**Dependents of the principal member** - following the hierarchy rule, enrollment of dependents shall strictly follow the order indicated below:
- **Single Employees** — employees who were never married, or legally annulled with no children
  - **Parents** - up to 65 years old
  - **Siblings** - unmarried, unemployed; from 90 days - 21 years old. Enrollment of siblings must be in order of age, starting with the eldest to the youngest
- **Single Parent Employees** — Employees who are legally annulled, or were never married but have biological or legally adopted children
  - **Children** — biological, legitimate, or legally adopted; unmarried, unemployed; from 60 days - 21 years old. Enrollment of children must be in order of age, starting with the eldest to the youngest
- **Married Employees** — Employees, who are legally married, widowed, divorced, annulled, informally separated and legally separated.
  - **Legal Spouse** — up to 65 years old
  - **Children** — biological, legitimate, or legally adopted; unmarried, unemployed; from 60 days - 21 years old. Enrollment of children must be in order of age, starting with the eldest to the youngest

For exceptions to the hierarchy rule, employee needs to indicate reason in their enrollment for not following the hierarchy and provide supporting documents:
- Dependent is deceased - Death Certificate of Dependent
- Dependent is overage - Birth Certificate of Dependent
- Dependent is enrolled in another HMO - Photocopy of HMO Card with effective date of coverage
- Dependent is living abroad - Any valid document that will prove that dependent is living abroad
- Dependent is a Sykes Employee - Photocopy of Sykes ID with Employee Number
- Others - Notarized affidavit stating the reason
II. Number of Dependents allowed to enroll and premium coverage

<table>
<thead>
<tr>
<th>Sykes Asia</th>
<th>Hire Date</th>
<th>Status</th>
<th>No. of Dependents Allowed to Enroll</th>
<th>Dependent’s Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hired on or before April 14, 2003</td>
<td>Single with Parents as Dependents</td>
<td>4</td>
<td>Company Paid: None</td>
</tr>
<tr>
<td></td>
<td>Hired April 15, 2003 onwards</td>
<td>Single Parents/Married with Spouse/Child/ren as Dependents</td>
<td>6</td>
<td>Company Paid: 4</td>
</tr>
<tr>
<td></td>
<td>Hired on or before July 3, 2010</td>
<td>Single with Parents as Dependents</td>
<td>2</td>
<td>Company Paid: 2</td>
</tr>
<tr>
<td></td>
<td>Hired July 3, 2010 onwards</td>
<td>Single Parents/Married with Spouse/Child/ren as Dependents</td>
<td>4</td>
<td>Company Paid: 4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Legacy SMSI</th>
<th>Hire Date</th>
<th>Status</th>
<th>No. of Dependents Allowed to Enroll</th>
<th>Dependent’s Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hired on or before April 14, 2003</td>
<td>Single with Parents as Dependents</td>
<td>4</td>
<td>Company Paid: None</td>
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<td>6</td>
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</tr>
<tr>
<td></td>
<td>Hired on or before July 3, 2010</td>
<td>Single with Parents as Dependents</td>
<td>2</td>
<td>Company Paid: 2</td>
</tr>
<tr>
<td></td>
<td>Hired July 3, 2010 onwards</td>
<td>Single Parents/Married with Spouse/Child/ren as Dependents</td>
<td>4</td>
<td>Company Paid: 4</td>
</tr>
</tbody>
</table>

***For employees hired starting January 1, 2012, premium for first two dependents of Single Parents/Married employees is FREE but subject to compensation tax which will be shouldered by employees. Corresponding tax is payable within the year.

Terms of Payment: The cost of employee share premiums shall be paid within the year via salary deductions over a period of eleven (11) months (22 payrolls for staff and 11 payrolls for managers). Sykes reserves the right to adjust the amount of amortization as necessary to complete the annual premium payments by December 31 payroll.

III. Enrollment Period

- **Dependent of Newly Hired Employee** – enrollment should be completed within 15 days from effective date of coverage of the principal member. Enrollment should be completed online via Intellicare Web Tool. Submission of supporting documents should also be completed within 45 days from effective date of coverage.

New members approaching age of ineligibility (65 for parents and spouses, 21 for children and siblings) must be enrolled at least 6 months prior to reaching ineligibility age.

- **Life Events**
  - **New born child** – enrollment should be made within 90 days from child’s date of birth. Enrollment should be completed online via Intellicare Web Tool
  - **Spouse of newly married employees** – enrollment should be made within 90 days from date of marriage. Change in principal’s civil status along with the enrollment of spouse is completed by submitting the manual HMO Updates Report.
  - **New born siblings** – enrollment should be made within 90 days from child’s date of birth. Enrollment should be completed online via Intellicare Web Tool
IV. Cancellation of Enrolled Dependents

Dependents coverage is co-terminus with the principal. Once enrolled, cancellation of dependents will only be allowed on the following instances:

- Single employee change in marital status. Existing dependents parents coverage will automatically revoked.
- Death of a dependents
- Dependents migrated abroad or OFW
- For other reasons, employee will be allowed to cancel on the next renewal period.

In the event of employee separation from the company (whether voluntary or involuntary) or cases enumerated above, employee shall remain liable for the applicable pro-rated premium. Amount will be computed based on below formula but the HMO will be cancelled.

- **If total utilization is more than the premium**
  
  \[
  \text{Annual Premium - total paid by the employee via salary deduction} = \text{payable by the employee}
  \]
  
  Example: \( 9,819.38 - 5000 = 4,819.38 \) to be deducted to the employee

- **If total utilization is less than the premium**
  
  \[
  \text{Annual Premium} \times 85\% \times \text{Number of Month's Stayed} / 12 + \text{Admin cost}
  \]
  
  Example:
  
  \[
  9,819.38 \times 85\% = 8,346.47 \times 7 \text{ months stayed with Sykes} = 58,425.31 / 12 = 4,868.78
  \]

  If your total paid premium for your dependent at the time of separation is only 3,000, then the difference between the 4,868.78 and 3,000 plus the administration cost shall be deducted from your final pay.
<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Maximum Benefit Limit (MBL)</th>
<th>Dreaded Disease Limit (DDL)</th>
<th>Pre-Existing Condition (PEC)</th>
<th>Congenital Diseases</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sykes Asia</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hired Before July 3, 2010</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Managers</td>
<td>110000/illness/yr</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
</tr>
<tr>
<td>Managers &amp; Above</td>
<td>120000/illness/yr</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
</tr>
<tr>
<td>Hired on July 3, 2010 onwards</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Non-Managers</td>
<td>110000/illness/yr</td>
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</tr>
<tr>
<td>Managers &amp; Above</td>
<td>120000/illness/yr</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
</tr>
<tr>
<td><strong>Legacy SMSI</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hired Before July 3, 2010</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below Supervisors</td>
<td>150000/illness/yr</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
</tr>
<tr>
<td>Supervisors &amp; Above</td>
<td>200000/illness/yr</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
</tr>
<tr>
<td>Hired on July 3, 2010 onwards</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Managers</td>
<td>110000/illness/yr</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
</tr>
<tr>
<td>Managers &amp; Above</td>
<td>120000/illness/yr</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
<td>Up to MBL</td>
</tr>
</tbody>
</table>
### Sykes HMO Benefit Plan

**Renewing members who will become ineligible within the year will have pro-rated PEC based on remaining eligible period only.**

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<thead>
<tr>
<th>Hire Date</th>
<th>Maximum Benefit Limit (MBL)</th>
<th>Dreaded Disease Limit (DDL)</th>
<th>Pre-Existing Condition (PEC)</th>
<th>Congenital Diseases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hired prior Jan. 1, 2010</td>
<td></td>
<td></td>
<td></td>
<td>Up to MBL (Subject to PEC Limit)</td>
</tr>
<tr>
<td>Non Managers</td>
<td>110000/illness/yr</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Managers &amp; Above</td>
<td>120000/illness/yr</td>
<td></td>
<td>1st yr = 40,000</td>
<td></td>
</tr>
<tr>
<td>Sykes Asia Hired prior Jan. 1, 2010 to Dec. 31, 2010</td>
<td></td>
<td></td>
<td>2nd yr = 70,000</td>
<td></td>
</tr>
<tr>
<td>Non Managers</td>
<td>110000/illness/yr</td>
<td></td>
<td>3rd yr = Up to DDL</td>
<td></td>
</tr>
<tr>
<td>Managers &amp; Above</td>
<td>120000/illness/yr</td>
<td></td>
<td>For 3rd yr of coverage, up to DDL provided that the pathogenesis of the illness did not start prior to or during 1st two years of membership, otherwise up to 70,000/yr</td>
<td></td>
</tr>
<tr>
<td>Hired Jan. 1, 2010 onwards</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Managers</td>
<td>110000/illness/yr</td>
<td></td>
<td>1st yr = 40,000</td>
<td></td>
</tr>
<tr>
<td>Managers &amp; Above</td>
<td>120000/illness/yr</td>
<td></td>
<td>2nd yr = 70,000</td>
<td></td>
</tr>
<tr>
<td>Legacy SMSI Hired before July 3, 2010</td>
<td></td>
<td></td>
<td>3rd yr = Up to DDL</td>
<td></td>
</tr>
<tr>
<td>Below Supervisors</td>
<td>120000/illness/yr</td>
<td></td>
<td>For 4th yr of coverage, up to DDL provided that the pathogenesis of the illness did not start prior to or during 1st two years of membership, otherwise up to 70,000/yr</td>
<td></td>
</tr>
<tr>
<td>Supervisors &amp; Above</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hired on July 3, 2010 onwards</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below Supervisors</td>
<td>110000/illness/yr</td>
<td></td>
<td>1st yr = 40,000</td>
<td></td>
</tr>
<tr>
<td>Supervisors &amp; Above</td>
<td>120000/illness/yr</td>
<td></td>
<td>2nd yr = 70,000</td>
<td></td>
</tr>
</tbody>
</table>

**Maximum Benefit Limit (MBL)**

- **Dreaded Disease Limit (DDL)**
- **Pre-Existing Condition (PEC)**
- **Congenital Diseases**
Schedule of Benefits

- **Preventive Healthcare Maintenance Benefits**
  - Routine immunization (except cost of vaccines)
  - Management of health problems
  - Record-keeping of medical history
  - Medical seminars/wellness programs
  - Annual Physical Examination, conducted in site or Aventus Clinics (for Principal and Enrolled Dependents)
    - Physical examination
    - Complete blood count (CBC)
    - Urinalysis
    - Fecalysis
    - Chest x-ray
    - Electrocardiogram (for members 35 years old and above, or if indicated by the attending physician)
    - Pap smear (for female members 35 years old and above, or if indicated by the attending physician)

- **Out-Patient Care Benefits**: *Without Access to Healthway Clinics & St. Luke’s Global City*
  - Referral to Specialists covered up to PEC Limit
  - Regular consultations & Treatment (Except Medicines) up to PEC Limit
  - EENT Treatment covered up to PEC Limit
  - X-ray and Laboratory Procedures covered up to PEC Limit
  - Cataract extraction (excluding cost lens) up to MBL
  - Speech and physical therapy Covered up to 16 sessions to PEC Limit
  - Laser treatment for glaucoma and retinal detachment except for cases of myopia or correction of error of refraction covered up to PEC Limit
  - Pre & Post-natal consultations except Laboratories covered up to MBL
  - Cauterization of warts (from neck down except genital warts) covered up to MBL at Aventus Clinics
  - 1st dose of anti-rabies, anti-venom and anti-tetanus is covered up to Php10,000
  - Free consultation fee of the following doctors (Gen Surgeon, OB, Pedia, Family Med, Gen Internist, Gen Practitioner) at Aventus Clinics
  - For enrolled parents of newly hired employees effective January 1, 2015, out-patient services (consultations and laboratory services) will be on a clinic-based program. Parents can avail OP services at accredited Intellicare clinics only (not in hospitals and Healthway Clinics).
In-Patient Care Benefits: Without Access to Healthway Clinics & St. Luke’s Global City

- No deposit upon admission
- Regular Private Room and Board
- Use of Operating Room and Recovery room
- Services of Specialists
- Services and medical for general/spinal anesthesia and other anesthesia deemed necessary for surgical operation
- Fresh whole blood product transfusions and intravenous fluids
- X-ray and Laboratory examinations
- Administered medicines
- Dressing, sutures and plaster casts and other items related to management of the patient
- ICU Confinement
- Radioactive Iodine Therapy
- Hepatitis B (except if sexually transmitted)
- Modern therapeutic and interventional surgical procedure such as but not limited to laparoscopic
  - Cholecystectomy/ adrenalectomy and lithotripsy/ESWL
  - CT Scan/ MRI and ultrasound/Chemotherapy/ Radiotherapy/ Dialysis
- Human blood products and its screening /processing except gamma globulin for Kawasaki disease up to MBL per year
- Work-related illness/accidents except those in the exclusions
- Congenital illnesses (e.g. AV Malformation, Mitral Valve Prolapse, Indirect Inguinal Hernia)
- Open heart surgery (except cost of pacemaker) including angioplasty and the like
- Sleep disorder covered up to Php20,000.00 per member per year
- Slipped disc, scoliosis, spondylosis and spinal stenosis
- Admission kit including wee bag during confinement
- Stereotactic Brain Biopsy
- Gamma Knife Surgery (based on cobalt/ radiotherapy)
- Transurethral Microwave Therapy of Prostate
- Cryosurgery covered up to Php 1,000 per area subject to PEC Limit
- Hyperventilation syndrome covered up to Php 10,000 per year for Principals only
- New modalities, diagnostics & treatment procedures for conditions with established etiologies and its use is only alternative to the conventional methods
- Laboratory/ancillary services for conditions whose pathogenesis is not yet fully established in Medical Science Professional fee for assisting physician in surgical procedures
- Assistance of Patient Relation Officers
- All other items related to the management of the case
- Angiography (e.g. coronary, cerebral, retinal, pulmonary, GI, etc.)
- Serum Chemistry panels (e.g. Chem 23, Spec M etc.)
- Pulmonary Perfusion Scan
- Tests involving use of Nuclear Technologies (e.g. Radionuclide Ventriculography/ Thallium Stress Testing/ Radionuclide/ Thyroid Scan, etc.) Nuclear Technologies such as Pyrophosphate Scintigraphy, Positron Emission Tomography, Radio Isotope Scanning etc.
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- Electromyography, Nerve Conduction Velocity Studies
- 24-Hour Holter Monitoring, 2-D Echo and Doppler
- Treadmill Stress Test, Myelogram, Mammography and Sonogram, Bone Densitometry Scan
- Diagnostic Endoscopy (including 1 video), Diagnostic Arthroscopy, Diagnostic Hysteroscopy, Adrenocortical Function, Plasma/urinary cortisol, Plasma Aldosterone one, Adrenocortical Function etc,
- Immunologic studies, anti-nuclear antibody ana, c-reactive protein, lupus cell exam
- Genetic studies

- **Emergency Care Services**: *Without Access to Healthway Clinics & St. Luke’s Global City*

  - Professional services of emergency room physicians
  - Medicines administered during treatment or for immediate relief (except cost of vaccines)
  - Oxygen and intravenous fluids, dressings, plaster casts, and sutures
  - Laboratory tests, x-rays, and other diagnostic examinations directly related to the emergency management of the patient
  - Ambulance service is covered - Php2,500/member/year

  - If the member is treated in:
    - An accredited hospital with an affiliated physician – Patient is 100% covered
      - A non-accredited hospital or areas without accredited hospitals - Intellicare shall reimburse 100% of hospital bills including professional fees of attending doctors (based on Intellicare’s Relative Value Scale), but not to exceed MBL
      - A foreign territory - Intellicare shall reimburse the member on what should have been paid had the member been confined in an accredited hospital in the Philippines (based on Intellicare’s Relative value scale), but not to exceed MBL
### Additional Benefits

**Latest Modalities of Treatment and Special Procedures:** Should an Intellicare-affiliated physician/specialist prescribe or require any of the following treatments and/or procedures, these limits will apply (inclusive of professional fees and related incidental expense)

<table>
<thead>
<tr>
<th>Treatments/Procedure</th>
<th>Maximum PEC Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart Surgery/Angiography/Angiogram</td>
<td>50000.00</td>
</tr>
<tr>
<td>Transurethral Microwave Therapy</td>
<td>35000.00</td>
</tr>
<tr>
<td>Percutaneous Ultrasonic Nephrolithotomy</td>
<td>35000.00</td>
</tr>
<tr>
<td>Lithotripsy</td>
<td>30000.00</td>
</tr>
<tr>
<td>Laparoscopic Procedure</td>
<td>30000.00</td>
</tr>
<tr>
<td>Arthroscopic Procedure</td>
<td>30000.00</td>
</tr>
<tr>
<td>Magnetic Resonance Imaging (MRI)</td>
<td>6000.00</td>
</tr>
<tr>
<td>Nuclear Radioactive Isotope Scan</td>
<td>5000.00</td>
</tr>
<tr>
<td>Neuroscan</td>
<td>7000.00</td>
</tr>
<tr>
<td>Perfusion Scan</td>
<td>5000.00</td>
</tr>
<tr>
<td>Dialysis</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Chemotherapy/Radiotherapy</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Gamma Knife Surgery(based on cobalt/radiotherapy)</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>CT Scan</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Ultrasound(except for maternity cases)</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Thallium Scintigraphy</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Benign Prostatic Hypertrophy</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>2D-echo with Doppler</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>24-hour Holter Monitoring</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Herniorraphy</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Electromyography</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Treadmill Stress</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Myelogram</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Video Gastroscopy</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Mammography/Sonomammogram</td>
<td>PEC Limit</td>
</tr>
<tr>
<td>Bone Densitometry Scan(Dexascan)</td>
<td>PEC Limit</td>
</tr>
</tbody>
</table>
• **Dental Care Services**
  - Dental examination
  - Twice a year prophylaxis (scaling / polishing); Deep scaling once a year
  - Simple tooth extractions
  - Temporary fillings
  - Permanent amalgam filling (2 teeth per member/year)
  - Light cure Fillings (3 teeth per member/year)
  - Re-cementation of jackets, crowns, inlays, onlays
  - Treatment of minor gum problems, mouth lesions, wounds and burns
  - Orthodontic consultations (for braces and malposition of teeth)
  - Temporary mandibular joint consultation (for clicking of jaws)
  - Pre-natal check of teeth and gums
  - Emergency dental treatment for the relief of pain

• **Financial Assistance**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural death</td>
<td>10,000.00</td>
</tr>
<tr>
<td>Death due to accident</td>
<td>20,000.00</td>
</tr>
<tr>
<td>Loss of both hands/feet/eyesight</td>
<td>10,000.00</td>
</tr>
<tr>
<td>Loss of one hand &amp; one foot</td>
<td>10,000.00</td>
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<tr>
<td>Loss of one hand &amp; sight of one eye</td>
<td>10,000.00</td>
</tr>
<tr>
<td>Loss of one foot &amp; sight of one eye</td>
<td>10,000.00</td>
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<tr>
<td>Loss of one hand/foot/eyesight</td>
<td>5,000.00</td>
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Important Provisions

- **Co-Payment**

Applicable to dependents of Legacy SMSI employees hired before July 1, 2010 onwards & SAI employees hired January 1, 2011 onwards.

A fee collected prior to discharge if confined in the following hospitals:

- **Php1,500.00** – Makati Medical Center, St. Luke’s Medical Center, Cardinal Santos Medical Center, The Medical City, Asian Hospital Medical Center

- **Php750.00** - Cebu Doctors Hospital

- **Philhealth/ECC Provision**

Intellicare’s benefits under Philhealth/Employees Compensation Commission (ECC) will be deducted first from the amount otherwise payable. Intellicare will not pay or advance the costs of such benefits, nor will Intellicare be responsible for filing any claims under Philhealth or ECC. Philhealth members must file all required Philhealth forms and documents prior to hospital discharge as well as Philhealth-required out-patient procedures. Non filing or late filing would mean payment of the Philhealth portion by the member.

- **On-Site Clinic Doctor Authorization**

Sykes company/clinic doctor is authorized to issue out-patient referral forms and laboratory request forms for simple laboratory exams (urinalysis, stool exam, chest x-ray, FBS, CBC, ECG) to be done at accredited clinics

- **Exclusions & Limitations**

- Services rendered by non-affiliated doctors except with the prior written authorization of an Intellicare Coordinator or in emergency cases

- Hospital charges for special or private nursing services, supplemental foods and medicines like vitamins and minerals (unless prescribed), extra accommodation and non-medical personal appliances such as radio, television, telephone, computer, and refrigerator

- Health/Annual/Pre-employment check-ups for other companies, government requirements, insurance purposes, or travel abroad
Recuperation such as confinement in a sanitarium or convalescent home, rehabilitation medicines, custodial, domiciliary care, government-imposed quarantines

Medical certificates

Professional fees in medico-legal cases

Refusal to undergo recommended treatment or demanding treatment for which Intellicare-affiliated doctors believe a professionally acceptable alternative exists

Vaccines for immunization, anti-rabies, anti-venom, steroid injection

Out-patient medicines and medical supplies except in emergency cases

Procurement or use of eye glasses, special braces, steel implants, wheelchairs, or prosthetic appliances including but not limited to items such as artificial limbs, hearing aids, crutches, intra-ocular lens, contact lenses, artificial hips or joints, pacemakers, mesh (for hernia), stents, and ventilating tubes

Determining/ruling out PEC during the first 12 months of membership if result is positive

Circumcision, infertility or fertility and virility/potency (erectile dysfunctions), artificial insemination, sex change

Laser eye surgery for myopia or error of refraction

Acupuncture, chiropractic treatment, iridology, chelation, cell implant therapy

Reconstructive surgery (except to treat a functional defect directly caused by accident or illness covered herein), cautery of warts, milia, xyringoma, facial moles, aesthetic, cosmetic or beautification alterations

Hypersensitivity tests to check for allergies and desensitization

Sleep study (unless directly related to an organic illness covered up to Php 5,000)

Blood screening

Organ transplants or acquisition of an organ

War-like or combat operations, government-declared acts of rebellion, active participation in riots or demonstrations, strikes or labor disputes, terrorism, provoked criminal acts, violation of a law or ordinance, commission of a crime whether consummated or not, serving in the military, naval, or air forces of any country or international authority, unnecessary exposure to imminent danger, active participation in setting of and/or handling pyrotechnic materials, attempted suicide, self-inflicted injuries

Participation in hazardous activities such as skydiving, motor sports, judo, karate, boxing, taekwondo, wrestling, bungee jumping, scuba diving, snorkeling, horseback riding, polo,
hunting, mountain climbing, rock climbing, hang gliding, spelunking, ballooning, gymnastics, or partaking as a paid professional or semi-professional in any sport

- Government-declared epidemics, complete or partial destruction of hospital by fire, flood, or other perils, earthquake, tsunami, volcanic eruption, acts or order of government, brownouts

- Aviation or aeronautics use or sea travel other than as a fare-paying passenger on a licensed aircraft/vessel operated by a recognized airline/operator

- Congenital abnormalities such as neonatal hernia, indirect hernia, hemangioma, phimosis, harelip, clubfoot, cerebral palsy, renal diseases such as medullary sponge kidney, pediatric cardiovascular work-up and the like Neuro-developmental disorders such as Attention Deficit Hyperactivity Disorder (ADHD), autism, genetic disorder which may result to mental retardation (e.g. Down Syndrome), and other conditions which may require speech/physical and other related therapies

- Sexually-transmitted diseases, AIDS and AIDS-related conditions

- Substance addiction or reaction to use of prohibited drugs, alcoholism, alcohol intake, anxiety reaction, psychiatric and psychological illnesses, neurotic and psychiatric behavior disorders, or accidents arising from these conditions

- Guillain-Barre syndrome

- Developmental delay

- Any illness or disability which may have affected a dependent prior to the 30th day after birth

- Pregnancy, childbirth, miscarriage, pregnancy-related illnesses, abortion, post-natal care.

- Philhealth/ECC Provision