




Senior Care Plan

(For ages 61-100 yrs old)

KAISER SENIOR CARE
Medical Healthcare Plan for Seniors
From 61-100 years 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 Php1,000,000.00
- 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.

BENEFITS	Plan 250K	Plan 500K	Plan 1M
 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.)	P250,000	P500,000	P1,000,000
2. BASIC HOSPITAL BENEFITS Room and Board Max 45 days per disability per year	P750.00	P1,000	P2,500
3. Miscellaneous Hospital Expenses for required drugs, laboratory and diagnostic procedures	As Charged	As Charged	As Charged
4. Physicians Visit (Non-Surgical) daily visit fee to a limit of 45 days per disability, per year	P550.00	P750.00	P1,500.00
5. Specialist's Fee for 10 days for each disability per year to a daily limit of	P600.00	P900.00	P1,800.00
6. CRITICAL CARE BENEFITS Intensive Care Unit, Coronary Unit max 10 days per disability, per year.	As Charged	As Charged	As Charged
7. SURGICAL BENEFITS Operating Theater Fee	As Charged	As Charged	As Charged

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

RATES

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




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

(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 effectivity 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
- Schistosomiasis
- Hypertension
- Hemorrhoids and Anal Fistulae
- Goiter (Hypo/Hyperthyroidism)
- Benign Tumors
- Cataracts/Glaucoma

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

(poliomyelitis, Meningitis, Encephalitis, Neurosurgical Conditions)

- Liver Parenchyma disease (Cirrhosis, Hepatitis (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 than 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

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| <ul style="list-style-type: none"> ➤ Abdominal pain, severe ➤ Appendicitis (leading to peritonitis) ➤ Ballistic trauma (gunshot wound) ➤ Flail chest ➤ Head trauma ➤ Hyperthermia (heat stroke or sunstroke) <ul style="list-style-type: none"> • Malignant hyperthermia | <ul style="list-style-type: none"> ➤ Hypothermia or frostbite ➤ Intestinal obstruction ➤ Pancreatitis ➤ Peritonitis ➤ Poisoning <ul style="list-style-type: none"> • Food poisoning • Venomous animal bite • Pharmacological overdose | <ul style="list-style-type: none"> • Botanical ➤ Ruptured spleen ➤ Septicaemia blood infection ➤ Severe burn (including scalding and chemical burns) ➤ Spreading wound infection ➤ Suspected spinal injury ➤ Traumatic brain injury |
|--|--|--|

Infections

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| <ul style="list-style-type: none"> ➤ Lyme disease infection ➤ Malaria infection ➤ Rabies infection | <ul style="list-style-type: none"> ➤ Salmonella poisoning ➤ Necrotizing Fasciitis ➤ Bacterial Meningitis |
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Cardiac & circulatory

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> ➤ Air embolism (Arterial) | <ul style="list-style-type: none"> ➤ Bleeding <ul style="list-style-type: none"> • Hemorrhage | <ul style="list-style-type: none"> • Hypovolemia |
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- Internal bleeding
- Cardiac arrest
- Cardiac arrhythmia
- Cardiac tamponade
- Hypertensive emergency
- Myocardial infarction (heart attack)
- Ventricular fibrillation

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
- Subdural hematoma, acute
- Convulsion or seizure
- Meningitis
- Syncope (fainting)
- Acute spinal cord compression

Respiratory

- Agonal breathing
- Asphyxia
 - Angioedema
 - Choking
- Drowning
- Smoke inhalation
- Epiglottitis or severe croup
- Pneumothorax
- Pulmonary embolism
- Respiratory failure

Ophthalmological

- Orbital perforation or penetration
- Retinal detachment

Shock

- Anaphylaxis
- Cardiogenic shock
- Hypovolemic shock
- (due to hemorrhage)
- Neurogenic shock
- Obstructive shock (e.g., massive pulmonary embolism or Cardiac tamponade)
- Septic shock

Urological, Acndrological, and
Gynecologic onditions
Ovarian torsion

Gynecologic hemorrhage
Paraphimosis
Priapism

Testicular torsion

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>