

Standard Benefit Option

The Standard Option provides essential healthcare benefits with hospital cover, helping you protect yourself and your family without stretching your budget.

At a Glance



Annual Cover:
Up to P50,000



Hospital cover
included
No 10% co-payment



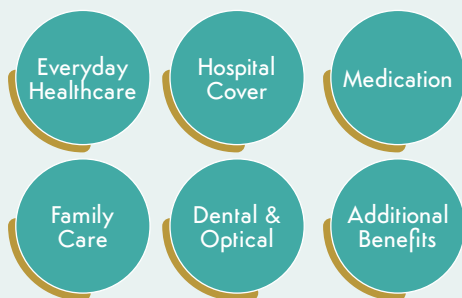
Comprehensive
day-to-day
benefits



Preventive
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 50,000
Annual Basic Limit	Includes hospital visitation	BWP 50,000
Diagnostics	Diagnostic Pathology, Diagnostic Radiology, MRI & CT Scans	Up to Annual Basic Limit
Consultations	GP Consultations, Specialist Consultations, Consulting Nurse	Up to Annual Basic Limit
Medicines	Prescription Medicines, Pharmacy (OTC) Medicines, Chronic Disease Medicines, Psychiatric Medicines, HIV/AIDS (ART)	Overall Medicines BWP 6,182 Prescription Medicines BWP 5,732 Medicines OTC BWP 450 Chronic Medicines BWP 9,000 Psychiatric Medicines BWP 9,000 HIV/AIDS (ART) BWP 9,000
Hospital Admission	Hospitalisation, ICU, Theatre Fees, Recovery Room, Anaesthetics, Medicines during Admission, Non-surgical Procedures	Up to Annual Basic Limit
Nursing & Home-Based Services	Step-down Facility/Nursing Home, Home-based Nursing	Step-down Facility (42 days) Home Nursing BWP 3,600
Other Medical Services	Blood Transfusion, Physiotherapy, Occupational Therapy, Audiology, Speech Therapy, Clinical Psychology, Dietician, Chiropody, Orthoptistry, Medical Assistive Devices, Wheelchair, Medical & Surgical Appliances	Blood Transfusion up to Annual Basic Limit Physiotherapy BWP 15,000 Occupational Therapy/Audiology/Speech Therapy/Dietitian BWP 7,500 Clinical Psychology BWP 4,800 Medical Assistive Devices BWP 15,000 Wheelchair BWP 1,250 Medical Appliances BWP 4,800
Alternative Treatments	Acupuncture, Chiropractic, Homeopathy, Naturopathy, Traditional Medicine	Associated Health Services BWP 765
For Your Eyes	Eye Test, Spectacles/Contact Lenses	Eye Test at agreed tariff Optical BWP 1,664 every 2 years
Normal Dentistry	Conservative Dentistry, Plastic Dentures	Up to Annual Basic Limit
Specialised Dentistry	Maxillo-facial Surgery, Crowns, Bridges, Periodontics, Prosthodontics	Maxillo-facial Surgery up to Annual Basic Limit Specialised Dentistry BWP 3,500
Emergency Medical Services	Emergency Assist 991 (EA991), Ambulance	Ambulance BWP 2,500 per case
Child Birth	Normal Delivery, Caesarean Section, Confinement, 2 Ultrasound Scans	Normal Delivery BWP 10,200 Caesarean Section BWP 20,400
Drug Rehabilitation	Alcoholism & Drug Addiction	BWP 2,200 per family per annum
Additional Benefits	Funeral Benefit, Premium Waiver	Screening Funeral Benefit Premium Waiver

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