Healthline

Administrative Services Only (ASO)





An Administrative Services Only Agreement, which allows the client to finance their own health plan via a managed revolving fund, using Pacific Cross's network of accredited medical providers for the no-cash-outlay facility.



Administrative Service Only (ASO) is an agreement by which an organization funds its own employee benefit plan (e.g., health plan), but hires an outside firm to perform specific administrative services.

- ➤ Big Savings
- > Financial Control and Flexibility
- > Financial Security
- ➤ Access to all Regular HMO Benefits Fund Transparency
- > Pro-active Company Responsibility
- > No-cash-outlay
- ➤ Electronic Member Validation
- Broad Network of Accredited Medical Providers

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Why Choose ASO (Administrative Services Only)?

An Administrative Services Only program is essentially fund management. As a client, you will deposit a revolving fund and decide the purposes and extent of medical coverage you will give your members. Pacific Cross will manage your fund, and provide you with the network of hospitals, doctors and systems to effectively administer your healthcare benefits.

Big Savings

Because you will not be paying premiums or membership fees, and will instead be depositing a revolving fund based on your utilization and healthcare requirements, you will be making considerable savings compared to what you would normally allocate for a regular HMO agreement. Pacific Cross will only charge you a minimal administration fee and transaction fee while you pay all claims at cost.

Financial Control and Flexibility

The amount you deposit will still be your money. Pacific Cross will simply manage it for you. You decide who and what to cover, and the extent of medical benefits and services you would like to avail of. You can adjust and replenish your revolving fund according to your demands and requirements.

> Financial Security

An ASO guarantees safety of your money. As administrators of your healthcare plan, we do not include your money as one of our declared assets.

Access to all Regular HMO Benefits

When you opt for an ASO, you will still enjoy the convenience and services of the Pacific Cross Health Care System no-cashoutlay, a broad and dependable network of hospitals and doctors, "swipe card" technology, and many others. As your Healthcare Provider, Pacific Cross will administer your benefits using our network of accredited medical providers and established systems.

Fund Transparency

Upon your request, Pacific Cross will provide you with monthly claims reports and quarterly utilization reports for your perusal and evaluation. With these, you will be able to closely monitor how much you have spent and where your money has gone.

Why Choose Pacific Cross ASO?

No-Cash-Outlay

No cash availment when you seek medical assistance from any of our accredited providers.

Broadest Network of Accredited Medical Providers

Members have access to the best medical care in major hospitals, with key branches in key cities nationwide and a reliable network of outstanding hospitals, doctors and specialists.

24-Hour Customer Assistance and Emergency Hotline

Highly trained customer service officers and liaison officers on call 24-hours a day, seven days a week, 365 days a year, plus emergency assistance facilities.

Electronic Member Validation

Computerized member verification through swipe cards.

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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!
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