BC Flexi Access

Customizable Healthcare Plan for Groups



Get high quality and affordable group healthcare benefits with BC Flexi Access!

- Provides a customizable range of healthcare benefits for a company with at least three (3) employees
- No-cash-outlay availment of covered healthcare benefits in all Pacific Cross accredited providers
- In-Patient/hospitalization benefits (includes coverage for room and board, use of operating room, Intensive Care Unit confinement, chemotherapy, radiotherapy, dialysis, etc.)
- Out-Patient benefits (includes coverage for unlimited doctor consultations, laboratory exams, minor surgery, pre-natal and post-natal consultations, cataract extraction, etc.)
- Emergency benefits
- Annual Physical Exam (includes coverage for X-ray, Complete Blood Count, Electrocardiogram, Pap Smear, etc.) and Preventive healthcare benefits (includes routine immunization administration, health counseling, etc.)
- Optional Medicines Reimbursement, Executive Check-Up, Maternity, Dental benefits and Personal Accident coverage
- Benefits are inclusive of PhilHealth
- A Pre-Existing Condition is a disability or illness which existed before the commencement of coverage. 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. Pre-existing conditions may be covered subject to Pacific Cross's underwriting guidelines and Schedule of Benefits. Individual health declarations may be waived depending on the number of Principal Members upon the Agreement effective date.



Get in touch with a Pacific Cross Sales Representative today!

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Inquire about our Medical Plans now!



Buy our Travel Plans online now!



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 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 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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