

Flexi Benefit Option

Affordable healthcare designed around your everyday needs. The Flexi Option provides essential outpatient healthcare benefits and preventive care, making quality healthcare more accessible.

At a Glance



Annual Cover:
Up to P60,000



Preventive
healthcare included



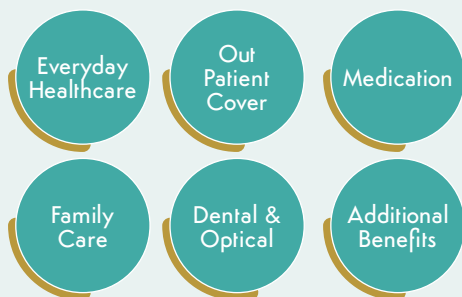
Comprehensive
day-to-day healthcare.
No hospitalization



Ideal for members
seeking affordable
medical cover



What you're covered for



New for 2026/27

- Reduced out-of-pocket costs
- Child dependents can remain covered up to age 30
- Cover for Continuous Glucose Monitor (CGM) under Medical Assistive Devices Benefit for Executive & Deluxe Benefit Option members. Conditions covered are Type 1 Diabetes Mellitus, Type 2 Diabetes Mellitus, Hypoglycaemia, Abnormal glucose regulation and Gestational Diabetes at a limit of P1,900 per month under Executive and Deluxe Option, P1,500 per month.

Benefits

Category	Covered Conditions/Benefits	Benefit Limit
Total Cover	Annual Overall Limit	BWP 60,000
Annual Basic Limit	Annual Benefit Limit	BWP 60,000
Diagnostics	Diagnostic Pathology, Diagnostic Radiology	Pathology BWP 5,000 Radiology BWP 7,000
Consultations	GP Consultations, Specialist Consultations	BWP 1,500 each
Medicines	Prescription Medicines, OTC Medicines, Chronic Disease Medicines, HIV/AIDS (ART)	Overall BWP 4,000 Prescription BWP 3,700 OTC BWP 300 Chronic BWP 10,000 HIV/AIDS BWP 10,000
Hospital Admission	Hospitalisation	Not Covered
Other Medical Services	Physiotherapy	BWP 9,000
Alternative Treatments	Chiropractic, Homeopathy, Naturopathy, Traditional Medicine	BWP 1,000
For Your Eyes	Eye Test, Spectacles/Contact Lenses	Eye Test BWP 385 Optical BWP 1,000 every 2 years
Normal Dentistry	Conservative Dentistry	Up to Annual Basic Limit
Specialised Dentistry	Maxillo-facial Surgery	BWP 2,000 - 3,500
Emergency Medical Services	EA991 Emergency Assist	Included
Child Birth	Normal Delivery, Caesarean Section	Not Covered
Preventive Care	Annual Medical Examination, Safe Male Circumcision, PulaBaby	Included
Additional Benefits	Funeral Benefit, Premium Waiver	Funeral Benefit Screening Premium Waiver

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