Senior Care Plan
(For ages 61-100 yrs old)
FEATURES AND BENEFITS

- Medical healthcare plan especially designed for those ages 61 years of age and up.
- Reimbursement of actual hospitalization expenses based on coverage. Reimbursement may be done midway of hospitalization provided confinement is coverable and required documents submitted.
- Patient’s choice for doctor, hospital and specialist.
- Comprehensive range of Medical Healthcare Benefits with a maximum coverage limit of up to P1,000,000.00
- Member to shoulder the 1st P10,000.00 from the total bill plus an additional 10% of the claimable amount. The remaining 90% of the claimable amount shall be shouldered by Kaiser.
- Surgical Cases are based on PhilHealth RUVs to calculate the maximum amount payable to the surgeon for the surgical procedure. This means that the payment received from Kaiser may be less than the professional fee charged by the surgeon.
- Coverage is one (1) year upon effectivity of the plan.
- Renewal is guaranteed up to age 100. However, KAISER reserves the right to adjust premiums and other policy conditions upon written advice of 45 days prior to renewal.

<table>
<thead>
<tr>
<th>BENEFITS</th>
<th>Plan 250K</th>
<th>Plan 500K</th>
<th>Plan 1M</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Maximum Benefit Limit for each disability for the life of the insured. (The Member/Owner must pay a Co Payment fee equivalent to the first Php 10,000 AND 10% of the final hospital bill.)</td>
<td>P250,000</td>
<td>P500,000</td>
<td>P1,000,000</td>
</tr>
<tr>
<td>2. BASIC HOSPITAL BENEFITS Room and Board Max 45 days per disability per year</td>
<td>P750.00</td>
<td>P1,000</td>
<td>P2,500</td>
</tr>
<tr>
<td>3. Miscellaneous Hospital Expenses for required drugs, laboratory and diagnostic procedures</td>
<td>As Charged</td>
<td>As Charged</td>
<td>As Charged</td>
</tr>
<tr>
<td>4. Physicians Visit (Non-Surgical) daily visit fee to a limit of 45 days per disability, per year</td>
<td>P550.00</td>
<td>P750.00</td>
<td>P1,500.00</td>
</tr>
<tr>
<td>5. Specialist’s Fee for 10 days for each disability per year to a daily limit of</td>
<td>P600.00</td>
<td>P900.00</td>
<td>P1,800.00</td>
</tr>
<tr>
<td>6. CRITICAL CARE BENEFITS Intensive Care Unit, Coronary Unit max 10 days per disability, per year.</td>
<td>As Charged</td>
<td>As Charged</td>
<td>As Charged</td>
</tr>
<tr>
<td>7. SURGICAL BENEFITS Operating Theater Fee</td>
<td>As Charged</td>
<td>As Charged</td>
<td>As Charged</td>
</tr>
</tbody>
</table>
### BENEFITS

<table>
<thead>
<tr>
<th>Benefits</th>
<th>250K</th>
<th>500K</th>
<th>1 M</th>
</tr>
</thead>
<tbody>
<tr>
<td>8. Surgeon’s Fee Based on Kaiser RUV</td>
<td>P60,000.00</td>
<td>P90,000.00</td>
<td>P180,000.00</td>
</tr>
<tr>
<td>9. Anaesthesiologist's Fee Not to exceed 30% of the approved Surgeon’s Fee</td>
<td>P18,000.00</td>
<td>P30,000.00</td>
<td>P60,000.00</td>
</tr>
<tr>
<td>10. Artificial Limb Including rental of mechanical devices excluding implantable devices.</td>
<td>As Charged</td>
<td>As Charged</td>
<td>As Charged</td>
</tr>
<tr>
<td>11. Emergency Out-patient for emergency treatment provided by the out-patient department of a hospital or a licensed doctor in his clinic for a covered disability, Maximum limit per disability, per year</td>
<td>P3,000.00</td>
<td>P4,000.00</td>
<td>P5,000.00</td>
</tr>
<tr>
<td>12. Emergency Dental Services due to a covered accident</td>
<td>As Charged</td>
<td>As Charged</td>
<td>As Charged</td>
</tr>
<tr>
<td>13. Emergency Local Ambulance Service to nearest Facility</td>
<td>As Charged</td>
<td>As Charged</td>
<td>As Charged</td>
</tr>
<tr>
<td>14. Private duty nurse when certified necessary by attending Physician to a max of 5days, post hospitalization</td>
<td>P600.00 (per day)</td>
<td>P900.00 (per day)</td>
<td>P1,800.00 (Per day)</td>
</tr>
</tbody>
</table>

### RATES

#### ANNUAL PREMIUM *

<table>
<thead>
<tr>
<th>AGE</th>
<th>PLAN 250K</th>
<th>PLAN 500K</th>
<th>PLAN 1M</th>
</tr>
</thead>
<tbody>
<tr>
<td>61-70</td>
<td>Php 25,300.00</td>
<td>Php 39,600.00</td>
<td>Php 68,200.00</td>
</tr>
<tr>
<td>71-75</td>
<td>Php 30,800.00</td>
<td>Php 47,300.00</td>
<td>Php 80,300.00</td>
</tr>
<tr>
<td>76-80</td>
<td>Php 42,900.00</td>
<td>Php 68,200.00</td>
<td>Php 113,300.00</td>
</tr>
<tr>
<td>81-85</td>
<td>Php 77,000.00</td>
<td>Php 123,200.00</td>
<td>Php 205,700.00</td>
</tr>
<tr>
<td>86-90</td>
<td>Php 129,800.00</td>
<td>Php 210,100.00</td>
<td>Php 352,000.00</td>
</tr>
<tr>
<td>91-100</td>
<td>Php 162,800.00</td>
<td>Php 279,400.00</td>
<td>Php 588,500.00</td>
</tr>
</tbody>
</table>

(The Member/Owner must pay a Co Payment fee equivalent to the first Php 10,000 **AND** 10% of the final hospital bill.)

#### SEMI-ANNUAL PREMIUM *

<table>
<thead>
<tr>
<th>AGE</th>
<th>PLAN 250K</th>
<th>PLAN 500K</th>
<th>PLAN 1M</th>
</tr>
</thead>
<tbody>
<tr>
<td>61-70</td>
<td>Php 14,421.00</td>
<td>Php 22,572.00</td>
<td>Php 38,874.00</td>
</tr>
<tr>
<td>71-75</td>
<td>Php 17,556.00</td>
<td>Php 26,961.00</td>
<td>Php 45,771.00</td>
</tr>
<tr>
<td>76-80</td>
<td>Php 24,453.00</td>
<td>Php 38,874.00</td>
<td>Php 64,581.00</td>
</tr>
<tr>
<td>81-85</td>
<td>Php 43,890.00</td>
<td>Php 70,224.00</td>
<td>Php 117,249.00</td>
</tr>
<tr>
<td>86-90</td>
<td>Php 73,986.00</td>
<td>Php 119,757.00</td>
<td>Php 200,640.00</td>
</tr>
<tr>
<td>91-100</td>
<td>Php 92,796.00</td>
<td>Php 159,258.00</td>
<td>Php 335,445.00</td>
</tr>
</tbody>
</table>

(The Member/Owner must pay a Co Payment fee equivalent to the first Php 10,000 **AND** 10% of the final hospital bill.)
* Effective rates as of June 15, 2019. The Company reserves the exclusive right to change, update and revise prices at any given time.

ADDITIONAL INFO

- Premiums are inclusive of all applicable taxes.
- Premiums may change subject to the result of medical evaluation of applicable form.
- Hospitalization & treatment outside the Philippines is not covered

IMPORTANT POINTS

1. All pre-existing illnesses are not covered & Kaiser will not be liable within the first twelve (12) months from the effectiveness of this policy or from the date of latest re-issuance or re-instatement thereof.

Pre-existing illnesses

- Uterine Myoma, Ovarian Cysts, Endometriosis
- ENT conditions requiring surgery
- Buerger’s disease
- Bronchial Asthma
- Varicose Veins
- Tuberculosis
- Acquired Hernias
- Gastric/duodenal or peptic ulcers
- Chronic Cholelithiasis (gall bladder stones)
- Migraine headache
- Arthritis
- Diabetes
- Prostate disorders
- Hemorrhoids and Anal Fistulae
- Goiter (Hypo/Hyperthyroidism)
- Benign Tumors
- Cataracts/Glaucoma
- Schistosomiasis
- Hypertension

Dreaded Diseases

- Dreaded diseases shall be covered after 24 months of continuous membership.

Dreaded diseases are potential or life threatening conditions or illness which may require intensive care management or prolonged or repetitive hospitalization, sepsis due to pneumonia, typhoid ileitis, cerebral malaria, etc.

- Cerebro-vascular accident (stroke)
- Cardiovascular Disease (Coronary, Valvular/ Hypertensive

Heart Disease/ Cardiomyopathy )

- Diabetes Mellitus and its complications
- Central nervous system lesions

(polioyl eliteis, Meningitis, Encephalitis, Nerosurgical Conditions)

- Liver Parenchyma disease (Cirrhosis, Hapatitis (except type A) new growth)
- Chronic Obstructive Pulmonary Disease (Chronic Bronchitis/

Emphysema), Restrictive lung disease
- Chronic Kidney/ Urological disease (Urolithiasis, Obstructive Uropathies, Etc.)
- Chronic Gastrointestinal Tract Disease requiring bowel resection and/or anastomosis
- Collagen diseases (Rheumatoid Arthritis, Systemic Lupus Erythematosus)
- Malignancies and Blood Dyscrasias (Cancer, Leukemia, Idiopathic, Thrombocytopenic Purpura)
- Single or multiple organ dysfunction and failure (MODS and MOF)
- Conditions that may require dialysis
- Chronic pain syndrome (greater than six weeks)
- Any illness other that the above which would require
  Intensive Care Unit confinement
  - Any other illness that is not mentioned above and is not self-inflicted is included.

### List of conditions considered to be EMERGENCY CASES  Injury & illness

<table>
<thead>
<tr>
<th>Condition</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Abdominal pain, severe</td>
<td>Hypothermia or frostbite</td>
</tr>
<tr>
<td>Appendicitis (leading to peritonitis)</td>
<td>Intestinal obstruction</td>
</tr>
<tr>
<td>Ballistic trauma (gunshot wound)</td>
<td>Pancreatitis</td>
</tr>
<tr>
<td>Flail chest</td>
<td>Peritonitis</td>
</tr>
<tr>
<td>Head trauma</td>
<td>Poisoning</td>
</tr>
<tr>
<td>Hyperthermia (heat stroke or sunstroke)</td>
<td>• Food poisoning</td>
</tr>
<tr>
<td>• Malignant hyperthermia</td>
<td>• Venomous animal bite</td>
</tr>
<tr>
<td></td>
<td>• Pharmacological overdose</td>
</tr>
<tr>
<td>Infections</td>
<td></td>
</tr>
<tr>
<td>Lyme disease infection</td>
<td>Salmonella poisoning</td>
</tr>
<tr>
<td>Malaria infection</td>
<td>Necrotizing Fasciitis</td>
</tr>
<tr>
<td>Rabies infection</td>
<td>Bacterial Meningitis</td>
</tr>
<tr>
<td>Cardiac &amp; circulatory</td>
<td></td>
</tr>
<tr>
<td>Air embolism (Arterial)</td>
<td>Bleeding</td>
</tr>
<tr>
<td></td>
<td>• Hemorrhage</td>
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<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Botanical
- Ruptured spleen
- Septicaemia blood infection
- Severe burn (including scalding and chemical burns)
- Spreading wound infection
- Suspected spinal injury
- Traumatic brain injury
• Internal bleeding
  ➢ Cardiac tamponade
  ➢ Ventricular fibrillation

  ➢ Cardiac arrest
  ➢ Hypertensive emergency

  ➢ Cardiac arrhythmia
  ➢ Myocardial infarction (heart attack)

Metabolic
  ➢ Acute renal failure
  ➢ Addisonian crisis (seen in those with Addison's disease)
  ➢ Dehydration, advanced
  ➢ Electrolyte disturbance, severe (along with dehydration, possible with severe diarrhea or vomiting, chronic laxative abuse, and severe burns)
  ➢ Lactic acidosis
  ➢ Malnutrition and starvation

Neurological & Neurosurgical
  ➢ Subarachnoid hemorrhage
  ➢ Meningitis
  ➢ Syncope (fainting)

  ➢ Subdural hematoma, acute
  ➢ Acute spinal cord compression

  ➢ Convulsion or seizure

Respiratory
  ➢ Agonal breathing
  ➢ Drowning
  ➢ Pneumothorax

  ➢ Asphyxia
  ➢ Smoke inhalation
  ➢ Pulmonary embolism
  ➢ Respiratory failure

      • Angioedema
      ➢ Epiglottitis or severe croup

      • Choking

Ophthalmological
  ➢ Orbital perforation or penetration
  ➢ Retinal detachment

Shock
  ➢ Anaphylaxis (due to hemorrhage)
  ➢ Neurogenic shock
  ➢ pulmonary embolism or Cardiac tamponade

  ➢ Cardiogenic shock
  ➢ Obstructive shock (e.g., massive

  ➢ Hypovolemic shock
  ➢ Septic shock
Urological, Andrological, and Gynecologic conditions

- Ovarian torsion
- Priapism
- Testicular torsion
- Gynecologic hemorrhage
- Paraphimosis

Certain Conditions permanently excluded from coverage

- Congenital conditions, birth defect and abnormalities.
- Artificial Implants, durable medical equipment, grafts, prosthetic devices and corrective devices other than artificial limbs.
- Cosmetic surgery or related complications, contact lenses, hearing aids and prescriptive thereof, except those that may be required for reconstructive surgery.
- Suicide, attempted suicide or intentional self-inflicted injury.
- Acquired Immune Deficiency Syndrome (AIDS), Aids Related Complex (ARC).
- Osteoporosis/ Benign Prostatic Hypertrophy.

This is to inform you that I, _____________________________, except as provided above, understands that the terms and conditions of our health care contract shall be in full force and effect.

CONFORME: ____________________________________________

<SIGNATURE OVER PRINTED NAME/DATE>