

LIFESTYLE

A medical plan for the young market



Make the most out of life's most precious moments.
With Pacific Cross, you can enjoy medical coverage that
helps secure your peace of mind, wherever life takes you.

Here for You



Here at Pacific Cross, we are dedicated to supporting your health and well-being. We want to help you lead your life in style – so you can achieve the things you want and deserve. Let Pacific Cross be your trusted ally in your pursuit of a better life.

LIFESTYLE

A Product of Pacific Cross Health Care, Inc.

Pacific Cross shares your dream of building a healthy and happy life. As early as now, we want to support you as you work towards achieving and protecting your dreams. With **LifeStyle**, we bring you a medical plan that understands your demands and desires as a young person. **LifeStyle** not only provides you medical coverage that is suited to your needs at this time, but also provides you an exciting range of additional benefits designed to complement the way you live.

IN-PATIENT & HOSPITALIZATION BENEFITS

Maximum Coverage Limit May be offered to persons 21 to 35 years old. **LifeStyle** is renewable until age 40. Benefits may be availed of via reimbursement or no-cash-outlay through Pacific Cross's accredited network. The benefits are in addition to any benefits recoverable from PhilHealth or any other insurances or indemnities.

PHP 250,000
per illness per lifetime

BASIC HOSPITAL BENEFITS

Room & Board including General Nursing Care	As charged, up to Private Room category only
Miscellaneous Hospital Expenses for required diagnostic laboratory tests; prescribed medicines; physiotherapies; blood and components; anesthesia; and surgical appliances	As Charged
Attending Physician's Visit ¹ Daily visit fee to a limit of	PHP 800
Specialist's Fee ¹ for ten (10) days for each disability, per year to a daily limit of	PHP 800
Private Duty Nurse at home only when certified necessary by attending physician to a maximum of five (5) days, immediately after hospitalization. Daily visit fee to a limit of	PHP 800
Procedure done on an Out-Patient basis for selected procedures as approved by Pacific Cross	Subject to the limit of the Hospitalization benefit

CRITICAL CARE BENEFITS

Intensive Care Unit, Coronary Care Unit, & Telemetry maximum of ten (10) days per disability, per year	As Charged
--	------------

SURGICAL BENEFITS

Operating Theater & Recovery Room	As Charged
Surgeon's Fee ¹ including pre-surgical assessment and normal post-surgical care while the Member is confined in the treatment country up to a per disability, per year limit of	PHP 50,000
Anesthetist's Fee ¹ per disability, per year limit of	Not exceeding 40% of the approved Surgeon's Fee
Elective Surgery scheduled surgery arranged by the Company within accredited network only (10-day notice must be given to Pacific Cross by the Client)	Direct Settlement of covered portion of confinement & treatment cost by Pacific Cross
Artificial Limb including rental of mechanical devices as approved by Pacific Cross excluding implantable devices	As Charged

EMERGENCY BENEFITS

Emergency Out-Patient for treatment of covered emergency cases/conditions not leading to confinement provided by the out-patient department of a hospital or a licensed doctor in his clinic, maximum limit per disability, per year of	PHP 5,000
Emergency Dental Services due to a covered Accident	As Charged
Emergency Local Ambulance Service from place of occurrence to the nearest hospital facility or from hospital to hospital using land transportation service. (If local land facility is not available, other transportation facilities are allowed subject to the approval of Pacific Cross, up to a per disability, per year limit of PHP 15,000.)	As Charged

VALUE ADDED BENEFITS

Daily Hospital Allowance for up to seven (7) days, per year to a daily limit of	PHP 300
Sports Coverage for recreational sports including skiing and scuba-diving (subject to Agreement limits) other than contact sports	Included
Recreational Contact Sports Coverage (e.g., football, rugby, karate, boxing, martial arts and wrestling) Covers In-Patient, Emergency Out-Patient and Out-Patient ailments under an aggregate limit per year of	PHP 30,000

¹ Payment of Professional Fees [Attending Physician's Visit, Specialist's Fee, Surgeon's Fee, Anesthetist's Fee] will be based on the Company's PhilHealth Relative Value Scale if claims are directly settled by the Company to the Physician or Hospital. The PhilHealth Relative Value Scale shows the values per procedure as provided by the PhilHealth that the Company will apply for the payment of a particular Professional Fee in an Accredited Network.



VALUE ADDED BENEFITS

Coverage Abroad

Available for both emergency and non-emergency cases, as well as for availment of Out-Patient benefits. Coverage abroad is subject to the inner limits of the plan and may be availed of through reimbursement only. Pacific Cross may facilitate Direct Settlement of medical expenses, but limited to emergencies leading to confinement and elective surgery with prior notification and arrangement with Pacific Cross.

Unlimited number of trips per year, 90 days per trip.

Worldwide Emergency Assistance

Pacific Cross, through our emergency assistance partner, will provide the assistance and advice (24 hours a day, 7 days a week) for free but the client will be responsible for any third party charges incurred as a result of such advice or assistance unless otherwise specified elsewhere in the Agreement. Member must be traveling 100 miles (or 150 kilometers) or more from his primary and legal address or in another country which is not his Country of Residence for less than 91 days.

Included

Services* include but are not limited to the following:

- **Emergency Medical Evacuation:** Evacuation under appropriate medical supervision to the nearest medical facility
- **Medical Repatriation:** Repatriation under medical supervision to the Member's legal residence or to a medical or rehabilitation facility near the Member's residence
- **Return of Mortal Remains:** The return of mortal remains will be arranged and paid for.
- **Compassionate Visit:** When a Member is traveling alone and will be hospitalized for more than seven (7) consecutive days, an economy, round-trip, common carrier transportation will be provided to a family member or a friend to accompany the Member.
- **Care of Minor Child(ren):** One-way economy common carrier transportation will be provided to the place of residence of minor child(ren) when they are left unattended as a result of a medical emergency or death of a Member.

*Availment of services through our designated assistance provider, limit per year of:

As Charged

on top of the Maximum Coverage Limit for any covered Accident and Illnesses.

*Availment of services not through our designated assistance provider, limit per year of:

As Charged

forms part of the Maximum Coverage Limit

The actual cost will be paid via reimbursement by the Company which will form part of the Maximum Coverage Limit of the In-Patient/Hospitalization Benefit provided that such assistance is a result of any covered Accident and Illnesses occurring during the Period of Coverage.

PERSONAL ACCIDENT BENEFIT

for accidental death

PHP 100,000

OUT-PATIENT BENEFITS

Reimbursement of expenses due to any covered Accident and Illnesses, aggregate limit per year

80% Reimbursement of Out-Patient Benefits for:

- **Consultation in Doctor's Office:** Physician's Fee and Specialist's Fee
- **Prescribed Medicines and Drugs:** for a covered condition or disability and procured from a recognized pharmacy
- **Physiotherapist or Chiropractor; Diagnostic Laboratory Tests and X-rays:** necessary for the treatment of a covered disability
- **Other Alternative Treatments:** Chinese medicine practitioner, acupuncturist and herbalist. Homeopathy, Osteopathic Manipulative Therapy (OMT), Bonesetter, Iridology, and any medication prescribed by the mentioned alternative treatments

PHP 25,000

50% Reimbursement of Out-Patient Dermatologic Procedures and Medications ²

for treatment of acute or chronic skin conditions availed of at any duly licensed clinic, skin and wellness center or establishment authorized to perform dermatologic procedures or to dispense skin medications.

² *Dermatologic Procedure is a method designed to treat minor skin diseases excluding its appendages (hairs, sweat glands, sebaceous glands and nails) and is performed without incision or through tiny incisions instead of one large opening. This benefit is not subject to the Pre-Existing Provision of the Agreement.*

PHP 5,000

ANCILLARY BENEFITS

Pacific Cross partners with various establishments that value health, wellness, and enjoying life to the fullest. To support you in pursuing a healthy and well-balanced lifestyle, we bring you rewarding benefits to go with your LifeStyle plan. Because we want to make **LifeStyle** more than just a medical plan, we've included some perks for you to enjoy.

ANNUAL SUBSCRIPTION FEE

As of 1 June 2017

AGE	21 - 25	26 - 30	31 - 35	36 - 40
Subscription Fee	PHP 23,549	PHP 25,376	PHP 26,291	PHP 28,120

Our Companies

Pacific Cross Insurance, Inc. and Pacific Cross Health Care, Inc.

Pacific Cross is EXCELLENCE.

We are committed to bringing nothing but the best to our clients. Our decisions are based on an intricate understanding of our clients' needs, demands and expectations. We strive to create and innovate programs that will best serve our customers.

Pacific Cross is STABILITY.

We are one of the leading and most financially stable companies in the industry today. Our Premiums Earned in recent years put us in the top 10 non-life insurance companies in the Philippines.

Pacific Cross is EXPERIENCE.

We draw from more than 65 years of experience in the insurance industry. Our actions are guided by a deep insight brought about by the knowledge we have gained through the years.

Pacific Cross is CUSTOMER SERVICE.

We are rooted in a commitment to ever improving customer service. We aim to be continuously progressive and professional. Our commendable track record and competent support staff ensure that you are given immediate and excellent service at all times.

Pacific Cross is a PARTNERSHIP OF TRUST.

We build and value enduring relationships. We consistently prove that we are worthy of the highest confidence — by our strict standards, the integrity of our promises and the results we deliver. In the event of a crisis, we assure you that Pacific Cross will be your friend and ally.



Get in touch with us today!

Call +63 2 899-8001

E-mail medical_sales@pacificcross.com.ph

HEAD OFFICE

Pacific Cross Center, 8000 Makati Avenue, 1200 Makati City,
Metro Manila, Philippines
Tel. No.: +63 2 899-8001 Fax No. : +63 2 325-0638
E-mail: medical_sales@pacificcross.com.ph

PACIFIC CROSS 8 ROCKWELL MEDICAL SALES CENTER

Unit 8B, 8th Floor, 8 Rockwell Building Hidalgo Drive, Makati City,
Metro Manila, Philippines
Tel. No.: +63 2 899-8001 Fax No. : +63 2 230-8991
E-mail: medical_sales@pacificcross.com.ph

CEBU

Units 201-202, Avagar Building, No. 09, Escario corner Molave Street,
Lahug, Cebu City
Tel. Nos.: +63 32 233-5812; +63 32 233-5816; +63 32 416-4468
Fax No.: +63 32 233-5814 E-mail: cebu@pacificcross.com.ph

CLARK

Unit 2, Pavilion Mall, Philexcel Business Park,
Clark Freeport Zone
Tel. Nos.: +63 45 499-5424; +63 45 499-5428
E-mail: clark@pacificcross.com.ph

DAVAO

2nd Floor, Left Wing, Door No. 6, Matina Town Square,
Mac Arthur Highway, Matina, Davao City
Tel. No.: +63 82 297-7314 Telefax: +63 82 297-7151
E-mail: davao@pacificcross.com.ph