

A GROUP MEDICAL INSURANCE FOR GROUPS  
WITH 20 to 49 EMPLOYEES

# BC Flexi Baby Group



**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.





Your employees are your most valuable assets. Insure them with Pacific Cross today through BC Flexi Baby Group, a medical plan for small groups of 20 to 49 employees. With Pacific Cross, you can be sure that you have medical coverage that has your employees' interest at heart.

Help your employees take those first steps towards a better life. Insure them with a trusted ally like Pacific Cross. Because your most valuable assets are worth protecting.

## BC Flexi Baby Group

*A Product of  
Pacific Cross Insurance, Inc.*

- **Ideal for small groups**

BC Flexi Baby Group is designed for groups of 20-49 employees, ages 18 to 65.

- **Swift reimbursement of medical expenses based on your coverage**

Enjoy swift reimbursement as you avail of your benefits through any hospital, doctor, or specialist of your choice.

- **Comprehensive medical benefits at affordable premiums**

BC Flexi Baby Group offers a comprehensive range of medical benefits. Its plans are available at reasonable premiums to readily provide you financial aid in times of illness.

- **24-hour worldwide customer assistance and emergency hotline**

Pacific Cross, with its emergency assistance partner, has a worldwide network of alarm centers and Full-time medical professionals ready to help you 24 hours a day, 7 days a week, 365 days a year.





## Some things all applicants should know:

**As with all insurance, there are some important points you should know before entering into a contract. In this section, we identify some key Policy provisions.**

- While your Policy is issued in the Philippines, it can provide Emergency Coverage when you are overseas. The maximum period of cover is up to 90 days accumulated travel overseas (no more than 30 days per trip) during the Policy year.
- Eligibility and Issue Age: BC Flexi Baby Group is designed for groups of 20 - 49 employees, ages 18 to 65.
- Benefit Availment Scheme: Enjoy swift reimbursement as you avail of your benefits through any hospital, doctor, or specialist of your choice.
- Benefits are in addition to any benefits recoverable from PhilHealth or any other insurances or indemnities.
- A Pre-Existing Condition is a disability or illness which existed before the commencement of cover. The existence of a Pre-Existing Condition can be medically determined given its natural history or the manner of development of a disease, which means you may or may not be aware of its presenting symptoms. Pre-Existing Conditions are also those that are known to you because you have felt its signs and symptoms regardless if this prompted you to seek for treatment, medication, advice, or diagnosis. When you answer our Medical Questionnaire, please ensure that you tell us about all your medical conditions and symptoms happening at any time in the past and/or present, known and/or suspected, whether or not treatment or professional advice was sought. If you are able to provide details and submit corresponding medical reports, consideration to cover declared pre-existing conditions on the first year of your Policy will be subject to the Company's underwriting guidelines.
- Hazardous occupations are excluded. A waiting period of one (1) year for Pre-Existing Conditions will apply for new business and take-over accounts. Each employee will be required to submit a health declaration form and permanent exclusions may be imposed.
- For full details, please refer to the Policy.





# BENEFITS

	PLAN A	PLAN B	PLAN C
<b>Maximum Coverage</b> per disability per year	PHP 70,000	PHP 140,000	PHP 210,000
<b>BASIC HOSPITAL BENEFITS</b>			
<b>Room and Board</b> including General Nursing Care for a maximum of 45 days per disability per year.	PHP 400	PHP 800	PHP 1,200
<b>Physician's Visit</b> non-surgical visit. Daily visit fee to a limit of 45 days per disability, per year. Limit per day.	PHP 300	PHP 600	PHP 900
<b>Specialist's Fees</b> For 10 days for each disability per year, to a daily limit of	PHP 400	PHP 800	PHP 1,200
<b>Miscellaneous Hospital Expenses</b> for required diagnostic laboratory tests, prescribed medicines, physiotherapies, blood and components, anesthesia, and surgical appliances.	PHP 3,000	PHP 6,000	PHP 9,000
<b>CRITICAL CARE BENEFIT</b>			
<b>Intensive Care Unit, Coronary Care Unit &amp; Telemetry</b> Covers room and board as well as miscellaneous expenses. Maximum of 10 days per disability per year, to a daily limit of	PHP 2,400	PHP 4,800	PHP 7,200
<b>SURGICAL BENEFITS</b>			
<b>Operating Theater Fee &amp; Recovery Room</b> Daily limit of	PHP 1,500	PHP 3,000	PHP 4,500
<b>Artificial Limb</b> Including rental of mechanical devices (as approved by Pacific Cross) excluding implantable devices.	PHP 800	PHP 1,600	PHP 2,400

		PLAN A	PLAN B	PLAN C
<b>Surgeon's Fees</b>		PHP 3,000	PHP 6,000	PHP 9,000
per disability, per year limit of				
<b>Anesthesiologist's Fees</b>		PHP 1,050	PHP 2,100	PHP 3,150
not to exceed 35% of the approved Surgeon's Fee				
<b>EMERGENCY BENEFITS</b>				
<b>Emergency Out-Patient</b>		PHP 600	PHP 1,200	PHP 1,800
for treatment of emergency cases/conditions not leading to confinement provided by the out-patient department of a hospital or a licensed doctor in his or her clinic for a covered disability. Maximum limit per disability, per year				
<b>Emergency Local Ambulance</b>		PHP 600	PHP 1,200	PHP 1,800
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. Per disability, per year limit of				
<b>Emergency Overseas Coverage</b>		Up to Maximum Benefit Limit subject to the inner limits of the In-Patient/Hospitalization and Emergency Out-patient Treatment that are based on currently applicable medical rates of the Company's pre-determined Philippine tertiary hospital.		
worldwide cover is included up to 90 days accumulated travel overseas (no more than 30 days per trip) during the Policy year. Reimbursement of overseas medical expenses is for emergency cases only.				
<b>Sports Coverage</b>		Included	Included	Included
for recreational sports including skiing and scuba; excluding contact sports (subject to Policy limits)				
<b>Worldwide Emergency Assistance Services</b>		Included	Included	Included
Pacific Cross, through our 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 Policy. Insured Person must be traveling 100 miles (or 150 kilometers) or more from his or her primary and legal address or in another country which is not his Country of Residence for less than 91 days unless otherwise endorsed in the Policy.				
<b>Services* include but not limited to the following:</b>		As charged and on top of the Maximum Coverage Limit		
<ul style="list-style-type: none"> <li>• <b>Emergency Medical Evacuation:</b> Evacuation under appropriate medical supervision to the nearest medical facility</li> <li>• <b>Medical Repatriation:</b> Repatriation under medical supervision to the Insured Person's legal residence or to a medical or rehabilitation facility near the Insured Person's residence</li> <li>• <b>Return of Mortal Remains:</b> The return of mortal remains will be arranged and paid for.</li> <li>• <b>Compassionate Visit:</b> When an Insured Person is traveling alone and will be hospitalized for more than 5 consecutive days, an economy, round trip, common carrier transportation will be provided to a family member or a friend to accompany the Insured Person.</li> <li>• <b>Care of Minor Child(ren):</b> 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 medical emergency or death of an Insured Person.</li> </ul>				
*Availment of services not through the Company's designated assistance provider will not be covered for reimbursement.				





# ANNUAL PREMIUMS

As of 31 January 2019

	PLAN A	PLAN B	PLAN C
For Employees only	PHP 1,524	PHP 3,048	PHP 4,373

**Notes:** 1. Premiums are in Pesos and inclusive of all applicable taxes.  
2. Discount options are not available.  
3. Mode of Payment: Annual mode only.

## 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!**

**Call +63 2 8230-8511**

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