



PACIFIC CROSS

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 financial strength allows us to be there for our clients when they need us the most.

Pacific Cross is **EXPERIENCE.**

We draw from decades 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 want to make sure that you have service and coverage you can count on when facing life's challenges.

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, Vietnam and Hong Kong, 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.

Our roots in Asia date back to 1971, with the establishment of health insurance operations and a third-party administrator in Hong Kong, followed by establishing additional businesses in Thailand and other Asian locations. In 1986, we acquired State Bonding Corporation and Insurance Co. in the Philippines, allowing us to focus on health, travel and personal accident insurance, as well as enter the market for Health Maintenance Organizations (HMO). In 2016, we reached another milestone as we rebranded to Pacific Cross, unifying under a common brand identity. Today, Pacific Cross continues to grow and strengthen its ability to deliver reliable health and travel protection across Asia and beyond.

The Pacific Cross insurance line has a wide portfolio that includes a diverse range of medical and travel packages. We offer international US Dollar contracts, Euro plans for Travel, as well as local Peso Policies to individuals, families and groups.

Our healthcare line offers flexible HMO coverage and Administrative Services Only (ASO) agreements. We cater to small and big groups, providing healthcare protection with no-cash-outlay facilities, supported by a strong network of hospitals, doctors and medical specialists nationwide.

We reach our clients through a variety of distribution channels. In addition to our internal team of sales professionals, Pacific Cross also has solid relationships with numerous exclusive agencies, independent agents, brokers, travel agencies and financial planners. We also offer our Travel and selected medical Plans through online platforms, ensuring that customers can avail of the protection they need easily and quickly.

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. As your "professional worriers", we have made it our business to understand the financial strains that come with meeting a health or travel crisis. 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 you can rest easy knowing that we are #HereForYou.



In December 2025, the Insurance Commission approved the transfer of the insurance portfolio of Pacific Cross Insurance, Inc. (PCII) to Paramount Life & General Insurance Corporation (PLGIC), making PLGIC the Insurer of Record for all PCII policies. This milestone allows the PCII portfolio to benefit from the strength and extensive resources of one of the country's most established insurance companies.

PLGIC brings over 75 years of experience in the Philippine insurance industry, demonstrating a long-standing presence across life and non-life sectors. An active participant in market consolidation and portfolio acquisitions since the 1990s, PLGIC is a Filipino-owned insurer duly authorized by the Insurance Commission under a composite license to offer life and non-life products, supported by a nationwide network of more than 40 branches.

As we continue to use the Pacific Cross brand, the synergy of our companies will allow us to bring better products and services to the market.

For more information, please visit www.pacificcross.com.ph and www.paramount.com.ph

Operating Principles

Our Vision:

To be our clients' recommended medical and travel insurance provider

Our Mission:

To help our clients protect their health and financial well-being by providing value-for-money medical and travel insurance products

We Value:

- Integrity and Honesty
- Customer Focus and *Malasakit*
- Competence
- Teamwork and Accountability
- Results

HEALTH 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.

SELECT

A peso plan that allows no-cash-outlay medical treatment using our accredited hospitals or swift reimbursement of medical expenses of up to PHP5 million. Select provides medical coverage for infants to seniors (15 days old to 100 years old), including coverage for travel inconveniences.

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.

BC FLEXI BABY GROUP

Medical plans designed for groups of 20-49 employees, ages 18 to 65. Maximum coverage is up to PHP210K for each disability per year. Availment via reimbursement.

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.

TRAVEL PLANS

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.

HMO PLANS

BC FLEXI ACCESS

Peso plan that provides comprehensive and customizable range of healthcare benefits for a company or group with at least three (3) employees, ages 18 to 65.

PERSONAL ACCIDENT PLANS

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



Get your **medical** and **travel protection** from a strong and trusted provider.

Inquire about our **Medical Plans** now!



Buy our **Travel Plans** online now!





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Pacific Cross remains **#HereForYou** in several provincial locations.
For more info, please visit our website.

What else would
you like to know?

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