



The HMO Subsidiary of Insular Life Assurance Company, Ltd.

05 January 2023

To: Mr. Louis Kim
tutorsupport@25hoon.com

Subject: InHealth Persona Comprehensive HMO Plan

Magandang Araw!

Thank you for your interest in Insular Health Care, now InLife Health Care. **InLife Health Care** is a wholly-owned subsidiary of Insular Life (InLife), the first Filipino mutual life insurance company in the country with the longest uninterrupted service record in Philippine history. As a service-oriented Health Maintenance Organization (HMO), InLife Health Care is committed to going beyond protecting lives by protecting health as well.

We are pleased to offer you our comprehensive and affordable health care solution, the **InHealth Persona**. This plan includes the following major benefits:

1. Out-patient (OP)
2. In-patient / Hospitalization (IP)
3. Emergency Care
4. OP Prescription Medicine up P 1,000 / year (on reimbursement basis)
5. Term Life Insurance (refer to the Summary of Benefits for details)
6. Optional Dental Service Rider
7. COVID - 19 Coverage

Other Service Highlights:

1. 24/7 Medical Assistance through our Medical Support Center
2. Telemedicine Services
3. Digital access to your membership plan through our Member Mobile App, InLife Health
4. Account Management Program / Aftersales Assistance

These covered benefits may be availed of thru InLife Health Care's network of accredited health care providers nationwide at a cashless basis thru the convenience of a health card.

In line with our commitment to bring Wellness for a Lifetime especially during this health crisis, we are pleased to present to you our quotation for InHealth Persona.

Plan A: Open Access to All Accredited Hospitals
(Including TMC, AHMC, CSMC, MMC, SLMC – QC, and SLMC – GC)

Maximum Benefit Limit	Age	Annual	Semi- Annual	Quarterly
150,000	21 - 30	27,600	14,628	7,452
120,000	21 - 30	17,880	9,476	4,828
100,000	21 - 30	14,320	7,590	3,866
75,000	21 - 30	11,730	6,217	3,167

Maximum Benefit Limit	Age	Annual	Semi- Annual	Quarterly
150,000	31 - 35	32,030	16,976	8,648
120,000	31 - 35	20,110	10,658	5,430
100,000	31 - 35	16,750	8,878	4,523
75,000	31 - 35	13,100	6,943	3,537

Maximum Benefit Limit	Age	Annual	Semi- Annual	Quarterly
150,000	36 - 40	41,210	21,841	11,127
120,000	36 - 40	28,950	15,344	7,817
100,000	36 - 40	22,710	12,036	6,132
75,000	36 - 40	18,600	9,858	5,022

Maximum Benefit Limit	Age	Annual	Semi- Annual	Quarterly
150,000	41 - 45	52,040	27,581	14,051
120,000	41 - 45	38,840	20,585	10,487
100,000	41 - 45	30,480	16,154	8,230

Maximum Benefit Limit	Age	Annual	Semi- Annual	Quarterly
150,000	46 - 50	54,670	28,975	14,761
120,000	46 - 50	41,590	22,043	11,229
100,000	46 - 50	32,640	17,299	8,813
75,000	46 - 50	25,220	13,367	6,809

NOTES:

1. The quoted rates are based on your current and actual age at the time of proposal generation.
2. The rates are inclusive of 12% Value-Added Tax (VAT)
3. The final rate may change depending on the medical evaluation of your application.
4. Mode of Payment Options – Annual, Semi-Annual, and Quarterly
5. Optional Dental Coverage: at an additional fee of P 370 per enrollee/year
6. **Plan A or “Open Access Program”** provides access to all accredited providers nationwide, including the Top 6 Hospitals – Asian Hospital and Medical Center, Cardinal Santos Medical Center, Makati Medical Center, The Medical City, St. Luke’s Medical Center – Quezon City, and St. Luke’s Medical Center - Global City.
7. Pre-Existing Conditions are NOT covered on the first year of coverage.
8. Without access to Healthway Medical Clinics and American Eye Center.
9. Telemedicine Services
10. InLife Health Member Mobile App:

Access your member data records, digital copy of your membership card, view nearby accredited providers, file for reimbursement in advance (for emergency, out-of-network services), request for an LOA, and request for a call back from our Medical Support Center

11. Refer to the **Summary of Benefits (SOB)** to see the coverage details

Should you have other inquiries or clarifications regarding our health plans, please feel free to contact the undersigned at cicalimag@insularhealthcare.com.ph or via mobile at 09178326089; 09190824654.

We hope to hear from you soon. Thank you!

Sincerely,

A handwritten signature in black ink, appearing to read "Rafael", with a stylized flourish at the end.

Rafael Vince F. Capunitan
Retail Sales Specialist