



BPI



LIFE ASSURANCE CORPORATION

**A HEALTHY
WORKER IS A
PRODUCTIVE
WORKER**



HEALTH ESSENTIALS



Healthier employees translate to a healthier bottomline for your business

Your employees are the backbone of your business. The healthier they feel, the more productive they can be - and productive employees deliver great results that create a positive financial impact to your organization.

HEALTH ESSENTIALS helps Small and Medium Enterprises (SMEs) achieve long-term gain through providing their employees with health care coverage that's comprehensive, flexible and affordable.

Mix and match benefits to create a plan that's tailor-made to the needs of your business.

Base Plan	
In-Patient Benefits	Covers room and board, including use of Intensive Care Unit (ICU); Special Hospital Services, such as use of operating room, X-ray and laboratory exams, medicines and diagnostic tests; Surgeon's Fees, if surgery is performed; and Attending Physician's Fees for daily hospital visits during confinement
Supplemental Benefits	
Out-Patient Benefits	Covers out-patient consultations, X-ray, laboratory procedures and diagnostic examinations
Out-Patient Prescribed Medicines	Maternity Benefits
Covers out-patient prescribed medicines up to a specified limit per year	Covers normal delivery, caesarian delivery, miscarriage or pregnancy complications, and pre- and post-natal consultations
Annual Physical Exam	Dental Benefits
Covers physical examination, routine urinalysis and fecalysis, chest X-ray and CBC	Covers dental procedures up to a specified limit per year

PLUS! Financial Assistance Coverage is provided for all insured members. This pays a lump sum amount if insured dies due to any natural or accidental causes.

Sample Benefit Illustration

PLAN BENEFITS	COVERAGE AMOUNT (IN PHP)			
	Rank and File	Supervisors	Managers	Executives
In-Patient - Room and Board (per day) - Special Hospital Services - Surgical Benefit - Doctor's Call (per day) Annual Limit for In-Patient	500 5,000 10,000 250 50,000	1,000 10,000 20,000 500 100,000	3,000 30,000 60,000 1,500 300,000	6,000 60,000 120,000 3,000 600,000
Out-Patient - Consultations (per visit) - Physiotherapy (per visit) - Diagnostic / X-ray / Laboratory	500 325 6,000	750 488 9,000	1,000 650 12,000	1,200 780 14,400
Prescribed Medicines	7,500	11,250	15,000	18,000
Maternity - Normal - Caesarian - Miscarriage	20,000 30,000 6,000	40,000 60,000 12,000	60,000 90,000 18,000	80,000 120,000 24,000

ENROLLMENT GUIDELINES

Eligible Groups

- Employee-employer groups with at least 10 members, not involved in industries that are hazardous in nature

Eligible Insureds

- Principal Employees: Employees aged 18 to 64, regular, full-time, actively at work
- Dependents of Married Employees: Legal spouse aged 18 to 64; children aged 15 days to 21 years
- Dependents of Single Employees: Parents up to age 64; siblings aged 15 days to 21 years
- Dependents of Single Parent Employees: Children aged 15 days to 21 years, parents up to age 64

GET THE BPI AIA ADVANTAGE

Enjoy unparalleled flexibility when availing of medical benefits. Our “no-cash-out” facility lets you avail of a wide network of providers. However, if you would rather go to your preferred specialist who may not be part of our network, we will reimburse your expenses as if you had availed through our network.

Create a tailor-fit plan with ease. Our highly customizable plan makes it easier for you to determine which combinations would fit your needs. Mixing and matching benefits is a breeze as you get immediate pricing on the spot.

Receive expert advice on employee benefits and business insurance. Our expertly-trained Employee Benefits Specialists will sit down and help you assess the real needs of your business, and recommend holistic solutions based on your employees’ needs and company’s budget.

Improve your employees’ overall well-being through wellness programs. We encourage members to be proactive about their health by offering meaningful wellness programs that will make your employees take the path that leads to better health.



About BPI AIA

BPI AIA LIFE ASSURANCE CORPORATION is a strategic alliance between two leading companies in the country—AIA Philippines and Bank of the Philippine Islands (BPI). AIA Philippines is the premier life insurance company in the country and the market leader for over 70 years. BPI is a leading universal bank with over 170 years of experience in the local banking industry and an extensive branch network of more than 700 branches and 2,000 ATMs and CAMs.

BPI AIA's professional and expertly trained Sales Executives are assigned in BPI branches nationwide or work remotely using digital tools to render financial advisory services that address customers' financial and protection needs.

With the combined expertise and resources of the two trusted companies, BPI AIA policyholders are assured that their insurance is backed by financial strength and stability.

THE FINANCIAL PRODUCTS OF BPI AIA LIFE ASSURANCE CORP. ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS.

