

# HEALTH INSURANCE MADE EASIER

MyHEALTH IS DESIGNED FOR GLOBAL CITIZENS SEEKING LONG TERM HEALTH COVERAGE AT HOME AND ABROAD. THIS POLICY PROVIDES COMPREHENSIVE AND FULLY FLEXIBLE COVER FOR MEDICAL EXPENSES PLUS ASSISTANCE FOR YOU AND YOUR FAMILY.

*After reading through this brochure you should know:*

|  |                |
|--|----------------|
| 1) How to choose the right cover for you and your family   | Page 02 to 05  |
| 2) The options available to fine tune the cost of your premium   | Page 07 and 08 |
| 3) How the plans work in practice and especially how we can help make health insurance easier for you. | Page 09 and 10 |
| 4) Underwriting and application process  | Page 11        |

APRIL International is part of the APRIL group which was founded in France 30 years ago. The APRIL group has grown steadily to the point where we now look after close to 6 million policyholders worldwide who, at the last count, represent some 86 different nationalities and are located in more than 120 countries around the globe.

QBE Seaboard Insurance Philippines, Inc. is part of the QBE Group's Asia Pacific, a key insurance provider of world-class commercial and retail insurance solutions through its broker and agent partners nationwide. QBE Seaboard has two major business areas: corporate and retail. The corporate business delivers property & engineering, marine & aviation, general liability and professional liability products to both multinational and local corporations in the Philippines. The retail business provides motor and personal accident products to personal lines customers.

The strong partnership of APRIL International and QBE ensures that you receive the benefits of our combined international and regional experience; and financial strength. Together we place trust at the centre of our relationships and rely on three core principles

1

## TRANSPARENCY



EASY TO UNDERSTAND  
& STRAIGHTFORWARD

2

## RELIABILITY



ALWAYS THERE WHEN  
YOU NEED US

3

## SUSTAINABILITY



GETTING THE BEST  
DEAL FOR YOU






# TRANSPARENCY

MY HEALTH IS EXTREMELY FLEXIBLE, ALLOWING YOU TO MIX AND MATCH MODULES TO DESIGN YOUR IDEAL HEALTH INSURANCE PLAN.















FOR EACH MODULE, WE OFFER 3 LEVELS OF COVER TO SUIT YOUR NEEDS.



|           |  |  |  |  |  |
|-----------|---|---|---|---|---|
| ESSENTIAL | \$500,000 or \$100,000  | \$5,000 outpatient limit  | \$5,000 per pregnancy   | Minor Dental  | Save some money by taking an annual deductible  |
| EXTENSIVE | \$1 million   | \$1000 complementary medicine<br>\$400 checkup                                      | \$8,000 per pregnancy   | Minor & Major Dental  |   |
| ELITE     | \$2 million   | \$2000 complementary medicine<br>\$600 checkup                                      | \$15,000 per pregnancy  | Minor & Major Dental and/or Optical   |   |

AREA OF COVER: WORLDWIDE EXCLUDING USA, ASEAN EXCLUDING SINGAPORE OR WORLDWIDE

MEDICAL EVACUATION & REPATRIATION INCLUDED IN ALL PLANS

| SUMMARY OF KEY BENEFITS  |   | ESSENTIAL                        | EXTENSIVE             | ELITE                  |
|--|---|----------------------------------|-----------------------|------------------------|
| ALL AMOUNTS ARE IN US\$  |   |                                  |                       |                        |
|  <b>HOSPITAL AND SURGERY</b>          | Annual Limit per person   | \$500,000 or \$100,000           | \$1 million           | \$2 million            |
|  | Hospitalisation (inpatient and day patient costs)    | ●                                | ●                     | ●                      |
|  | Room and board in the Philippines   | \$150/day                        | \$300/day             | \$600/day              |
|  | Room and board outside of the Philippines   | Standard Private Room            |                       |                        |
|  | Pre-hospitalisation benefits  | \$500<br>30 days                 | \$1,000<br>60 days    | \$1,000<br>60 days     |
|  | Post-hospitalisation benefits   | \$500<br>30 days                 | \$1,000<br>60 days    | \$1,000<br>60 days     |
|  | Parental accommodation  | ●                                | ●                     | ●                      |
|  | Outpatient surgery   | ●                                | ●                     | ●                      |
|  | Cancer Treatment  | ●                                | ●                     | ●                      |
|  | Kidney Dialysis   | \$5,000                          | \$50,000              | ●                      |
|  | Organ Transplant  | \$100,000                        | \$250,000             | \$250,000              |
|  | Congenital Conditions    | ■                                | \$25,000              | \$100,000              |
|  | Neonatal Disabilities   | ■                                | \$25,000              | \$100,000              |
|  | Complications of Pregnancy  | ■                                | \$25,000              | ●                      |
|  | HIV/AIDs            | \$10,000                         | \$10,000              | \$10,000               |
|  <b>ASSISTANCE</b>                  | Emergency medical evacuation and repatriation   | Up to \$1,000,000                |                       |                        |
|  | Repatriation of remains   | \$30,000                         |                       |                        |
|  | Return of minor children  | One economy class return airfare |                       |                        |
|  <b>OPTIONAL OUTPATIENT</b>         | Annual Limit for Outpatient Benefits  | \$5,000                          | ●                     | ●                      |
|  | Doctors and Specialists   | ●                                | ●                     | ●                      |
|  | Medicines, scans and tests  | ●                                | ●                     | ●                      |
|  | Physiotherapy with referral   | ●                                | ●                     | ●                      |
|  | Outpatient psychiatric treatment   | ■                                | \$3,500               | \$5,000                |
|  | Complementary Medicine and Traditional Chinese Medicine   | \$500                            | \$1,000               | \$2,000                |
|  | Medical appliances & mobility aids  | \$500                            | \$2,000               | \$3,500                |
|  | Medical checkup   | ■                                | \$400                 | \$600                  |
|  | Vaccinations  | ■                                | \$100                 | \$100                  |
|  <b>OPTIONAL MATERNITY</b>          | Pre- and post-natal care, delivery and newborn care    | \$5,000 per pregnancy            | \$8,000 per pregnancy | \$15,000 per pregnancy |
|  <b>OPTIONAL DENTAL AND OPTICAL</b> | Minor dental treatment<br>(e.g. checkups, cleaning, simple extractions)   | \$700                            |                       |                        |
|  | Major dental treatment <br>(e.g. implants, root canal, orthodontics)                                   | ■                                | \$1,500               |                        |
|  | Eye exams, prescription contact lenses and lenses   | ■                                | ■                     | \$300                  |

## GOT THE IDEA? HERE ARE A FEW COMBINATIONS PEOPLE CHOOSE



### YOU WANT

- Basic protection for accidents, hospitalisations and serious medical conditions
- Medical evacuation and repatriation benefits when travelling
- Affordable premiums
- Top-up cover for your local plan (take a deductible)

### WE RECOMMEND

**HOSPITAL AND SURGERY PLAN :  
ESSENTIAL**

**OPTIONAL MODULES:  
UP TO YOU**

### HIGHLIGHTS OF THIS COMBINATION

- ▶ Annual limit of \$500,000 or \$100,000
- ▶ Full coverage for hospitalisations, accidents, outpatient surgery and cancer
- ▶ Pre and post-hospitalisation benefits up to \$500
- ▶ Organ transplant \$100,000 and Kidney Dialysis \$5,000
- ▶ Emergency medical evacuation and repatriation provided by APRIL Assistance



### YOU WANT

- Stronger protection for accidents, hospitalisations and serious medical conditions
- Protection for managing chronic conditions on an outpatient basis

### WE RECOMMEND

**HOSPITAL AND SURGERY PLAN :  
ESSENTIAL**

**OUTPATIENT:  
EXTENSIVE**

You can select a different plan within the same policy.

### HIGHLIGHTS OF THIS COMBINATION

- ▶ Annual limit of \$500,000 or \$100,000
- ▶ Full coverage for hospitalisations, accidents, outpatient surgery and cancer
- ▶ Pre and post-hospitalisation benefits up to \$500
- ▶ Organ transplant \$100,000 and Kidney Dialysis \$5,000
- ▶ Full coverage for doctors, specialists, medicines and drugs, scans and tests on an outpatient basis
- ▶ Emergency medical evacuation and repatriation provided by APRIL Assistance

## THERE ARE SEVERAL COMBINATIONS FOR EVERYONE



### YOU WANT

- Protection for the unknown for your newborn infant and growing family
- Protection for accidents, hospitalisations and serious medical conditions
- Protection for managing chronic conditions on an outpatient basis

### WE RECOMMEND

**HOSPITAL AND SURGERY PLAN :  
EXTENSIVE**

**OUTPATIENT:  
EXTENSIVE**

### HIGHLIGHTS OF THIS COMBINATION

- ▶ Annual limit of \$1 million
- ▶ Full coverage for hospitalisations, accidents, outpatient surgery and cancer
- ▶ Pre and Post-hospitalisation benefits up to 60 days
- ▶ Organ transplant \$250,000
- ▶ Complications of Pregnancy up to \$25,000
- ▶ Neonatal disabilities \$25,000 lifetime benefit\*
- ▶ Congenital conditions \$25,000 lifetime benefit
- ▶ Full coverage for doctors, specialists, medicines and drugs, scans and tests on an outpatient basis
- ▶ Checkup benefit \$400 and Vaccinations \$100
- ▶ Emergency medical evacuation and repatriation provided by APRIL Assistance



**THESE ARE ONLY EXAMPLES  
AMONG THE 50+ COMBINATIONS  
YOU CAN CREATE**

**WE WOULD BE MORE THAN HAPPY TO WORK WITH  
YOU ON BUILDING THE RIGHT PLAN FOR YOU.**

### YOU CAN REACH US AT:



**TELEPHONE**  
(+852) 2523 8778





**EMAIL**  
contact.ph@april.com

\*Waiting period applies.

# TRANSPARENCY

## NOW IT IS YOUR TURN TO CREATE YOUR PLAN IN 3 EASY STEPS

|  |   | ESSENTIAL  | EXTENSIVE                           | ELITE   |
|--|---|--|-------------------------------------|---|
| <b>STEP 01</b><br><b>START WITH YOUR CORE COVER</b>  | <br><b>HOSPITAL AND SURGERY</b>  | <input type="checkbox"/>   | <input checked="" type="checkbox"/> | <input type="checkbox"/> <b>MUST CHOOSE ONE</b> |
|  | <b>ANNUAL DEDUCTIBLE</b>  | <input type="checkbox"/> NIL <input type="checkbox"/> 500 <input type="checkbox"/> 1,000 <input type="checkbox"/> 2,500 <input type="checkbox"/> 5,000 <input type="checkbox"/> 10,000 |                                     |   |
| <b>STEP 02</b><br><b>ADD ANY OR ALL OF THE FOLLOWING OPTIONAL BENEFITS TO YOUR CORE COVER</b><br><i>You can select a different range from your hospital and surgery plan</i> | <br><b>OUTPATIENT BENEFITS</b>   | <input type="checkbox"/>   | <input type="checkbox"/>            | <b>OPTIONAL TO MIX &amp; MATCH</b>              |
|  | <br><b>MATERNITY BENEFITS*</b>   | <input type="checkbox"/>   | <input type="checkbox"/>            |   |
|  | <br><b>DENTAL AND OPTICAL</b>  | <input type="checkbox"/>   | <input type="checkbox"/>            |   |
| <b>STEP 03</b><br><b>CHOOSE YOUR AREA OF COVER</b>   | <input type="checkbox"/> <b>Worldwide</b><br><input type="checkbox"/> <b>Worldwide excluding USA</b><br><input type="checkbox"/> <b>ASEAN excluding Singapore</b> |  |                                     |   |

**NOW THAT YOU HAVE CREATED YOUR PLAN LET'S LOOK AT YOUR PREMIUM OPTIONS**

### AREA OF COVER

- ▶ **Worldwide:** You are covered anywhere in the world.
- ▶ **Worldwide excluding USA:** You are covered everywhere except the USA.
- ▶ **ASEAN excluding Singapore:** You are covered in Indonesia, Myanmar, Vietnam, Thailand, Malaysia, Laos, Cambodia, Brunei and Philippines.

Services rendered outside your area of cover are covered up to \$50,000 per period of insurance only if they relate to sudden illness or injury occurring during the first 30 travel days of any trip outside your area of cover.

\*Available to women between 19 to 45 years of age who have selected an Extensive or Elite Hospital and Surgery on a nil deductible basis, plus an optional outpatient module.

## HOW TO CALCULATE YOUR PREMIUMS

### YOUR BASE PREMIUMS ARE DETERMINED BY THE FOLLOWING FACTORS:

- The modules you select, including the area of cover and annual deductible.
- Your actual age when the policy begins

$$\text{AGE} \left\{ \text{H} + \text{OPTIONAL MODULES} \right\} = \text{YOUR PREMIUM}$$

## MAKING INSURANCE AFFORDABLE FOR YOU

### FAMILY DISCOUNTS

Whether you are a couple, a family with kids or an extended family, you can benefit from our discounts starting with two insured persons. Family is defined as policyholder's spouse, partner, parent, brother, sister, child or grandchild. The discount is based on the number of persons insured at the start of the policy. All members must have the same policy start and end date.



2 PERSONS = 5% DISCOUNT



3 PERSONS = 7.5% DISCOUNT



4 PERSONS = 10% DISCOUNT



5 PERSONS OR MORE = 15% DISCOUNT

## WANT TO SAVE MONEY? CONSIDER A DEDUCTIBLE

### ANNUAL DEDUCTIBLES

If you have a local insurance plan but need a top-up, you might want to consider taking an annual deductible.

A deductible is the amount you are responsible for before the insurance plan starts to pay for medical expenses. For instance, if your deductible is \$1,500, you must pay that amount, out of your own pocket before we begin paying your medical expenses. The annual deductible is per person per year and is only applies to your hospital and surgery plan.

CHOOSE FROM 6 LEVELS  
OF DEDUCTIBLES

\$0

\$500

\$1,000

\$2,500

\$5,000

\$10,000

### PAYMENT OPTIONS

We offer the following payment options:

ANNUALLY IN USD

CHEQUE

BANK TRANSFER



## ALWAYS THERE WHEN YOU NEED US, BUT NEVER IN YOUR WAY



A customer service team  
to assist you, Monday to Friday, 9am – 5pm  
Philippines time.



**CALL**

**(+852) 2523 8778**



A local address open for visits during office hours.  
Because it is always easier in person.



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MAKATI CITY, PHILIPPINES**



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your new card in 3 days, free of charge.



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hospital charges.



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settled directly, anywhere in the world. We will  
take care of it!



You can access our Outpatient Direct Billing  
network comprising of over 3,000 medical  
providers across Asia.



APRIL Emergency Medical Assistance

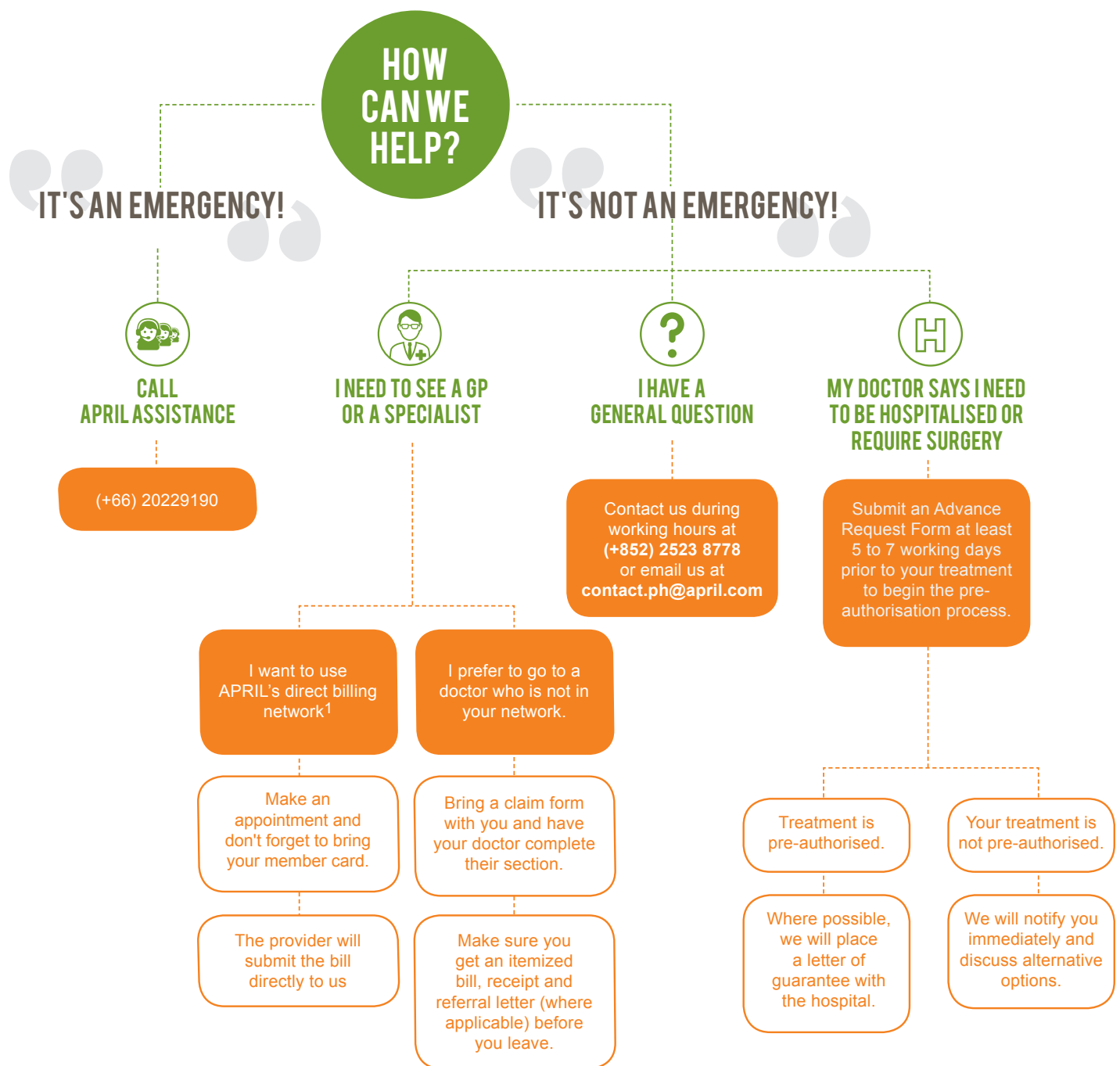


**CLIENT HOTLINE AND  
CASE MANAGEMENT 24/7 CALL**

**(+66) 2022 9190 / (+852) 2523 8778**



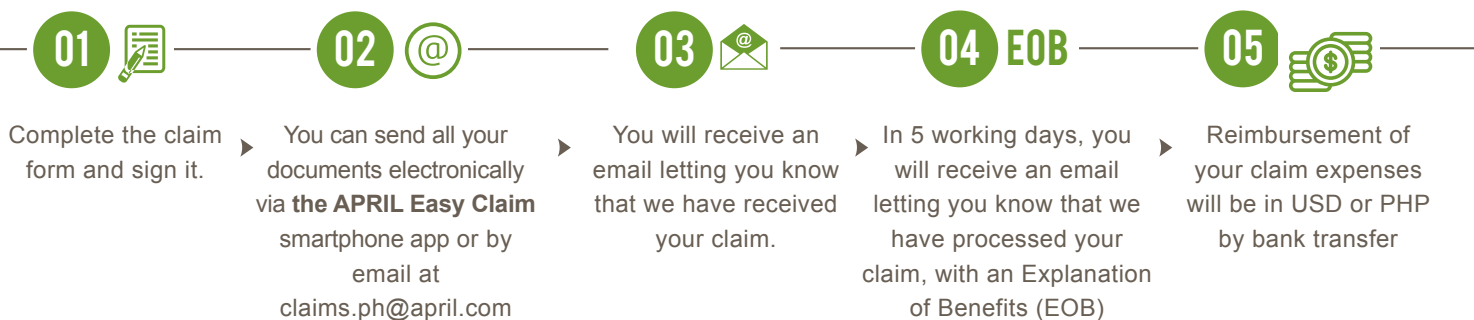
Secure online access to your policy where you can  
view your benefits, policy terms and conditions and  
the status of your claims.



<sup>1</sup> Dental treatment and check-ups are not eligible for direct billing. You will have to pay and claim.

## CLAIMS REIMBURSEMENT MADE EASIER

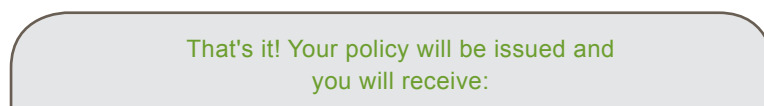
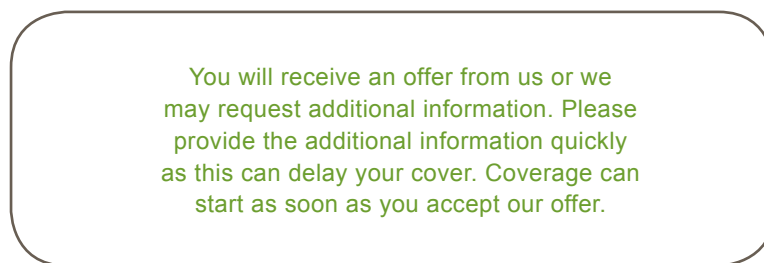
Follow these steps for reimbursement of eligible medical expenses you have paid out of your own pocket.



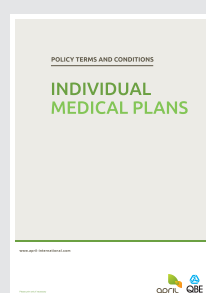
## LAST STEP: UNDERWRITING AND APPLICATION PROCESS

UNDERWRITING IS THE PROCESS OF ASSESSING RISK IN ORDER TO OFFER INSURANCE AND SET THE PREMIUM YOU PAY. MEDICAL INSURANCE UNDERWRITING CONSIDERS YOUR MEDICAL HISTORY AND WHETHER PRE-EXISTING CONDITIONS WILL BE COVERED OR EXCLUDED.

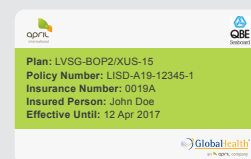
### FULL MEDICAL UNDERWRITING



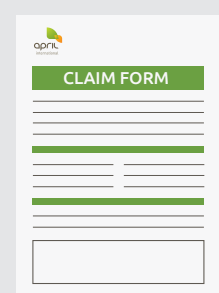
YOUR POLICY COVER PAGE,  
BENEFIT SCHEDULES  
AND ANY APPLICABLE  
ENDORSEMENTS



THE POLICY TERMS AND  
CONDITIONS SHOWING HOW  
YOUR POLICY OPERATES



YOUR INSURANCE CARD  
WHICH YOU SHOULD CARRY  
WITH YOU AT ALL TIMES



A CLAIM FORM FOR  
REIMBURSEMENT OF YOUR  
CLAIMS WHERE YOU CAN  
SUBMIT BY EMAIL



Remember, you have a Free Look Period of 5 calendar days from the date you receive the policy.  
If it does not suit your needs, you may return it to us for a full refund.

# FREQUENTLY ASKED QUESTIONS

## WHO CAN APPLY FOR INSURANCE?

Anyone residing in the Philippines at the time of application and not older than 65 years.

## IS THERE A MAXIMUM INSURABLE AGE?

Yes, you will be covered to age 99.

## CAN FAMILY MEMBERS HAVE DIFFERENT PLANS UNDER THE SAME POLICY?

Certainly!

## MY SPOUSE AND I HAVE INSURANCE COVERAGE THROUGH WORK BUT IT DOES NOT EXTEND TO OUR CHILDREN. CAN I APPLY FOR A PLAN FOR JUST MY CHILDREN?

Yes, but we will name you, the parent, as the policyholder.

## WHEN CAN COVERAGE BEGIN?

Coverage begins when your premium is paid.

## IF I MOVE OR RETURN TO MY HOME COUNTRY, CAN I TAKE MY PLAN WITH ME?

No, MyHEALTH is intended for residents of the Philippines only.

## AM I ALLOWED TO MAKE CHANGES TO MY PLAN?

Yes, you can make changes to your plan at renewal. Just let us know in writing as soon as you receive your renewal offer. Changes to your coverage will likely result in a change in premium and any upgrades in coverage will be subject to underwriting.

## HOW DO I ADD MY BABY TO MY PLAN?

Children born to a mother who has been covered for at least 366 days, can be added from birth without underwriting. A Newborn Additions form must be submitted within 28 days of birth. Newborn disability will be covered under the Neonatal Disability benefit, which is currently available under Elite only.

For the case of adoptions, surrogacy and assisted conception, children must undergo our full medical underwriting process.

## CAN I CHOOSE MY OWN MEDICAL PROVIDER/DOCTOR?

Yes, you have the freedom to choose your own provider. We offer an extensive Outpatient Direct Billing Network for your convenience. By using the network, you will enjoy cashless service at numerous high quality providers across Asia.

You also have the possibility to choose any provider and claims on a reimbursement basis.

## WILL I BE PENALISED IF I MAKE A BIG CLAIM?

Never! Our plans are community rated which means no matter how large your claims may be during any policy year, you will always have the opportunity to renew your policy at prevailing rates. You will not be rated individually, and unlike some of our competitors, you can be sure that your MyHEALTH premium will never be adjusted due to declining health.

### HOW ARE MY PREMIUMS DETERMINED AT RENEWAL?

On an annual basis, we may adjust premiums to ensure the plan keeps up with medical costs. Your renewal premium is affected by the annual adjustments that we make and we will inform you at renewal what was the base increase applied.

In addition to the annual adjustment that we make, the following factors contribute to the overall determination of your renewal premiums.

- The published rates in effect at the time of your renewal for your plan selection and your age on the first day of your renewed policy
- Any underwriting premium loadings that you accepted at the start of the policy
- Family discounts based on the headcount at renewal (if applicable):
- Any changes that you make to your plan at renewal: and
- Any increase in age band

### HOW DO I RENEW MY POLICY?

A few weeks prior to your policy expiring, you will receive your renewal notice from us. If you still intend to keep the policy, you just need to let us know and pay the premium by the requested due date.

### THERE ARE CERTAIN CIRCUMSTANCES THAT THE POLICY WILL NOT COVER, WHICH ARE STATED AS EXCLUSIONS. HERE IS AN EXTRACT OF SOME OF THE EXCLUSIONS BUT YOU ARE ADVISED TO READ THE FULL LIST IN THE POLICY TERMS AND CONDITIONS.

- Services which are not medically necessary;
- Services which are not reasonable and customary;
- Experimental or unproven treatment;
- Non-prescription drugs, vitamins, nutritional supplements;
- Services by a psychologist or counsellor;
- House calls or any service rendered at a person's home, office, hotel room, or similar place;
- Treatment which is covered by other insurance;
- Emergency dental treatment related directly or indirectly to biting, chewing or teeth grinding;
- Complications of pregnancy following assisted conception;
- Elective caesarean section prior to the 38th week of term;
- Treatment related to assisted conception, contraception, sterilisation, fertility or infertility, testosterone deficiency and sexual dysfunction;
- Sexually transmitted diseases;
- Cosmetic treatment or gender reassignment surgery or therapy;
- Sleep disorders or behavioural or developmental disorders.