

Galaxy Benefit Option

Galaxy is ideal for members looking for comprehensive everyday healthcare with meaningful hospital cover at an affordable contribution.

At a Glance



Annual Cover:
Up to P125,000



Hospital Benefit:
Up to P75,000
No 10% co-payment



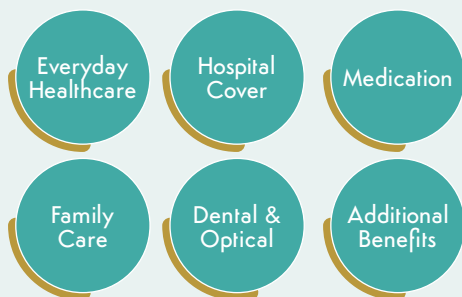
Comprehensive
day-to-day cover



Hospital and
preventative
healthcare benefits



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 125,000
Annual Basic Limit	Includes hospital visitation	BWP 75,000
Diagnostics	Diagnostic Pathology, Diagnostic Radiology, MRI & CT Scans	Up to BWP 10,000
Consultations	GP Consultations, Specialist Consultations, Consulting Nurse	GP BWP 3,000 Specialist BWP 4,000
Medicines	Prescription Medicines, OTC Medicines, Chronic Disease Medicines, Psychiatric Medicines, HIV/AIDS (ART)	Overall BWP 6,182 Prescription BWP 5,732 OTC BWP 450 Chronic BWP 10,000 Psychiatric BWP 10,000 HIV/AIDS BWP 9,700
Hospital Admission	Hospitalisation, ICU, Theatre Fees, Recovery Room, Anaesthetics, Medicines	BWP 75,000
Nursing & Home-Based Services	Step-down Facility, Home Nursing	Step-down Facility (42 days)
Other Medical Services	Blood Transfusion, Physiotherapy, Occupational Therapy, Audiology, Speech Therapy, Clinical Psychology, Dietician	Physiotherapy BWP 10,000 Audiology/Speech Therapy BWP 4,000
Alternative Treatments	Acupuncture, Chiropractic, Homeopathy, Naturopathy, Traditional Medicine	BWP 1,000
For Your Eyes	Eye Test, Spectacles/Contact Lenses	Eye Test BWP 385 Optical BWP 1,664 every 2 years
Normal Dentistry	Conservative Dentistry, Plastic Dentures	BWP 3,500-5,000
Specialised Dentistry	Maxillo-facial Surgery, Crowns, Bridges, Orthodontics	BWP 3,500
Emergency Medical Services	EA991 Emergency Assist, Ambulance	Included
Child Birth	Normal Delivery, Caesarean Section	Normal BWP 9,072 Caesarean BWP 20,245
Drug Rehabilitation	Alcoholism & Drug Addiction	BWP 2,200
Additional Benefits	International Travel Insurance, Funeral Benefit, Premium Waiver	Pulababy Preventive Care Travel Insurance up to BWP 25 million

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