

THE PAGCOR HEALTHCARE PLAN

“Helping you do your best....”

The Corporation realizes that people are the most important assets of this organization. Thus, ensuring your health and well-being is management's top priority. It is therefore with great honour and privilege that PAGCOR, through your Health Services, presents to you this PAGCOR Healthcare Plan Guidebook. The handbook reflects the value place by PAGCOR upon the health and welfare of its workforce.”

The PAGCOR Healthcare Plan is a self-administered healthcare management program under the Auxiliary Service Department that provides health services; primary, secondary and tertiary level, to all regular employees and their qualified dependents chargeable against their annual medical allocation on top of Philhealth. The Plan covers healthcare availments of beneficiaries from an accredited pool of healthcare service providers. However, beneficiaries may also avail services from an unaccredited service provider through reimbursement charged according to the policies and schedule of fees of the Plan. The fiscal year starts every July 1st of each year and ends on the June 30th of the succeeding year. The benefits of the Plan are as follows: **emergency room availments, outpatient availments**(including specialty consultations, diagnostic procedures, physical therapy, chemotherapy, psychiatric evaluation and hemodialysis), **hospitalization availments** (including room & board, ICU admissions, medicines, professional fees and laboratories), **optical and dental availments, maternity subsidy and other preventive benefits.** The Plan does not cover for the following availments: extra meals and use of extra beds, hiring of private nurses, malingering, infertility treatment and sexual dysfunction, drug addiction and/or alcoholism, cosmetic or plastic surgery, hospitalization primarily for diagnostic or general check-ups, treatment of injuries/illness resulting from self-destruction/suicide and/or attributable to patient's own gross negligence, misconduct and reckless imprudence and finally, treatment of injuries/illnesses arising from direct or indirect participation in the commission of crime, whether consummated or not violation of law or ordinance, vicious or immoral habits, and unnecessary exposure to imminent danger or hazards to health.