

## SUMMARY OF COVERAGE AND PREMIUMS

### ***Ayala Life Group Hospitalization Plus Insurance Benefits***

#### ***I. Description of Benefits:***

##### **A. Group Hospitalization Plus Benefit**

GH Plus is an In-Patient Hospitalization Plan designed to provide payments for the eligible portion of the hospital, medical, and surgical expenses which a qualified member or his dependents may incur.

The plan offers a No Cash-Out benefit up to the maximum limit of the plan wherein qualified members can avail of the credit facility enjoyed by Ayala Life at selected major hospitals nationwide.

The following benefits shall be provided upon hospitalization due to sickness or injury, but not to exceed the maximum amounts shown in the Schedule of Benefits:

1. ***Room & Board*** : This consists of charges for room accommodation and subsistence for the number of days the insured is confined in the hospital.
2. ***Special Hospital Services*** : This benefit generally provides for payment of expenses incurred for hospital services.
3. ***Surgical Fee*** : This is the charge of the surgeon but not to exceed the amount corresponding to the particular surgery performed as determined by the Schedule of Operations.
4. ***Doctor's Fee*** : This is the daily charge of the attending physician for on-hospital visits or treatment calls to the insured during his confinement.

Hospital Confinement as a result of self-inflicted injuries, war, suicide, military service, congenital anomalies, pregnancy or childbirth, mental or nervous disorder, alcoholism or drug addiction are excluded.

5. ***Out Patient Benefit*** : This is the number of consultation to a Medical Doctor (M.D.) That shall be limited to each eligible dependent provided that;
  - A. Each consultation shall be limited to Php 500.00 per visit and;
  - B. The Maximum Annual Limit of Php 4,000.00/ 6,000.00 for the entire family unit is not yet exhausted;
  - C. This shall include pre and post natal examinations of dependent – spouse who are legally married.

Prescribed laboratories shall have a separate maximum annual limit of Php 6,000.00 / Php 9,000.00 which shall be shared among the eligible members of the entire family unit.

Pregnancy related laboratory examinations are not eligible.

**II. Schedule of Benefits:**

<b>Group Hospitalization Plus Benefit</b>	<b>Option 1</b>	<b>Option 2</b>
1.Room & Board –maximum of <b>31</b> days per confinement	1,200/day	1,500/day
2.Special Hospital Services	12,000	18,000
3.Surgical Fee - based on the RUV schedule of operations	30,000	40,000
4. Anesthesiologists Fee (30% of Surgical Fee)	9,000	12,000
5.Doctor’s Call– maximum of <b>31</b> days per confinement	1,200/day	1,500/day
6. Out Patient (Reimbursement Type) – Consultation Fee	500 / consultation	
Annual Limit (Consultation only)	4,000	6,000
Prescribed Laboratories	6,000	9,000
<b>Maximum Annual Limit</b>	<b>10,000</b>	<b>15,000</b>

*\*All benefits are on top of Philhealth benefits*

**III. Premiums to be paid:**

	<b>Option 1</b>		<b>Option 2</b>	
	<b>Total amount of premiums per year</b>	<b>Monthly payment through salary deductions</b>	<b>Total amount of premiums per year</b>	<b>Monthly payment through salary deductions</b>
Married Family Unit (GH w/o out-patient services)	6,018	501.50/month	7,704	642/month
Single Family Unit (GH w/o out-patient services)	5,124	427/month	6,630	552.5/month
Out Patient Benefit (As an additional rider on top of in-patient services)	6,024	502/month	9,038	753/month

\* *Married Family Unit is composed of the spouse up to age 60 and all children 14 days old up to 21 years, provided single and unemployed.*

\*\* *Single Family Unit is composed of parents up to age 60 and all siblings 14 days old up to 21 years, provided single and unemployed.*

**IV. Other considerations**

1. Only regular, full time, actively at work employees are to be covered;
2. Riders coverage is up to age 65, Entry age is 18-65;
3. **50%** Participation requirement for GH Benefit (i.e., 50% of UA&P employees must avail of the program to get discounted premiums)