



# Coverage that suits your needs

AXA HEALTH CARE ACCESS comes in two(2) plan types with five (5) variant options. Choose the plan that best fits your budget and life priorities.



## Health Care Access Prime

A comprehensive healthcare plan that covers hospitalization & primary healthcare need

- Inpatient Care
- Outpatient Care
- Emergency Care
- Longevity Health Fund
- Life & Accident Insurance
- Annual Physical Exam
- Dental Care



## Health Care Access Lite

A healthcare plan to supplement your existing health plan or personal health fund

- Inpatient Care
- Emergency Care
- Longevity Health Fund
- Life & Accident Insurance





# Health Care Access Prime Overview

Benefits up to age 75

At age 76

Benefits	Plan 500k	Plan 1M	Plan 2M	Plan 4M	Plan 5M
Annual Benefit Limit (ABL)	500,000	1,000,000	2,000,000	4,000,000	5,000,000
Inpatient Care treatment <sup>a</sup>	Up to ABL	Up to ABL	Up to ABL	Up to ABL	Up to ABL
Room and Board Category <sup>b</sup>	Regular Private Up to 4,500	Regular Private Up to 4,500	Large Private Up to 6,500	Executive Suite Up to 15,000	Executive Suite Up to 15,000
Emergency Care Treatment <sup>a</sup>	Up to ABL	Up to ABL	Up to ABL	Up to ABL	Up to ABL
Outpatient Care Treatment <sup>a</sup>	Up to 25,000	Up to 50,000	Up to 75,000	Up to 100,000	Up to 125,000
Annual Physical Exam <sup>c</sup>	Basic 7 exams	Basic 7 exams + identified tests	Basic 7 exams + identified tests	Basic 7 exams + identified tests	Basic 7 exams + identified tests
Dental Care	Covered	Covered	Covered	Covered	Covered
Life and Accident Insurance	50,000	100,000	200,000	400,000	500,000
Longevity Health Fund	250,000	500,000	1,000,000	2,000,000	2,500,000

Legend:

- a. Inpatient care, outpatient care, and emergency care benefit limits are subject to the plan's indicated Annual Benefit Limit
- b. Room & board eligibility will be based on the type of room indicated in your chosen plan but subject to a maximum daily limit/cap amount and the plan's Annual Benefit Limit
- c. Basic 7 exams include Physical examinations, chest x-ray, urinalysis, fecalysis, CBC, FBS and total cholesterol

Please refer to the policy contract for full details of your benefits



Include Optical Care benefit to your plan by paying a small amount of premium



Choose from our flexible payment terms: annually, semi-annual, and quarterly

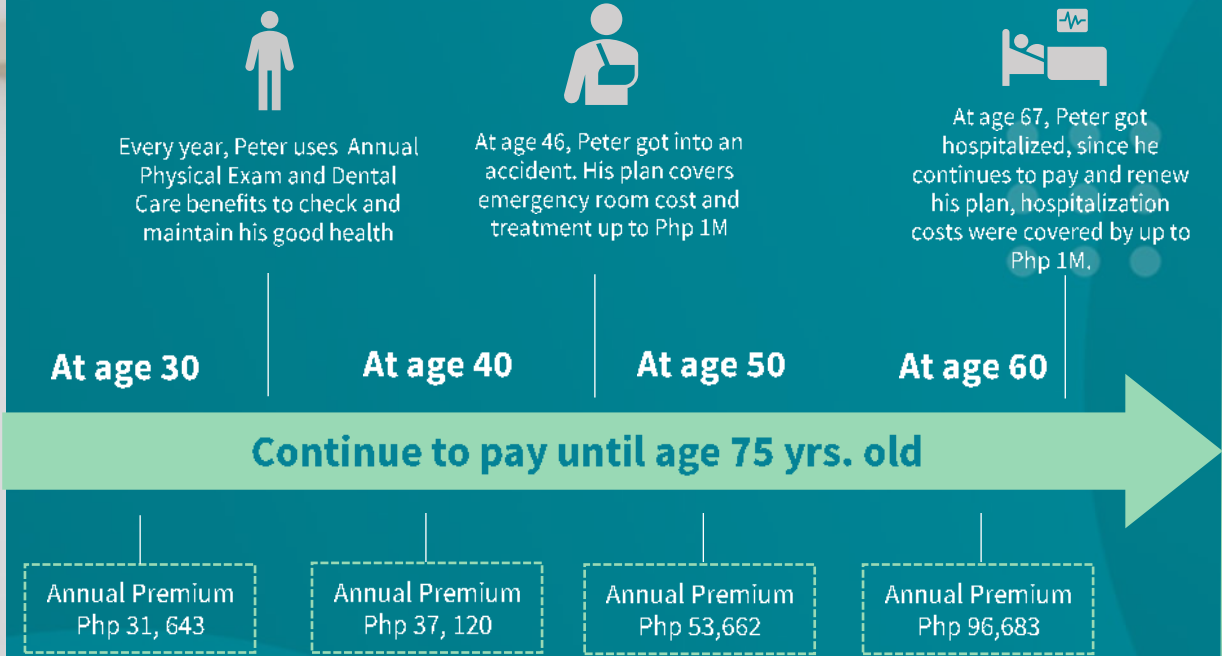


# How Health Care Access Prime works



Peter, 30 yrs. old  
He is a business owner who purchased **Health Care Access Prime - Plan 1M** with an annual premium that starts at Php 31, 643

Peter continues to get a yearly health care coverage of Php 1M as he continues to renew and pay his annual premiums



**At age 76**

**Longevity Health Fund**

With the Longevity Health Fund, Peter will receive a lump sum amount equivalent to Php 500k (50% of the ABL) that he use for future medical needs



# Health Care Access Lite Overview

Choose from the deductible options of **Php 100k, Php 150k and Php 200k**

**Deductible** is the amount that you will have to bear /pay as the insured person before any benefits are payable by your AXA Health Care Access Lite plan. This can be in a form an existing health care plan or out-of-pocket

Benefits up to age 75

At age 76

Benefits	Plan 500k	Plan 1M	Plan 2M	Plan 4M	Plan 5M
Annual Benefit Limit	500,000	1,000,000	2,000,000	4,000,000	5,000,000
Inpatient care treatment <sup>a</sup>	Up to ABL	Up to ABL	Up to ABL	Up to ABL	Up to ABL
Room and Board Category <sup>b</sup>	Regular Private Up to 4, 500	Regular Private Up to 4, 500	Large Private Up to 6, 500	Executive Suite Up to 15, 000	Executive Suite Up to 15, 000
Emergency Care Treatment <sup>a</sup>	Up to ABL	Up to ABL	Up to ABL	Up to ABL	Up to ABL
Life and Accident Insurance	50,000	100,000	200,000	400,000	500,000
Longevity Health Fund	250,000	500,000	1,000,000	2,000,000	2,500,000

Legend:

a. Inpatient care and emergency care benefit limits are subject to the plan's indicated Annual Benefit Limit

b. Room & board eligibility will be based on the type of room indicated in your chosen plan but subject to a maximum daily limit/cap amount and the plan's Annual Benefit Limit

Please refer to the policy contract for full details of your benefits



Include Outpatient Care, Dental Care or Optical Care benefit to your plan by paying a small amount of premium



Choose from our flexible payment terms: annually, semi-annual, and quarterly

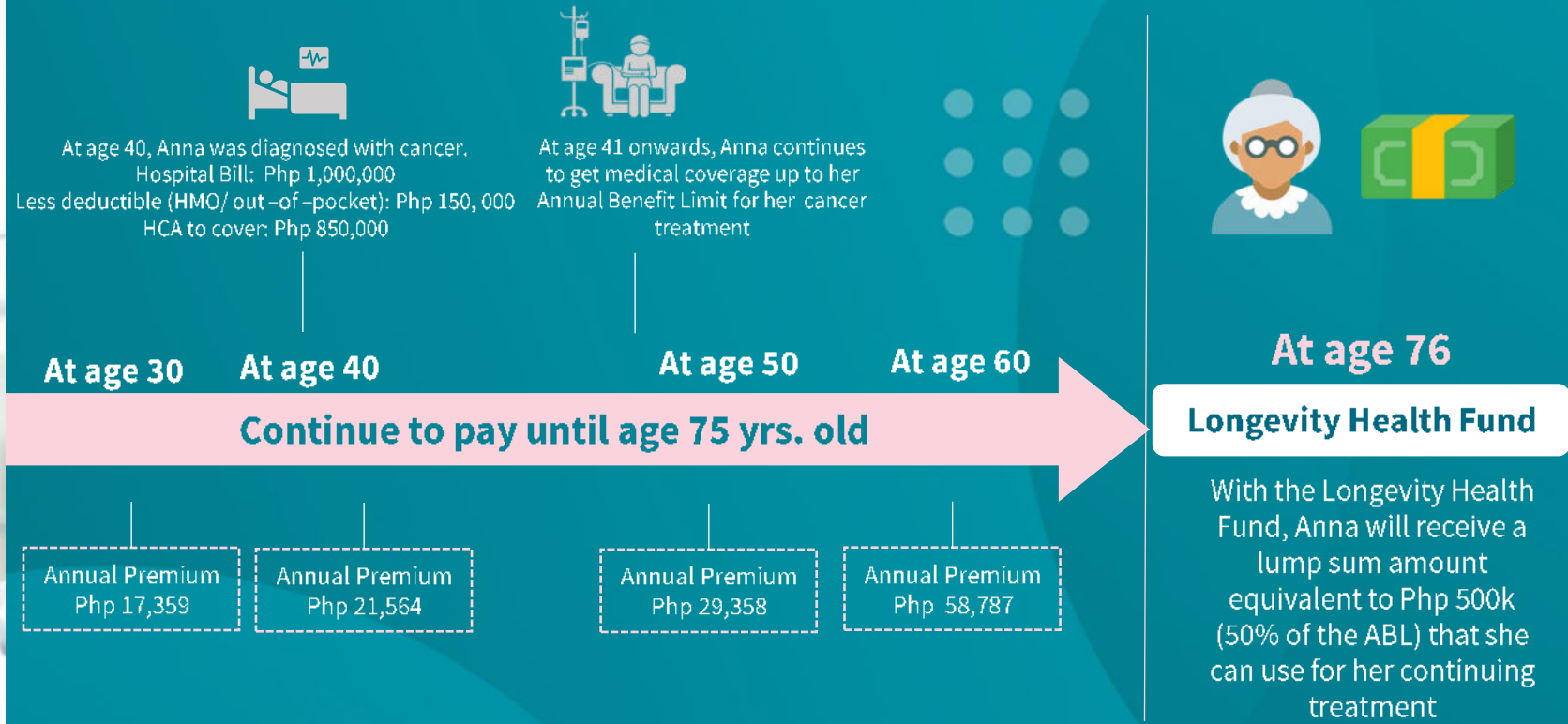


# How does Health Care Access Lite work



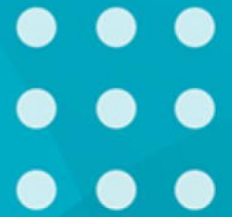
Anna, 30 yrs. old  
She is an employee of ABC company who purchased **Health Care Access Lite – Plan 1M with Php 150, 000 deductible** to supplement her existing HMO cover. The plan she purchased starts at Php 17,359

Anna continues to get a yearly health care coverage of Php 1M as she continues to renew and pay her annual premiums





# Maximize your plan with these boosters



## Critical Illness Booster

Get additional cash benefit, equivalent to 100% of your ABL, upon diagnosis of any of the **56 covered critical illness** which includes cancer, stroke, or heart attack. Avail of this benefit by adding small additional premium.



## Annual Benefit Limit Booster

As you get older, you become more susceptible to health problems. This means that your medical expenses could also increase through the years.

Keep up with the rising medical cost with a rider that automatically increases your annual benefit limit by **10% every 3 years**.

Avail of this benefit by adding a small additional premium



# Inpatient Care Coverage

Benefits	Plan 500k	Plan 1M	Plan 2M	Plan 4M	Plan 5M
<b>Annual Benefit Limit (ABL)</b>	<b>500,000</b>	<b>1,000,000</b>	<b>2,000,000</b>	<b>4,000,000</b>	<b>5,000,000</b>
<b>Room &amp; Board Category</b>	<b>Regular Private</b> Up to Php 4,500	<b>Regular Private</b> Up to Php 4,500	<b>Large Private</b> Up to Php 6,500	<b>Executive Suite</b> Up to 15,000	<b>Executive Suite</b> Up to Php 15,000
Professional Fees and Other Hospital charges	As charged up to plan's ABL				
Land Ambulance Service	Up to PHP 3,000 per service				
Pre- and post-hospitalization Outpatient treatment	As charged - within 90 days prior to hospital admission and 90 days immediately following discharge from hospital				
<b>Surgical procedures (Inpatient &amp; Outpatient) &amp; Special Diagnostic Procedures received as Inpatient</b> ( e.g. Chemotherapy/Radiology, CT Scans, Ultrasound Angioplasty etc )	As charged up to plan's ABL				
Perfusion Scan	up to 10% of ABL				
Positron Emitting Tomography (PET Scan)	up to Php 10,000				
Cryosurgery (for tumor treatment etc.)	up to PHP1,000/area				
Organ/Tissue Transplant (excluding donor's cost )	Php 100,000	Php 200,000	Php 400,000	Php 800,000	Php 1,000,000
Eye Laser Treatments & Cataract Surgery (excluding cost of lens)	up to 10% of ABL				
Sports-related Injuries, max	PHP10,000 per year				

Note:

**Built-in benefit for HCA Prime & Lite**

**A 30-day waiting period shall apply to all illnesses except Accidents, Dengue & Rabies while one(1) year waiting period shall apply for the 11 specified serious illnesses**

*For the complete list of benefits, please refer to the HCA Product Primer*



# Emergency Care Coverage

## What is an emergency?

An emergency refers to a sudden, unexpected acute medical condition (illness or injury) that poses an immediate risk to person's life or long-term health and requires immediate medical attention to avoid death or permanent and irreversible total loss of function.

Benefits	Plan 500k	Plan 1M	Plan 2M	Plan 4M	Plan 5M
Emergency Hospitalization in Local Accredited Hospitals	As charged, up to Plan's ABL				
Emergency Hospitalization in Local , Non-Accredited Hospitals, areas without Accredited Hospitals and outside of the Philippines	Per inpatient/ outpatient limits using Relative Value Scale (RVS)*, reimbursable up to ABL				

\*RVS - Refers to the payment model used to determine how much we will pay for a medical procedure/service based on PhilHealth's published Relative Value Unit (RVU)\*\*.

\*\* RVU - Refers to the number assigned by PhilHealth to a surgical procedure to reflect its relative weight or its degree of complexity as compared to another procedure. The more major or complex the procedure is, the higher its relative value.

Note:

**Built-in for HCA Prime & Lite**

**A 30-day waiting period shall apply to all illnesses except Accidents , Dengue & Rabies while one(1) year waiting period shall apply for the 11 specified serious illnesses**

For the complete list of benefits, please refer to the HCA Product Primer





# Annual Physical Exam (APE)

Covers the **Basic 7** medical procedures:  
Physical Examination, Chest X-Ray, Urinalysis, Fecalalysis, CBC, FBS, Total Cholesterol

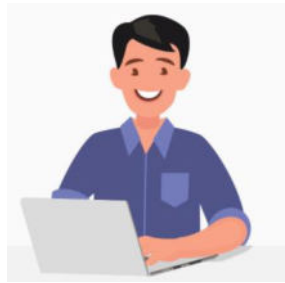
Plan 500k	Plan 1M	Plan 2M	Plan 4M	Plan 5M
<b>Basic 7</b>	<b>Basic 7</b> + ECG (if 30yrs & up) + Pap Smear (if female, and 30yrs & up) +Other Blood Tests: BUN, BUA, Creatinine	<b>Basic 7</b> + ECG (if 30yrs & up) + Pap Smear (if female, and 30yrs & up) + Seven (7) additional Blood Tests.	<b>Basic 7</b> + ECG (if 30yrs & up) + Pap Smear (if female, and 30yrs & up) + Twelve additional Blood Tests.	<b>Basic 7</b> + ECG (if 30yrs & up) + Pap Smear (if female, and 30yrs & up) + Twelve additional Blood Tests. + Whole Abdomen Ultrasound

*Note:*  
 Annual Physocal Exam can only be taken as a bundle/package once per policy year. Individual availment of tests are not allowed  
**Built-in benefit for HCA Prime only**  
 Availment is through AVEGA accredited clinics only



# How does Longevity Health Fund work?

A lump sum pay out equivalent to **50% of the plan's original ABL at age 76.**



30 y.o

Peter purchased the **HCA Prime Plan 2M** ABL variant



35 y.o

Peter got married and **enrolled his wife, who is the same age as him, as dependent**



75 y.o

Peter as the principal insured and policy owner continues to **renew and pay for his & wife's plan until age 75**



76 y.o

At the end of their HCA policy coverage, Peter and his wife will receive a lump sum payout **equivalent to 50% of their original ABL or 1M each** which they can use for their future medical needs

Note:

**Built in for both HCA Prime and Lite**

Terminates once person insured passes away

This benefit will not be affected by upgrade and downgrade of the policy or any increase in ABL applied by the ABL Booster



# Outpatient Care Benefit\*

Benefit	Plan 500k	Plan 1M	Plan 2M	Plan 4M	Plan 5M
<b>Annual Outpatient Limit (AOL)*</b> <i>*Inner limit of the Total ABL</i>	<b>P25,000</b>	<b>P50,000</b>	<b>P75,000</b>	<b>P100,000</b>	<b>P125,000</b>
Medical consultation during regular clinic hours <i>Medicines and Drugs are Excluded*</i>	As charged, up to AOL				
Laboratory tests & Diagnostic Exams (e.g. Blood tests, X-Rays etc.)	As charged, up to AOL				
Allergy Testing	PHP 1,000, up to AOL	PHP 1,500, up to AOL	PHP 2,000, up to AOL	PHP 2,500, up to AOL	PHP 3,000, up to AOL
Vaccine Administration* <i>*vaccine medicines are excluded except for Anti-tetanus, anti-rabies &amp; anti-venom vaccines</i>	As charged, up to AOL				

**Note:**

**A 30-day waiting period shall apply to all illnesses except for Accidents, Dengue and Rabies while one(1) year waiting period shall apply for the 11 specified serious illnesses**

**Built-in benefit for HCA Prime Plan**

**\*Optional Benefit for HCA Lite Plan**

For the complete list of benefits, please refer to the HCA Product Primer



# Dental Care & Optical Care\*



## Dental Care

Benefits	Plan 500k	Plan 1M	Plan 2M	Plan 4M	Plan 5M
Dental Consultation & Examinations - Orthodontic consultation (braces and malposition of teeth), TMJ consultation	Covered once a year				
Simple Tooth Extractions & Emergency Dental Treatments					
Oral prophylaxis	Covered twice a year				
Tooth fillings – Temporary & Permanent	Temporary fillings – unlimited; Permanent fillings – up to 4 teeth per year				

*\*Built in for HCA Prime*

*\*Optional Benefit for HCA Lite*



## Optical Care (for reimbursement only)

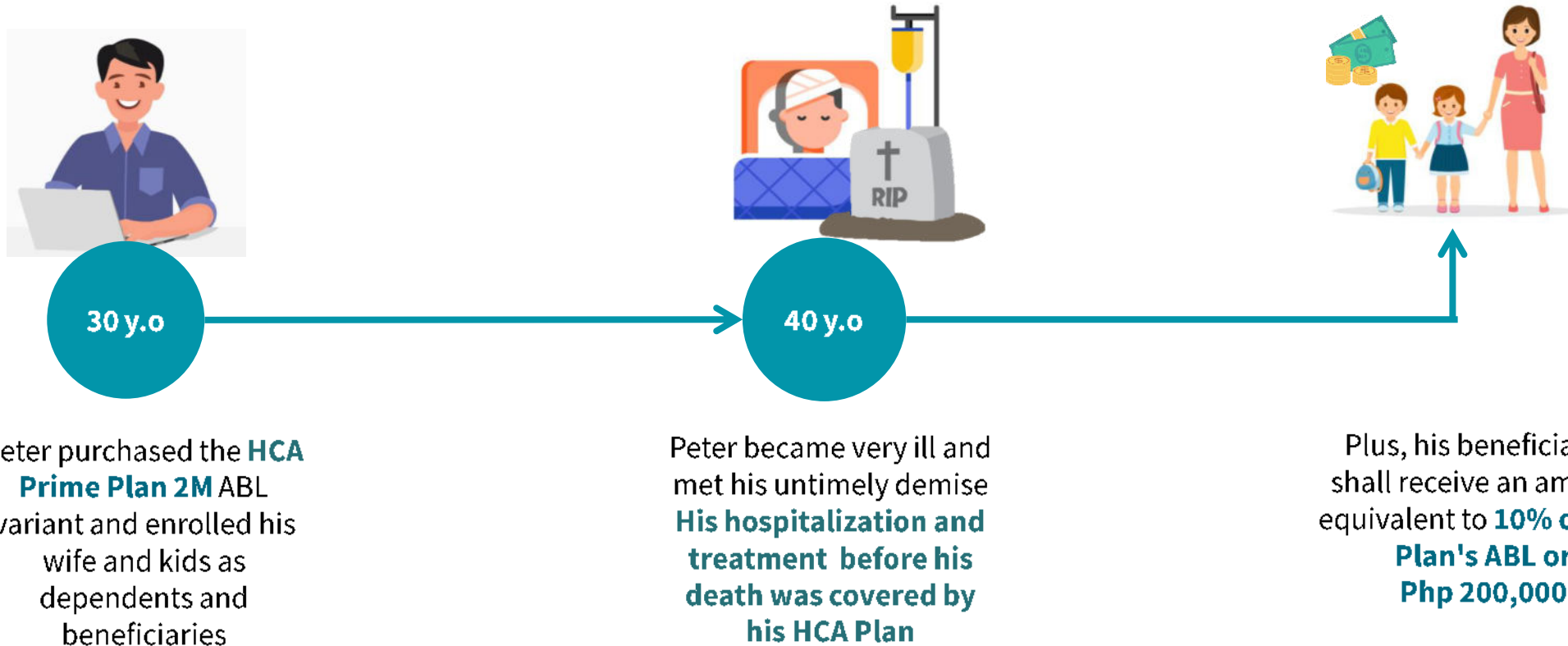
Benefits	Plan 500k	Plan 1M	Plan 2M	Plan 4M	Plan 5M
Optical - Covers Consultation and prescription eyeglasses for principal and/or dependents	Reimbursable up to 5,000				

*\*Optional Benefit for both HCA Prime and Lite*



# How does the Life Insurance benefit work?

In case of an untimely demise, beneficiaries of the person insured shall receive an amount equivalent to **10% of the ABL**.



Note:

**Built-in benefit for both HCA Prime & Lite Plan**

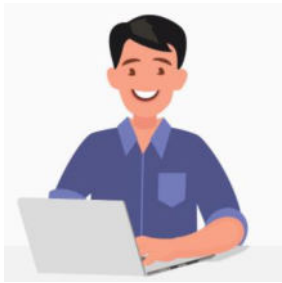
*This benefit shall not be affected by increase in ABL applied by the ABL booster*



# How does Accidental Death & Dismemberment benefit work?

In case of dismemberment or loss of use, the person insured shall receive an amount equivalent to **10% of the ABL**.

✓ RENEWED



30 y.o

Peter purchased the **HCA Prime Plan 2M** ABL variant

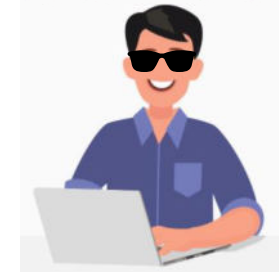


45 y.o

Peter lost sight for both of his eyes due to an accident  
**His treatment will be covered by his HCA Plan**



Plus, he will receive 100% of the ADD benefit which is equivalent to **10% of the ABL or Php 200,000**



46 y.o

If Peter **renews** his Policy the next year, the **ABL and ADD benefit shall refresh**

**Note:**

**Built-in benefit for both HCA Prime & Lite plan**

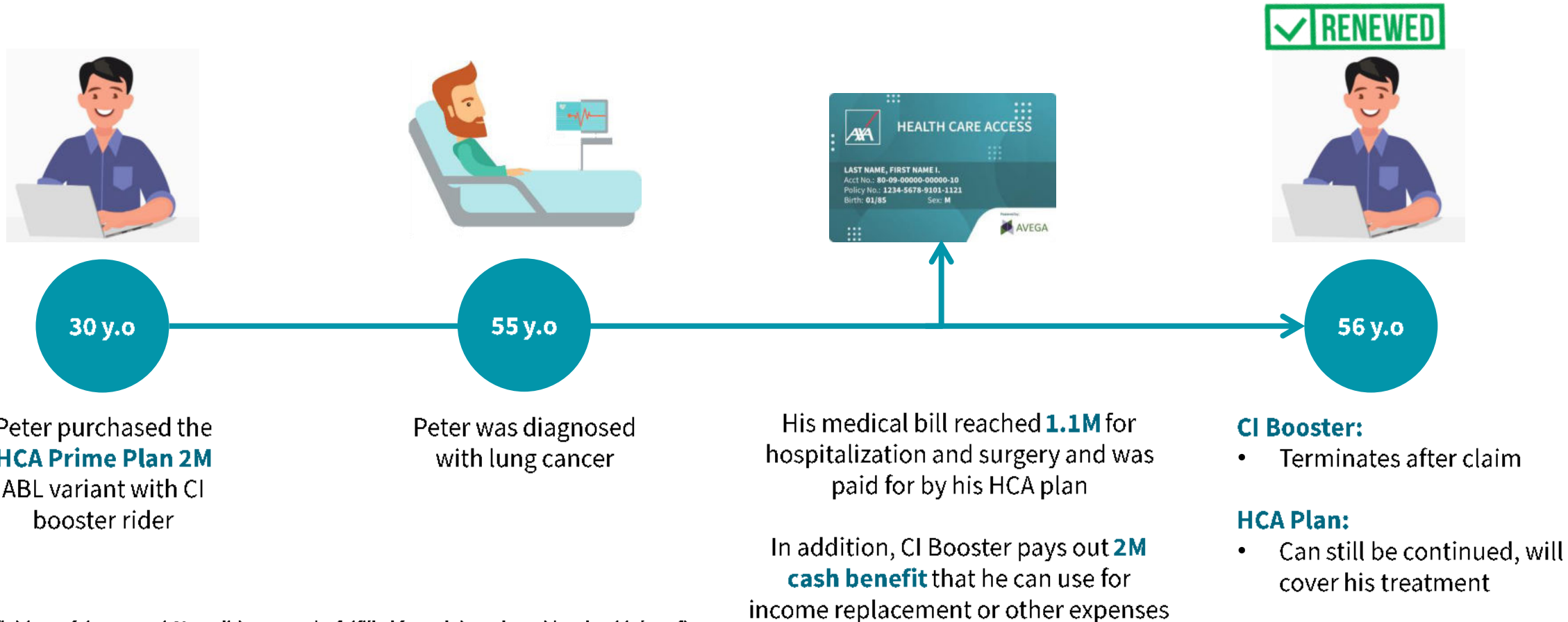
This benefit shall not be affected by increased in ABL applied by the Annual Benefit Limit booster

Please refer to the HCA product primer for the full ADD benefit schedule



# How does Critical Illness (CI) Booster work?

An additional cash benefit equivalent to **100% of the plan's current ABL** that can be used for treatment of the **56 identified critical illness conditions** upon diagnosis or as income replacement until age 75.



**Notes:**

- **Contract definitions of the covered CI conditions must be fulfilled for a claim to be paid under this benefit.**
- Can apply during new business application or any policy anniversary
- CI Booster benefit will not be affected by the ABL Booster's increase in benefit limit
- **With 60-day waiting period**
- Terminates at age 75 or after claim



# What are the Critical Illnesses covered?

## Group 1 Cancer Cancer

## Group 2 Critical Conditions related to organ failure

1. Chronic Adrenal Insufficiency (Addison's Disease)
2. Chronic and Irreversible Kidney Failure
3. Chronic Liver Disease
4. Coma
5. End Stage Lung Disease
6. Loss of Independent Existence<sup>#</sup>
7. Major Organ Transplantation
8. Medullary Cystic Disease

## Group 3 Critical Conditions related to heart and blood vessels

1. Cardiomyopathy
2. Coronary Artery Disease Requiring Surgery
3. Dissecting Aortic Aneurysm
4. Eisenmenger's Syndrome
5. Heart Attack
6. Heart Valve Surgery
7. Primary Pulmonary Arterial Hypertension
8. Severe Infective Endocarditis
9. Surgery to Aorta

## Group 4 Critical Conditions related to the nervous system

1. Amyotrophic Lateral Sclerosis
2. Apallic Syndrome
3. Bacterial Meningitis
4. Benign Brain Tumor
5. Blindness
6. Brain Damage<sup>^</sup>
7. Encephalitis
8. Motor Neuron Disease
9. Multiple Sclerosis
10. Muscular Dystrophy
11. Paralysis
12. Poliomyelitis
13. Progressive Bulbar Palsy
14. Progressive Supranuclear Palsy<sup>^</sup>
15. Spinal Muscular Atrophy
16. Stroke
17. Tuberculosis Meningitis

## Group 5 Critical Conditions related to blood

1. AIDS / HIV due to Blood Transfusion
2. Aplastic Anemia
3. Occupationally Acquired AIDS / HIV

## Group 6 Critical Conditions related to the digestive system

1. Chronic Relapsing Pancreatitis
2. Fulminant Hepatitis
3. Severe Crohn's Disease
4. Severe Ulcerative Colitis

## Group 7 Critical Conditions related to immunology and rheumatology

1. Severe Rheumatoid Arthritis
2. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis
3. Systemic Scleroderma

## Group 8 Critical Conditions related to neurological degeneration

1. Alzheimer's Disease
2. Parkinson's Disease
3. Severe Creutzfeld-Jacob Disease (CJD)

## Group 9 Critical Conditions related to the musculoskeletal system

1. Amputation of Both Feet due to Complication from Diabetes
2. Major Burns
3. Necrotizing Fasciitis
4. Severance of Limbs

## Group 10 Other Critical Conditions

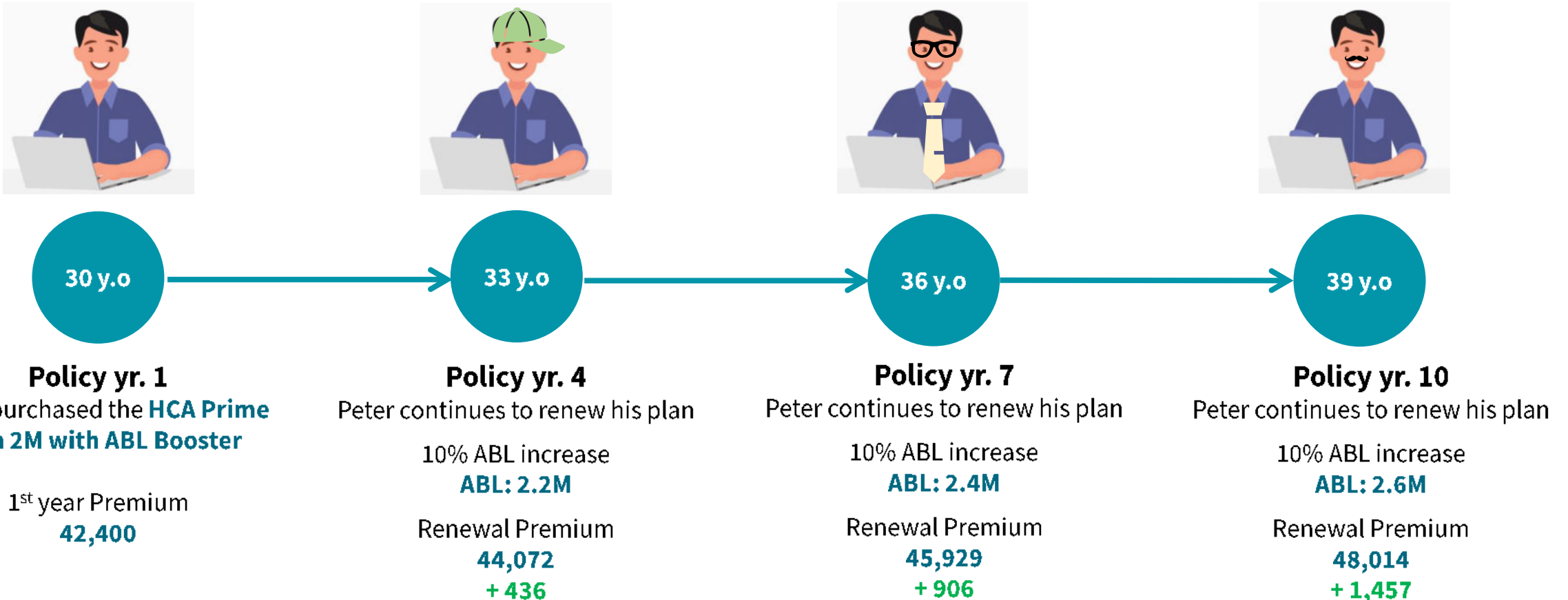
1. Deafness (loss of hearing)
2. Elephantiasis
3. Loss of Speech
4. Terminal Illness





# How does the Annual Benefit Limit Booster work?

Provides shield against medical inflation by auto-increasing the plan's limit, without the need for underwriting, by **10% of the current ABL** every 3 years until such time the ABL is equivalent max of 200% of the ABL



*Note:*  
 ABL Booster premium will apply on the year of ABL increase application - will start on the 4th policy year and every 3 years thereafter  
 Can only be applied during New Business application, once declined or deleted, customer can no longer apply for this benefit