



HMO Comparative Analysis

HMO Programs for SMEs

The rates in this presentation are illustrative only and may change without prior notice

OBJECTIVES



- To compare the benefits of available HMO programs.
- To provide the clients with an objective recommendation on the best HMO proposal.
- To help clients save on their HMO cost.



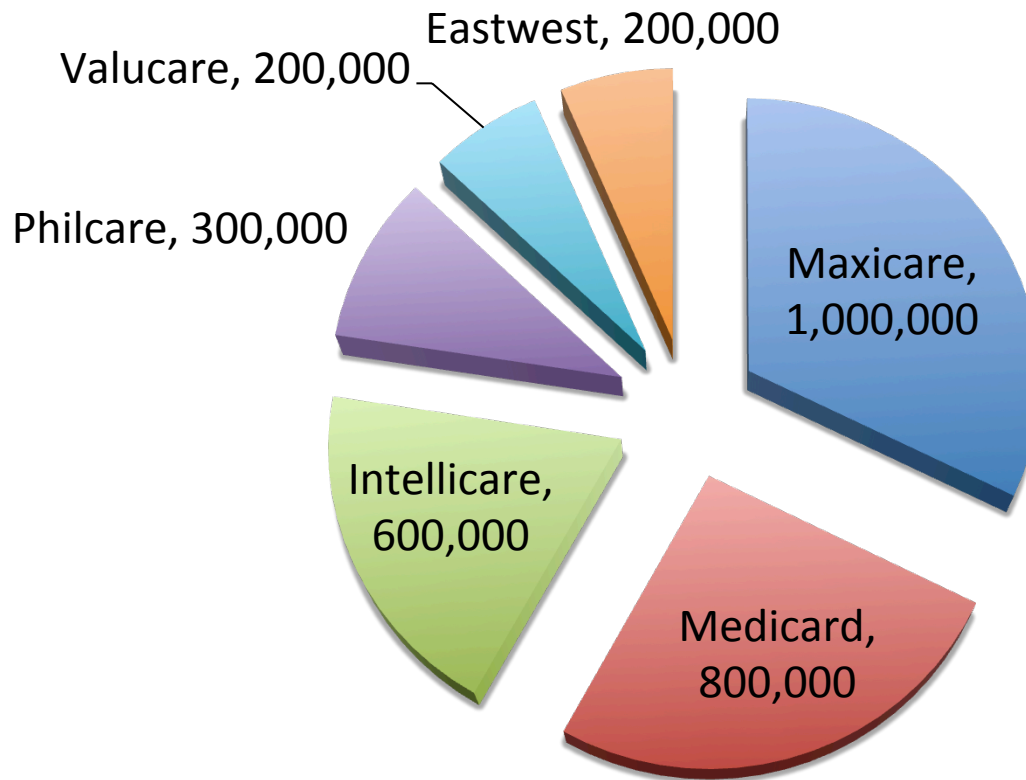
SME PRODUCTS

The rates in this presentation are illustrative only and may change without prior notice

TOP HMO PROVIDERS FOR SMEs



MARKET SHARE | All Card Holders



MAXICARE PLUS



RATES FOR PRINCIPALS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) | OPTION 3 (Provincial Access) |
|---------------|-----------------------|-------------------------------|----------------------------------|---------------------------------|
| WARD | 70,000 | 10,891 | 8,753 | *** |
| SEMI-PRIVATE | 80,000 | 12,915 | 10,253 | *** |
| REG PRIVATE | 110,000 | 15,979 | 12,516 | *** |
| LARGE PRIVATE | 185,000 | 18,746 | 14,567 | *** |

Note:

- Minimum of 20 employees
- VAT inclusive

*** Provincial Access Only
Rates available upon request

*Pre-existing conditions are covered

MAXICARE PLUS



RATES FOR DEPENDENTS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) | OPTION 3 (Provincial Access) |
|---------------|-----------------------|-------------------------------|----------------------------------|---------------------------------|
| WARD | 70,000 | 14,370 | 11,327 | *** |
| SEMI-PRIVATE | 80,000 | 17,250 | 13,459 | *** |
| REG PRIVATE | 110,000 | 21,839 | 16,854 | *** |
| LARGE PRIVATE | 185,000 | 25,317 | 19,427 | *** |

Note:

- Minimum of 20 employees
- VAT inclusive

*** Provincial Access Only
Rates available upon request

*Pre-existing conditions are covered

INTELLICARE FIT



RATES FOR PRINCIPALS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (CLINIC-BASED With Major Hosp) | OPTION 3 (CLINIC-BASED Without Major Hosp) |
|--------------|-----------------------|-------------------------------|--|---|
| WARD | 60,000 | 14,155.68 | 12,048.96 | 11,447.52 |
| SEMI-PRIVATE | 80,000 | 15,729.28 | 13,389.60 | 12,719.84 |
| REG PRIVATE | 100,000 | 22,457.12 | 19,115.04 | 18,159.68 |
| OPEN PRIVATE | 150,000 | 26,745.60 | 22,767.36 | 21,629.44 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered

INTELLICARE FIT



RATES FOR DEPENDENTS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (CLINIC-BASED With Major Hosp) | OPTION 3 (CLINIC-BASED Without Major Hosp) |
|--------------|-----------------------|-------------------------------|--|---|
| WARD | 60,000 | 16,280.32 | 13,385.76 | 13,164.48 |
| SEMI-PRIVATE | 80,000 | 18,089.12 | 15,396.64 | 14,627.20 |
| REG PRIVATE | 100,000 | 25,824.96 | 21,982.24 | 20,883.52 |
| OPEN PRIVATE | 150,000 | 30,758.56 | 26,182.24 | 24,871.84 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered

MEDICARD SME



RATES FOR PRINCIPALS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) |
|---------------|-----------------------|-------------------------------|----------------------------------|
| WARD | 60,000 | 8,095 | 6,555 |
| SEMI-PRIVATE | 80,000 | 10,485 | 7,809 |
| REG PRIVATE | 100,000 | 14,029 | 10,840 |
| LARGE PRIVATE | 150,000 | 16,641 | 13,473 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are NOT covered

**Indicative rates only

***Medical exam required for age 41 up



COMPARATIVE ANALYSIS TOP 3 HMOS

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COMPARATIVE ANALYSIS



PRINCIPALS

| FEATURES | MAXICARE | INTELLICARE | MEDICARD |
|-------------------------|-----------------|-----------------|-----------------|
| MBL | 110,000 | 100,000 | 100,000 |
| Room and Board | Regular Private | Regular Private | Regular Private |
| Pre-existing Conditions | Covered | Covered | Not Covered |
| Major Hospitals | With Access | With Access | With Access |
| Annual Rate (VAT inc) | 15,979 | 22,457 | 14,082 |

RECOMMENDATION:

MAXICARE – With higher MBL, pre-existing conditions are covered, and 29% lower than Intellicare.



OTHER HMO PROGRAMS

The rates in this presentation are illustrative only and may change without prior notice

PHILCARE LUXE



RATES FOR PRINCIPALS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) |
|--------------|--------------------------|-------------------------------|----------------------------------|
| WARD | 100,000 | 10,371 | 7,902 |
| SEMI-PRIVATE | 200,000 | 13,451 | 10,304 |
| REG PRIVATE | 300,000 | 17,069 | 12,992 |
| OPEN PRIVATE | 300,000 | 19,600 | 14,599 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered

**Hospital-based

***With Maternity Assistance

PHILCARE LUXE



RATES FOR DEPENDENTS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) |
|--------------|--------------------------|-------------------------------|----------------------------------|
| WARD | 100,000 | 13,569 | 10,108 |
| SEMI-PRIVATE | 200,000 | 17,427 | 13,054 |
| REG PRIVATE | 300,000 | 22,445 | 16,710 |
| OPEN PRIVATE | 300,000 | 25,754 | 18,855 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered

**Hospital-based

***With Maternity Assistance

VALUCARE PROTECT



RATES FOR PRINCIPALS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) |
|---------------|-----------------------|-------------------------------|----------------------------------|
| WARD | 50,000 | 9,027.20 | 7,243.04 |
| SEMI-PRIVATE | 60,000 | 10,834.88 | 8,639.68 |
| REG PRIVATE | 100,000 | 13,837.60 | 10,819.20 |
| LARGE PRIVATE | 150,000 | 15,742.72 | 12,286.40 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered

**Outpatient is Clinic-Based

VALUCARE PROTECT



RATES FOR DEPENDENTS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) |
|---------------|--------------------------|-------------------------------|----------------------------------|
| WARD | 50,000 | 11,735.36 | 9,415.84 |
| SEMI-PRIVATE | 60,000 | 14,085.12 | 11,231.36 |
| REG PRIVATE | 100,000 | 17,989.94 | 14,064.96 |
| LARGE PRIVATE | 150,000 | 20,465.76 | 15,972.32 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered

**Outpatient is Clinic-Based

EASTWEST HEALTH ADVANTAGE



RATES FOR PRINCIPALS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) |
|---------------|--------------------------|-------------------------------|----------------------------------|
| WARD | 50,000 | 10,272 | 8,705 |
| SEMI-PRIVATE | 60,000 | 12,035 | 10,199 |
| REG PRIVATE | 100,000 | 15,620 | 13,237 |
| LARGE PRIVATE | 150,000 | 16,845 | 14,275 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered

**Hospital-based

***With Out-of-network access

EASTWEST HEALTH ADVANTAGE



RATES FOR DEPENDENTS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) |
|---------------|--------------------------|-------------------------------|----------------------------------|
| WARD | 50,000 | 12,179 | 10,321 |
| SEMI-PRIVATE | 60,000 | 14,389 | 12,194 |
| REG PRIVATE | 100,000 | 18,645 | 15,801 |
| LARGE PRIVATE | 150,000 | 19,982 | 16,934 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered

**Hospital-based

***With Out-of-network access



COMPARATIVE ANALYSIS OF OTHER HMOS

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COMPARATIVE ANALYSIS



PRINCIPALS

| FEATURES | PHILCARE LUXE | VALUCARE | EASTWEST |
|-------------------------|-------------------|-----------------|-----------------|
| MBL | 300,000 | 100,000 | 100,000 |
| Room and Board | Regular Private | Regular Private | Regular Private |
| Pre-existing Conditions | Covered | Covered | Covered |
| Major Hospitals | With Access | With Access | With Access |
| Out-of-Network Access | None | None | With Access |
| Maternity Assistance | Php5,000/delivery | None | None |
| Outpatient Access | Hospital-based | Clinic-based | Hospital-based |
| Annual Rate (VAT inc) | 17,069 | 13,837.60 | 15,620 |

RECOMMENDATION:

PHILCARE LUXE – With 3x higher MBL, pre-existing conditions are covered, and coverage for maternity assistance on delivery.



COMPARING THE TWO BEST PROGRAMS

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COMPARATIVE ANALYSIS



PRINCIPALS

| FEATURES | PHILCARE LUXE | MAXICARE |
|-------------------------|-------------------|-----------------|
| MBL | 300,000 | 110,000 |
| Room and Board | Regular Private | Regular Private |
| Pre-existing Conditions | Covered | Covered |
| Major Hospitals | With Access | With Access |
| Maternity Assistance | Php5,000/delivery | None |
| Outpatient Access | Hospital-based | Hospital-based |
| Annual Rate (VAT inc) | 17,069 | 15,979 |

RECOMMENDATION:

PHILCARE LUXE – With 3x higher MBL, pre-existing conditions are covered, and coverage for maternity assistance on delivery.



WORKING ON A BUDGET?

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PHILCARE PRO



RATES FOR PRINCIPALS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) |
|--------------|-----------------------|-------------------------------|----------------------------------|
| WARD | 100,000 | 8,719 | 6,451 |
| SEMI-PRIVATE | 200,000 | 11,407 | 8,534 |
| REG PRIVATE | 300,000 | 14,515 | 10,802 |
| OPEN PRIVATE | 300,000 | 16,565 | 12,029 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered 50% of MBL

**Outpatient is Clinic-Based

PHILCARE PRO



RATES FOR DEPENDENTS

| ROOM & BOARD | MAXIMUM BENEFIT LIMIT | OPTION 1 (With Major Hosp) | OPTION 2 (Without Major Hosp) |
|--------------|--------------------------|-------------------------------|----------------------------------|
| WARD | 100,000 | 11,368 | 8,215 |
| SEMI-PRIVATE | 200,000 | 14,711 | 10,730 |
| REG PRIVATE | 300,000 | 18,973 | 13,776 |
| OPEN PRIVATE | 300,000 | 21,672 | 15,434 |

Notes:

- Minimum of 20 employees
- VAT inclusive

*Pre-existing conditions are covered 50% of MBL

**Outpatient is Clinic-Based



OTHER OPTIONS: UNBUNDLED SERVICES

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PHILCARE PREPAID CARDS



| PRODUCT | BENEFIT | MAJOR HOSP | COVERAGE | COST/CARD |
|-------------------------|---|------------|-----------|-----------|
| OP CONSULTATION | Outpatient and Dental consultations | None | Unlimited | Php3,600 |
| ER SHIELD | Emergency Care (Single Use) | None | Php50,000 | Php800 |
| ER VANTAGE | ER and Inpatient (Single Use) | None | Php80,000 | Php1,300 |
| HEALTH VANTAGE 40 | ER and Inpatient, Ward Room (Multiple Use) | None | Php40,000 | Php3,500 |
| HEALTH VANTAGE 60 | ER and Inpatient, Semi Private Room (Multiple Use) | None | Php60,000 | Php5,500 |
| HEALTH VANTAGE 80 | ER and Inpatient, Regular Private Room (Multiple Use) | None | Php80,000 | Php6,500 |
| HEALTH VANTAGE ELITE 40 | ER and Inpatient, Ward Room (Multiple Use) | With | Php40,000 | Php6,500 |

GENERALI INPATIENT ONLY



| PLANS | ROOM & BOARD | MBL | GROUP LIFE | EMPLOYEE | DEPENDENT |
|-------|--------------|---------|------------|----------|-----------|
| A | 200/day | 30,000 | 100,000 | 5,543.30 | 4,492.00 |
| B | 300/day | 50,000 | 100,000 | 5,636.60 | 4,566.70 |
| C | 400/day | 70,000 | 100,000 | 5,729.90 | 4,641.30 |
| D | 500/day | 100,000 | 100,000 | 5,823.20 | 4,716.00 |
| E | 1,000/day | 150,000 | 100,000 | 6,693.00 | 5,411.80 |

NOTES:

- Rates are VAT Inclusive
- Waiting Period: 90 days for principals and 180 days for dependents
- Rates are good for 5-50 employees

GENERALI OUTPATIENT ONLY



| PLANS | MEDICINES | ANNUAL LIMIT | GROUP LIFE | EMPLOYEE (ANNUAL) | DEPENDENT (ANNUAL) |
|-------|-----------|--------------|------------|-------------------|--------------------|
| H | 500 | 3,000 | 100,000 | 1,348.00 | 1,454.10 |
| J | 1,000 | 5,000 | 100,000 | 2,090.60 | 2,271.00 |
| L | 1,000 | 7,000 | 100,000 | 2,727.20 | 2,971.20 |
| M | 1,500 | 8,000 | 100,000 | 3,151.60 | 3,438.10 |
| O | 2,000 | 10,000 | 100,000 | 3,894.30 | 4,255.00 |

NOTES:

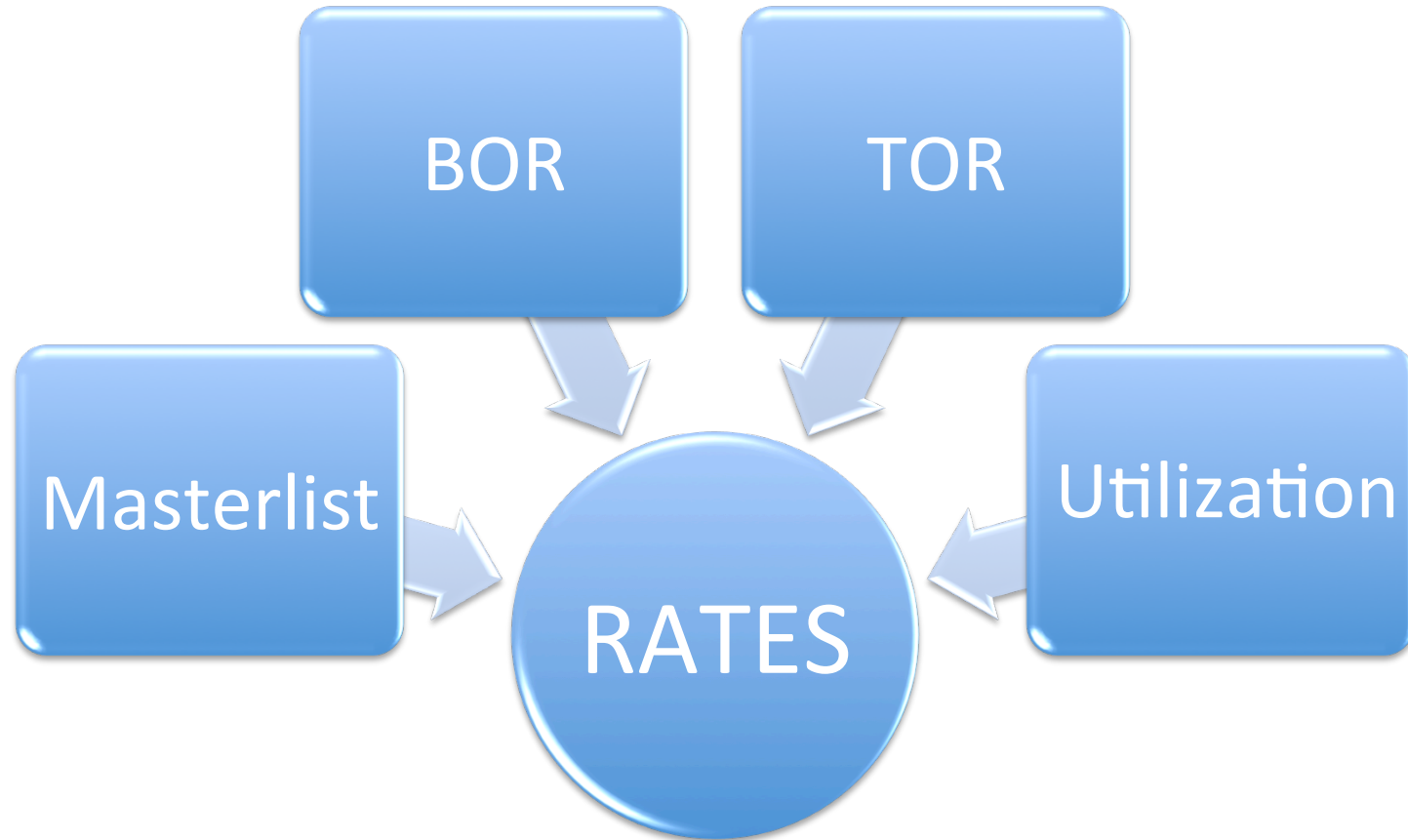
- Rates are VAT Inclusive
- Waiting Period: 90 days for principals and 180 days for dependents
- Rates are good for 5-50 employees



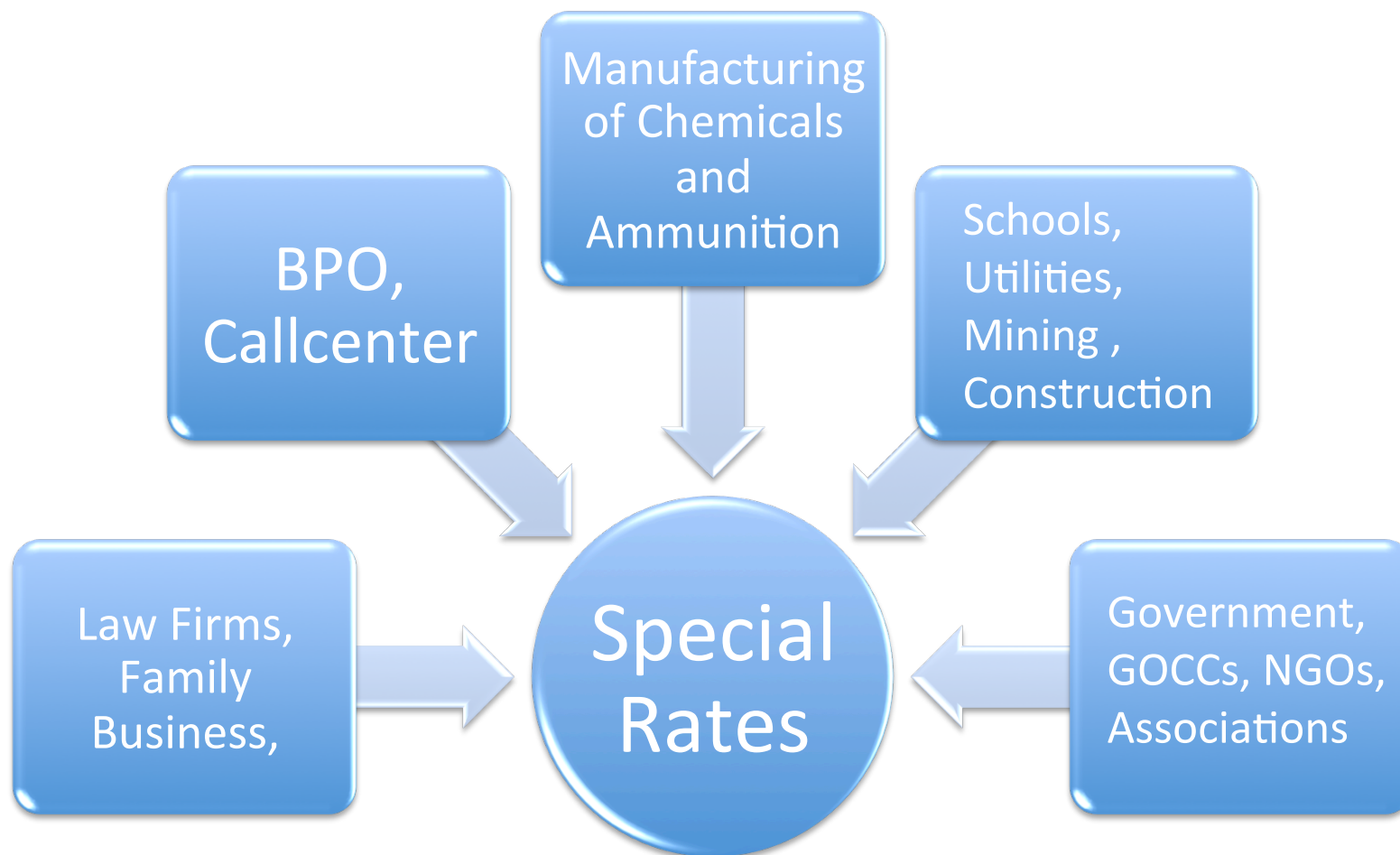
PROPOSAL REQUIREMENTS

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REQUIREMENTS FOR PROPOSAL



EXCLUDED/RATED GROUPS



TIME TABLE



3-5 days

- Processing of Approval for SME program
- Generate Conforme/Contract

1-2 days

- Enrollment to the Program/Payment
- Notice to Providers/Certificate of Coverage

10-15 days

- Release of Cards

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THANK YOU!

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