



Simple Acts. Big Moves.

Pacific Cross is **#HereForYou.**

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 75 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.

www.pacificcross.com.ph



Identity & History

Pacific Cross is a market specialist in Medical, Travel, HMO and Personal Accident Insurance. Based in the Philippines and with sister companies in Thailand, Indonesia, and Vietnam, Pacific Cross is part of a wider group of health insurance businesses operating across Asia, with a particular focus on the ASEAN region. The aim of the group is to be recognized as a market leader and an Asian specialist of medical and travel insurance.

Pacific Cross, originally named State Bonding and Insurance Company, Inc., was founded in the Philippines in 1949. In 1977, State Bonding established a medical insurance division to respond to the growing health insurance market in the Philippines. In 1986, the company changed its corporate name to Blue Cross Insurance, Inc. In 1996, Blue Cross ceased writing general insurance business to concentrate on its specialized lines of medical, personal accident and travel insurance.

Through the years, we have undergone many changes in line with our commitment to answer the insurance needs of our clients amidst changing times. In 2015, we reached another milestone as we changed our name to PACIFIC CROSS. Subsequently, as we continue to present ourselves under a unified brand identity, we also upgraded the look of our logo. These changes continue to be part of a regional strategy that seeks to strengthen relationships and promote cooperation among the member companies of the Pacific Cross Group. By coming together under a common name and brand logo, our goal is to create a more integrated network and knowledge base that Pacific Cross companies can share to serve local customers better. This change and strategy also positions us to take advantage of the exciting opportunities happening in Asia as it opens its doors to the ASEAN integration.

Pacific Cross's product portfolio includes a diverse range of medical and travel insurance packages. We offer international US Dollar contracts, Euro Plans for travel, as well as local Peso Policies to individuals and groups.

As a specialist provider in the marketplace, our group includes a Health Maintenance Organization (HMO), Pacific Cross Health Care, Inc. The Company offers health care coverage with a no-cash-outlay facility, as well as Administrative Services Only (ASO) Agreements. Pacific Cross maintains a wide network of hospitals, clinics and medical facilities across the Philippines.

We have also established partnerships with numerous doctors, dentists and medical specialists nationwide, as well as worldwide assistance facilities. To further provide faster and easier quality healthcare access, we have partnered with KonsultaMD. So, our clients can avail of unlimited medical consultations whenever and wherever.

We reach our clients through a variety of distribution channels. Along with a solid base of Direct Tied Agents, Pacific Cross also maintains relationships with over a thousand medical and travel agencies, brokers, independent agents and financial planners. We are also reaching more of the middle-class segment with our Prepaid Insurance Plans sold through strategic partnerships and online via the Portal for Application and Payment of Prepaid Medical Insurance (PAPMed). To ensure that we are able to adequately care for our clients at all times, we have partnered with companies for International Emergency Assistance and with other



technology solutions providers for efficient hospital administration and claims payment. We have also directed our efforts to harness the power of information technology to ensure that our products are accessible to our clients and intermediaries.

Pacific Cross is one of the most financially stable companies in the market today. Financial Statistics on Non-Life Insurance Companies issued by the Insurance Commission as of December 2022 (based on submitted unaudited quarterly reports) shows Pacific Cross ranked Top 9 out of 55 non-life insurance companies according to Net Income, Top 6 according to Net Premiums Written, and Top 4 according to Premiums Earned. In 2022, the company wrote ₱2.7 billion in Net Premiums.

Pacific Cross is committed to constantly provide value and needs-based insurance products coupled with fair claims processing. Pacific Cross, as a major brand in the industry for medical and travel insurance, understands that health and financial security are urgent and pressing concerns of people today. Pacific Cross seeks to address these concerns by offering products and services designed to respond to our customers' needs amidst changing times.



Pacific Cross knows that good health and the security of your loved ones are some of the most important things in your life. We want to help you protect what you value most by understanding and managing the risk for you. Think of us as your "professional worriers." We've made it our business to understand the physical and financial strains that come with becoming ill or having an accident. We think about what could happen to you when you travel, and think of ways to protect you and those traveling with you. We want to help you prepare for the worst and the unexpected, so that if and when they happen, they become easier to deal with. Pacific Cross wants to help you achieve peace of mind – so that you don't lose sleep worrying about the financial consequences of illnesses or accidents. You can rest easy knowing that we've got you covered.

Operating Principles

Our Vision:

To empower our clients by helping them make important changes and decisions so they can achieve peace of mind. We want to be our clients' trusted ally in protecting what they value most, so they can build a life of fulfillment and security.

Our Mission:

At Pacific Cross, we believe that all small acts lead to greater success. We empower people who dare to change by helping them take care of their wellness and peace of mind. We help people take the right steps to build a secure life and future.

Our Values:

- Empowering
- People-centered
- Experienced
- Digital-driven
- Intuition & Innovation
- Value-for-money
- Integrity

HEALTH INSURANCE POLICIES

INDIVIDUAL HEALTH POLICIES (DOLLAR PLANS)

BLUE ROYALE

A worldwide medical dollar plan that gives you complete freedom of choice for the best medical care. Blue Royale provides coverage for infants to seniors (15 days old to 100 years old) with medical coverage of up to USD2 million, including coverage for travel inconveniences.

With Blue Royale, enjoy these and more: All-inclusive Core Benefits to cover medical and travel insurance needs, Worldwide emergency assistance, Flexibility of availing of your benefits via reimbursement or no-cash-outlay, Maternity and childbirth coverage, Optional coverage for dental, vision and personal accident among others.

- Blue Royale Plan A (USD500,000)
- Blue Royale Plan B (USD1,000,000)
- Blue Royale Plan C (USD2,000,000)

INDIVIDUAL HEALTH POLICIES (PESO PLANS)

SELECT

A peso plan that allows no-cash-outlay medical treatment using our accredited hospitals or swift reimbursement of medical expenses of up to PHP2 million for each disability per lifetime. Select provides coverage for infants to seniors (15 days old to 100 years old). Also available: Select Plus (with aggregate limit per year of up to PHP5 million).

- Select Standard (for each disability per lifetime)
- Select Plus (aggregate per year)

FLEXISHIELD

A Second Layer Peso Plan for Individuals and Families that provides additional In-Patient coverage of up to PHP2 million for each disability per year when your existing HMO's Maximum Benefit Limit has been fully exhausted.

CORPORATE HEALTH POLICY (PESO PLAN)

BC FLEXI BABY GROUP

Medical plans designed for groups of 20-49 employees, ages 18 to 65. Maximum coverage is up to PHP210,000 for each disability per year. Availment via reimbursement.

INDIVIDUAL HEALTH POLICIES (PESO SACHET PLANS)

SELECT PREPAID INSURANCE PLANS

Single utilization peso plans that provide reimbursement or cash assistance for medical emergencies, COVID-19, dengue, and post-hospitalization prescribed medicines.

ACCIDENT POLICIES

PERSONAL ACCIDENT POLICIES

Pays up to the Sum Assured for Accidental Death and Dismemberment; includes supplementary Accident Benefits such as Accidental Medical Reimbursement and Comatose Cash Benefits

- **Stand-Alone Personal Accident (ADD)** including **Accident Benefit packages** for Individual and Group
- **Optional Personal Accident** for Blue Royale (**ADD**)
- **Optional Personal Accident** for Select and Select with Access (**ADD**)
- **Accidental Death Benefit (ADB)** embedded to Select Plans

HMO PLANS

CORPORATE HEALTH AGREEMENTS (PESO PLANS)

BC FLEXI ACCESS

Peso plan that provides comprehensive and customizable range of healthcare benefits for a company or group with at least 20 employees, ages 18 to 65.

BC FLEXI ACCESS PLUS

Peso plans that provide value-packed healthcare benefits for small (3 to 9 employees) and medium-sized (10 to 19 employees) businesses, ages 18 to 65.

TRAVEL INSURANCE POLICIES

WORLDWIDE ELITE (EURO AND DOLLAR PLANS)

Travelsafe insurance plans for worldwide travel including Schengen countries. Available in Single Trip and Multi-Trip options with up to EUR60K in Medical Treatment Benefit.

ASIA & OCEANIA (DOLLAR AND PESO PLANS)

Travelsafe insurance plans for overseas destinations within Asia and Oceania (e.g., Hong Kong, Japan, Australia, etc.). Available in Single Trip and Multi-Trip options with up to USD50K in Medical Treatment Benefit.

DOMESTIC (PESO PLANS)

Travelsafe insurance plans for domestic trips. Available in Single Trip and Multi-Trip options with up to PHP2.5M in Medical Treatment Benefit.

WORLDWIDE ELITE INBOUND (DOLLAR PLANS)

Travelsafe insurance plans for inbound travelers to the Philippines with up to USD50K in Medical Treatment Benefit.

SHORTSECURE (PESO PLANS)

Travelsafe insurance plans for land and/or sea travel with up to PHP500K in Medical Treatment Benefit.


**PACIFIC
CROSS**

#HereForYou with
**Simple Acts.
Big Moves.**



Inquire about our
Medical Plans now!



Buy our Travel Plans
online now!





General Information

Ranking

According to Premiums Earned: Top 4

According to Net Premiums Written: Top 6

(out of 55 non-life insurance companies, as of 31 December 2022)

source: <https://www.insurance.gov.ph/non-life-insurance-statistics/>

Directors & Executives

Board of Directors:

Pacific Cross Insurance, Inc. (PCII)

Donald R. Felbaum
Barry N. Clark
Robert D. Wyld
Theodore V. Awad
Dr. Noel L. Rosas
Lovely D. Vispo
Christopher J. Ward
Mark Lwin
Rogelio Salazar, Jr.

Pacific Cross Health Care, Inc. (PCHC)

Donald R. Felbaum
Barry N. Clark
Robert D. Wyld
Theodore V. Awad
Dr. Noel L. Rosas
Christopher J. Ward
Mark Lwin
Rogelio Salazar, Jr.

Executives:

Donald R. Felbaum, *Chairman of the Board*
Robert D. Wyld, *President / CEO*
Lovely D. Vispo, *Chief Financial Officer and Executive Director*
Dr. Noel L. Rosas, *SVP and Medical Director*
Sobee O. Delez, *Head of Distribution*
Atty. Lawrence Mari C. Santella, *Corporate Secretary/Data Protection Officer*
Mary Grace B. Facto, *Chief Audit Executive*

Financial References

Banco de Oro

J.P. Rizal Branch - 872 J.P. Rizal St., Brgy. Poblacion, Makati City

EastWest Bank

Gil Puyat Makati Branch #345 Metro House Building Sen. Gil J. Puyat Ave., Makati City

Metrobank

Bel-Air - Kalayaan Branch - Kalayaan Avenue, Makati City

UnionBank of the Philippines

Antel Branch - Ground Flr., Antel Spa Residences, Salamanca St., Makati City

Bank of the Philippine Islands

BPI Bel-Air Paseo Branch 54 Jupiter St, Belair Village Brgy. Bel-Air, Makati City 1209

Quick Facts

Company Name: Pacific Cross Insurance, Inc. & Pacific Cross Health Care, Inc.

Total Number of Employees: 285 as of April 2024

Government Registration:

Securities and Exchange Commission: Sec. Reg. No. 4735
Tax Identification Number: PCII: 000-440-080-000
PCHC: 000-440-072-000



HEAD OFFICE

2nd Floor (Client & Partner Center),

8th Floor (Sales Center) and

18th Floor (Operations & Executive Center),

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For Travel Inquiries: traveldirect_team@pacificcross.com.ph

PROVINCIAL BRANCHES

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CLARK

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DAVAO

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Pacific Cross remains **#HereForYou** in several provincial locations.

For the complete details of our Agency Offices, please visit
www.pacificcross.com.ph

What else would
you like to know?

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www.pacificcross.com.ph



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