

A SECOND LAYER PLAN FOR INDIVIDUALS AND FAMILIES THAT  
PROVIDES MEDICAL COVERAGE TO ENHANCE YOUR EXISTING  
HMO BENEFITS

# FlexiShield



**Make the most out of life's  
precious moments.**

With Pacific Cross, you can enjoy medical  
coverage that helps secure your peace of mind,  
wherever life takes you.

  
**PACIFIC  
CROSS**

# How much does it cost to get sick?



Average cost of **Heart Procedures**  
range from  
**PHP 750K to PHP 1M**

*Cardiovascular diseases (CVD) are the leading cause of death globally. In the Philippines, CVD accounts for approximately 20% of total deaths and 35% of premature deaths, affecting 1 in 6 Filipinos.\**



Average conservative cost of  
**Cancer Treatments** range from  
**PHP 700K to PHP 3M**

*Cancer is one of the most painful and difficult diseases to have. It is responsible for 10% of deaths in the Philippines.\**



Average cost of **COVID-19 treatments**  
and hospitalization range from  
**PHP 500K to PHP 7.8M**

*Costs are based on Pacific Cross's paid claims as of October 2020. COVID-19 continues to record daily infections and is regarded as the third leading cause of death in the Philippines.\**



**PHP 200K**

Average cost per day for hospitalization  
under ICU treatment

*Costs are based on Pacific Cross's paid claims  
as of October 2020*



Average cost of **Diabetic Complications** (e.g., Dialysis, Kidney Transplant, Heart Disease, Stroke, etc.) range from  
**PHP 500K to Millions**

*In the Philippines, 1 in 14 Filipino adults lives with diabetes, making the disease consistently one of the top 10 leading causes of death.\**



Average cost of treatments and  
hospitalization from an **Accident** is around  
**PHP 70K**

*This cost could easily go up depending on the needed medical attention. Metropolitan Manila Development Authority (MMDA) tracks an average number of 178 road accidents daily.\**

## \*Sources:

World Health Organization, Non-Communicable Disease Country Profiles: The Philippines

Philippine Statistics Authority

International Diabetes Federation (IDF) 2019 data

Metropolitan Manila Development Authority

# Have you prepared enough?

If you or a loved one gets sick, how would you pay for expensive medical treatments?

Use savings.

Borrow money from friends and family, or loan from banks and lending companies.

Use HMO coverage if you have an existing plan.

## Is your HMO enough?


HMOs in the Philippines usually cover up to **PHP 250K** only.

In a study conducted last 2019, 37% of 1,350 Filipino respondents said that they relied on their savings, 25% sought financial assistance from relatives, while 15% split the bill between Philippine Health Insurance Corp. (PhilHealth) and personal health insurance to pay for their medical treatments.\*

All these can bring you financial stress which is why a second layer medical protection like **Pacific Cross FlexiShield** is essential amidst these times of increasing costs in hospitalization.

\*Source: <https://www.philstar.com/headlines/2019/06/27/1929966/many-pinoys-cant-afford-hospital-bills-study>





When you need it  
the most, your  
current HMO plan  
may not be enough.  
**Pacific Cross is  
#HereForYou.**

*When illness strikes, your current HMO plan may not be enough. With Pacific Cross, you have a strong ally to help you carry the financial burden of expensive medical treatment. We offer you **FlexiShield**.*

*Some medical conditions, especially those that require confinement, can become quite costly to treat. Worrying about whether you have enough medical coverage can add anxiety to an already stressful situation. **FlexiShield** is a second layer plan that allows you to have ample financial resources should you exhaust your HMO's maximum benefit limit, so you can just focus on getting better. Since **FlexiShield** was purely designed as a top-up coverage to your existing HMO plan, the premium is more affordable compared to a stand-alone medical plan.*

# FLEXISHIELD

*A Product of Pacific Cross Insurance, Inc.*

- Additional medical coverage on top of your existing HMO at an affordable premium
- Up to PHP2,000,000 Coverage
- Additional coverage for Members of Corporate accounts, Individuals and Families who are covered by an HMO Plan as the first layer medical coverage
- Flexible Availment Options (No-cash-out or Reimbursement)
- Free TeleHealth Services, with or without the first layer HMO plan getting exhausted
- Coverage for COVID-19
- Available to persons up to 75 years old
- Exclusive 0% Installment Payment Option



# FlexiShield Benefits

For the full terms, conditions and limitations, please ask for a specimen contract via e-mail [client\\_services@pacificcross.com.ph](mailto:client_services@pacificcross.com.ph). The contract contains a provision on the Insured Person's right to Free-Look Period.

## IN-PATIENT BENEFITS:

- **PHP2,000,000** Per Disability Per Year
- **Deductible** is the First Layer Plan's Maximum Benefit Limit (MBL).  
*In case of change to the First Layer Plan's MBL at the time of claim, the applicable Deductible shall be the amount indicated in the FlexiShield Schedule of Benefits (SOB) or the first layer HMO MBL, whichever is higher. In no instance will the client be reimbursed if the applicable Deductible has not been exhausted.*
- As charged Private Room
- As charged Miscellaneous In-Patient Charges (including Chemotherapy, Radiotherapy and Dialysis; Physiotherapy and Speech Therapy only if administered as In-Patient)
- As charged Intensive Care Unit, Coronary Care Unit, Confinement and Miscellaneous Expenses incurred in the ICU, Operating Theater & Recovery Room.
- Attending Physician's Visit, Specialist's Fee, Surgeon's Fee and Anesthesiologist's Fee are subject to inner limits as follows:
  1. *If no-cash-outlay:* using the Company's Accredited Network Rates or RVS Rates (surgical procedures)
  2. *If reimbursement:* up to the indicated amount in the Schedule Of Benefit (SOB)

## DAILY HOSPITAL INCOME (DHI) BENEFIT:

- Included as a cash assistance per confinement day up to maximum of 30 days per year. DHI limit is a separate MBL from the PHP2M In-Patient Benefits.
- Claims Payment: Starting confinement Day 1 subject to Flexishield coverage taking effect (i.e., if In-Patient Benefits of FlexiShield becomes payable, DHI will be paid from Day 1 of the confinement regardless if Day 1 hospital expenses were covered under first layer HMO Plan.)



## Exclusions:

- Hospital expenses incurred within the limits of the first layer HMO plan. FlexiShield will provide coverage only after the first layer HMO plan's Maximum Benefit Limit (MBL) has been exhausted.
- Pandemic/epidemic (e.g., COVID-19) exclusion will be waived and FlexiShield benefit will be provided if covered by the first layer HMO Plan up to its MBL exhaustion.

# CORE BENEFITS

	LIMIT (in PHP)
<b>Maximum Benefit Limit (MBL)</b>	<b>PHP2,000,000</b>
<b>Maximum Benefit per Disability</b>	for each disability per year
<b>Deductible Per Disability Per Year*</b> First layer HMO's Maximum Benefit Limit or Annual Benefit Limit for each disability per year  <i>*In case of change to the first layer HMO's maximum benefit limit or annual benefit limit when the claim was incurred, the applicable Deductible shall be the indicated limit or the first layer HMO's maximum limit, whichever is higher. In no instance shall the Insured be covered if the applicable Deductible has not been exhausted.</i>	«First Layer Plan's MBL»
<b>Claims Settlement Method</b> 100% reimbursement not to exceed the plan limit or direct settlement by the Company through its Accredited Network.  <i>The benefits in the Sub-Schedule are IN ADDITION TO any benefits recoverable from PhilHealth or any other insurances or indemnities.</i>	
<b>IN-PATIENT/HOSPITALIZATION BENEFIT</b>	
<b>BASIC HOSPITAL BENEFITS</b>	
<b>Room and Board including General Nursing Care</b>	Private Room
<b>Miscellaneous In-Patient Charges</b> <i>for required diagnostic laboratory tests; prescribed medicines; physiotherapies; blood and components; anesthesia and surgical appliances; Intravenous Chemotherapy, Radiotherapy and Dialysis; therapeutic procedures (e.g., Physical Therapy, Speech Therapy, etc.) related to the medical management of the Insured as prescribed by the Attending Physician</i>	As charged
<b>Attending Physician's Visit*</b> <i>Daily limit of</i>	As Charged using the Company's Accredited Provider Network Rates or Up to PHP4,000 via reimbursement
<b>Specialists' Fees*</b> <i>Daily limit of</i>	As Charged using the Company's Accredited Provider Network Rates or Up to PHP4,000 via reimbursement
<b>CRITICAL CARE BENEFITS</b>	
<b>Intensive Care Unit, Coronary Care Unit, Telemetry</b>	As charged

## SURGICAL BENEFITS

<b>Operating Theater and Recovery Room</b>	As charged
<b>Surgeon's Fee*</b> Total fees of the Surgeon(s) including pre-surgical assessment and normal post-surgical care while the Insured is confined.	As Charged using the Company's Accredited Provider Network Rates or Up to PHP180,000 per Disability per year via reimbursement
<b>Anesthetist's Fee*</b> not to exceed 50% of the approved amount payable to the Surgeon(s)	Based on the Company's Accredited Provider Network Rates or Up to PHP90,000 per Disability per year via reimbursement

*\*As charged payment of Professional Fees is based on the Company's Accredited Network Rate or PhilHealth Relative Value Scale if claims are directly settled by the Company to the Physician or Hospital. PhilHealth Relative Value Scale is the table of value per procedure as provided by PhilHealth that the Company applies for the payment of a particular professional fee in an Accredited Network.*

## DAILY HOSPITAL INCOME BENEFIT

### Claim Settlement Method

100% reimbursement of daily hospital cash assistance benefit resulting from eligible confinement period that is covered by FlexiShield.

<b>Maximum Benefit Limit (MBL)</b> Daily limit of	PHP1,000
<b>Maximum Number of Confinement Days per Period of Insurance</b>	30 days



# Annual Premiums

As of 1 April 2024

## PHP2,000,000 MAXIMUM BENEFIT LIMIT

AGE	FLEXISHIELD 150 DEDUCTIBLE RANGE FROM PHP150,000 TO PHP199,000	FLEXISHIELD 200 DEDUCTIBLE RANGE FROM PHP200,000 AND UP
0 – 20	PHP8,019	PHP7,291
21 – 35	PHP10,517	PHP8,400
36 – 45	PHP15,131	PHP11,693
46 – 55	PHP22,702	PHP17,685
56 – 65	PHP35,549	PHP27,093
66 – 70	PHP44,442	PHP33,891
71 – 75	PHP53,330	PHP40,669

### Notes:

- Deductible refers to the Maximum Benefit Limit (MBL) of the First Layer HMO which must be for **each disability, per year**.
- Premiums are inclusive of all applicable taxes.
- Premiums are subject to change depending on the results of the underwriting assessment.

## 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 over 70 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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