



PREPAID HEALTH PLANS

Get coverage for emergency cases and medical consultations with our sachet-type prepaid health plans fit for any budget



ABOUT US

We are InLife Health Care (IHC), formerly I-Care, a wholly-owned subsidiary of Insular Life, the first and largest Filipino life insurance company. As a health maintenance organization, IHC has almost three decades of experience in providing Filipinos health care solutions that are aligned to their unique needs and values.

We are committed to be the HMO that is responsive to the widespread demand for timely, medically -appropriate, affordable, and accessible medical care. We design and curate our health care solutions to promote holistic wellness throughout life stages. With the use of our HMO card, you can enjoy the following:



Outpatient Care



Inpatient Care



Emergency Care



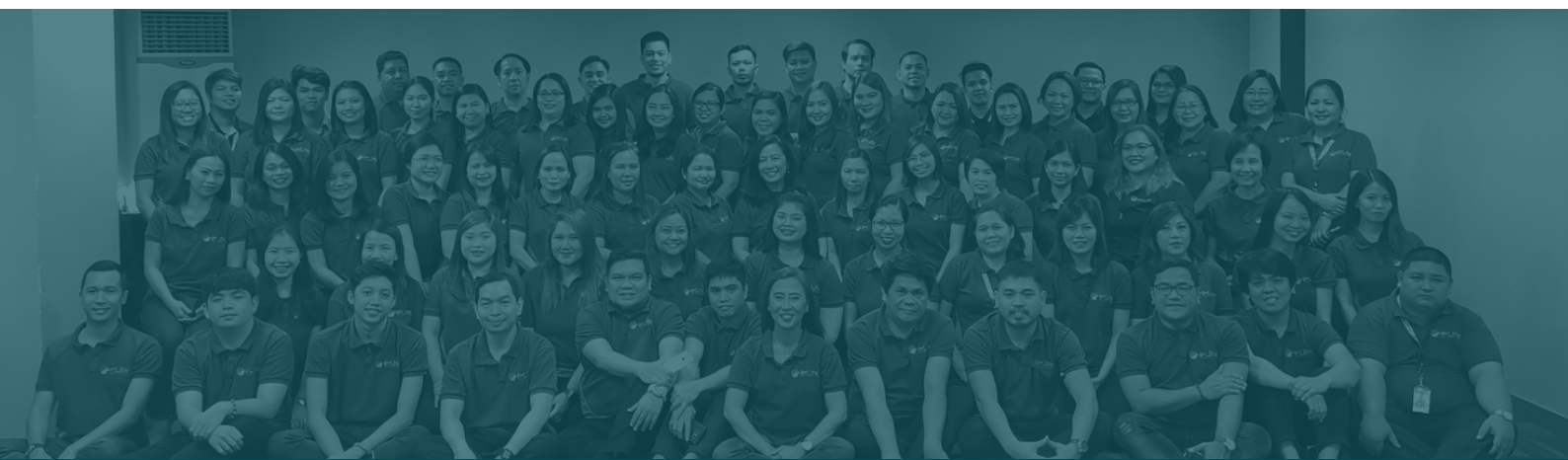
Dental Care



Life Insurance

We make sure our members live a rich and sustainable lifestyle, empowering them to identify choices that will contribute toward their well-being, and connecting them to the latest and most credible health care resources on self-care and disease management.

We are your partner in achieving Wellness for a Lifetime.



THE PREPAID HEALTH PLAN FOR EVERYONE



InLife Health Care is committed to be the HMO that is responsive to the widespread demand for timely, medically-appropriate, affordable, and accessible medical care. These prepaid health plans are the answer to the country's demand for quality health care without breaking the bank! These sachet-type prepaid health plans are designed to fit every budget, with health vouchers priced as low as Php 700. They are accepted in over 400 of our accredited hospitals and clinics nationwide, with an optional benefit of access to the Top 6 hospitals (Asian Hospital and Medical Center, Cardinal Santos Medical Center, Makati Medical Center, St. Luke's Medical Center in Quezon City and in Bonifacio Global City (BGC) and The Medical City).

Purchasing these prepaid health plans is as easy as buying a shirt online! Visit shop.insularhealthcare.com.ph and start your health journey with us!





ER CARE SERIES

The ER Care vouchers are one-time use and provide coverage for emergency cases due to accidents, viral & bacterial illnesses, and specific conditions.

What is a medical emergency?

The sudden, unexpected onset of illness or injury having the potential of causing immediate disability or death or requiring the immediate alleviation of severe pain and discomfort.

What is an accident?

A visible, external, sudden and violent event occasioned by a physical or natural cause and occurring entirely beyond the Members’ control causing damage to the health of the member.

What are viral & bacterial illness?

Diseases caused by viruses and/or bacteria

BENEFITS

	ER CARE BASIC	ER CARE BOOSTER	ER CARE ALL-IN
Covered Cases	Accidents	Accidents	Accidents, viral & bacterial illnesses, and specific conditions
Covered treatment	Outpatient care	Outpatient and Inpatient care	Outpatient and Inpatient care
Validity	1 year	1 year	1 year

	ER CARE BASIC	ER CARE BOOSTER	ER CARE ALL-IN
How many times can I use this?	One-time use	One-time use	One-time use
Age of eligibility	18 - 64 years old	18 - 64 years old	All-in Adults: 18 - 64 years old All-in Kids: 1 - 17 years old
Room Accomodation	n/a	Ward Semi-private Regular Private	Ward Semi-private Regular Private
Benefit limit	Php 50, 000	Php 60, 000 Php 80, 000 Php 100, 000	Php 60, 000 (kids only) Php 80, 000 Php 100, 000
Inclusions <ul style="list-style-type: none"> ✓ Doctor's professional fee ✓ Laboratory and diagnostic procedures ✓ Emergency room care ✓ Medicines as medically necessary ✓ Surgery and surgeon's fees when medically necessary ✓ Use of operating room, recovery room, and ICU, as medically necessary 	<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ 	<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ ✓ ✓ 	<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ ✓ ✓
One-time hospital cash allowance of ₱1,000 when confined	n/a	Yes	All-in Adults - Yes All-in Kids - n/a
Telemedicine access	n/a	n/a	All-in Adults - n/a All-in Kids - Yes

ER CARE VOUCHERS

ER CARE BASIC 50



	ER CARE BASIC
Benefit Limit	Php 50, 000
Room Type	n/a
SRP	Php 700
With Top 6 Access	n/a

This one-time use prepaid health voucher provides up to Php 50,000 outpatient emergency care coverage on emergency cases due to accidents.

The Php 50,000 benefit limit covers these items:

- ✓ Doctor's fee
- ✓ Laboratory and diagnostic procedures
- ✓ Emergency room care
- ✓ Medicines as medically necessary in the emergency room

ER CARE BOOSTER SERIES



	BOOSTER 60	BOOSTER 80	BOOSTER 100
Benefit Limit	Php 60, 000	Php 80, 000	Php 100, 000
Room Type	Ward	Semi-private	Regular private
SRP	Php 800	Php 900	Php 1, 000
With Top 6 Access	+ Php 300	+ Php 200	+ Php 200

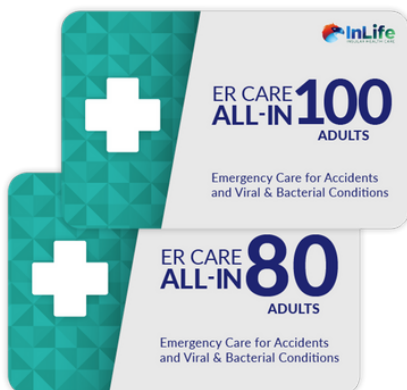
This one-time use health voucher provides up to Php 100,000 worth of coverage of outpatient and inpatient care for emergency cases due to accidents.

Services include:

- ✓ Doctor's fee
- ✓ Room accommodation
- ✓ Laboratory and diagnostic procedures
- ✓ Emergency room care
- ✓ Medicines as medically necessary in the emergency room
- ✓ One-time hospital cash allowance of ₱1,000 when confined

Available to adults ages 18 - 64 years old.

ER CARE ALL-IN ADULTS



	ALL-IN 80	ALL-IN 100
Benefit Limit	Php 80, 000	Php 100, 000
Room Type	Semi-private	Regular private
SRP	Php 1, 350	Php 1, 750
With Top 6 Access	+ Php 700	+ Php 700

This one-time use health voucher provides up to Php 100,000 worth of outpatient and inpatient care coverage for emergency cases due to accidents and viral and bacterial illnesses and specific conditions.

Services include:

- ✓ Doctor's fee
- ✓ Room accommodation
- ✓ Laboratory and diagnostic procedures
- ✓ Emergency room care
- ✓ Medicines as medically necessary in the emergency room
- ✓ One-time hospital cash allowance of ₱1,000 when confined

Available to adults ages 18 - 64 years old.



ER CARE ALL-IN KIDS



	ALL-IN KIDS 60	ALL-IN KIDS 80	ALL-IN KIDS 100
Benefit Limit	Php 60, 000	Php 80, 000	Php 100, 000
Room Type	Ward	Semi-private	Regular Private
SRP	Php 3, 150	Php 4, 150	Php 5, 150
Top 6 Access	+ Php 2, 000	+ Php 2, 000	+ Php 2, 000

This one-time use health voucher provides up to Php 100,000 worth of outpatient and inpatient care coverage for emergency cases due to accidents and viral and bacterial illnesses and specific conditions.

Services include:

- ✓ Doctor's fee
- ✓ Room accommodation
- ✓ Laboratory and diagnostic procedures
- ✓ Emergency room care
- ✓ Medicines as medically necessary in the emergency room
- ✓ 1-year unlimited telemedicine access/over the phone consultation with MyPocketDoctor

Available to kids ages 1 - 17 years old.

EMERGENCY CASES COVERABLE BY ER CARE PRODUCTS

ACCIDENTS	VIRAL & BACTERIAL ILLNESSES	SPECIFIC CONDITIONS
<ul style="list-style-type: none"> Accidents Accidents, excluding Cerebrovascular (Stroke) Fracture, new New Animal bites including first dose of vaccines Cuts, new, needing suturing Sports injuries, contact and noncontact sports, excluding professional sports and high-risk sports Accidental chemical poisoning 	<ul style="list-style-type: none"> Dengue Fever Acute Pneumonia Typhoid Fever Urinary Tract Infection SVI (systemic viral infection) with fever Measles with high-grade fever Chickenpox with complications Leptospirosis Polio Cholera Diphtheria Pertussis Tetanus Acute Bronchitis Acute gastroenteritis with dehydration Acute tonsillopharyngitis with moderate dehydration Acute Sinusitis Acute tonsillopharyngitis Acute Upper Respiratory Tract Infection Cellulitis 	<ul style="list-style-type: none"> Anaphylactic Shock Acute Appendicitis Acute Gastritis Amoebiasis Malaria

Your eligibility to emergency care benefits shall be based on the final medical diagnosis of the doctor.

MEDCONSULT



This multiple-use health plan provides:

- 4 face-to-face medical consultation services with InLife Health Care-accredited doctors and specialists.
- 1-year unlimited telemedicine access/over the phone consultation with MyPocketDoctor
- 1-year unlimited dental consultations and selected dental services with InLife health Care's network of dentists.

	KIDS	ADULTS	SENIORS
Age	1 - 17 years old	18 - 64 years old	65 years old and above
Doctors and Specialists included	Pediatricians	<ul style="list-style-type: none"> • general physicians • family medicine specialists • internal medicine specialists with subspecialties in <ul style="list-style-type: none"> • cardiology • gastroenterology • pulmonology • endocrinology • infectious medicine • nephrology • urology • rheumatology • oncology • hematology • allergology • general surgeons • orthopedic doctors • ENT • rehabilitation medicine specialists. 	<ul style="list-style-type: none"> • geriatricians • general physicians • family medicine specialists • internal medicine specialists with subspecialties in <ul style="list-style-type: none"> • cardiology • gastroenterology • pulmonology • endocrinology • infectious medicine • nephrology • urology • rheumatology • oncology • hematology • allergology • general surgeons • orthopedic doctors • ENT • rehabilitation medicine specialists.

FAQ

ER CARE SERIES

1 WHAT DOES ER CARE SERIES COVER?

The ER Care Series covers emergency cases due to accidents, viral & bacterial illnesses, and specific conditions. Coverage includes expenses on outpatient and inpatient emergency care, room and board, diagnostic procedures as medically necessary during confinement, medicines as medically necessary during confinement, use of operating room, recovery room, and ICU diagnostic procedures, as medically necessary.

2 WHAT ARE CONSIDERED EMERGENCY CASES AND ACCIDENTS?

A **medical emergency** case is an injury or illness that can cause an immediate risk to a person's life or overall health. It has the potential of causing immediate disability or death, or requires the immediate alleviation of severe pain and discomfort.

Accident means a visible, external, sudden and violent event occasioned by a physical or natural cause and occurring entirely beyond your control causing damage to your health. Accidents covered include, but are not limited to: accidents, excluding cerebrovascular (stroke), new fractures, new burns, new animal bites (including first dose of vaccines), new cuts, needing suturing, sports injuries, contact and non-contact sports (except professional sports and high-risk sports), accidental chemical poisoning.



3 WHAT ABOUT VIRAL/BACTERIAL ILLNESSES?

Only ER Care All-In 100 Adults covers viral and bacterial illnesses. Diseases covered include, but not limited to:

- Acute Bronchitis
- Acute gastroenteritis with dehydration
- Acute tonsillopharyngitis with moderate dehydration
- Acute Sinusitis
- Acute tonsillopharyngitis
- Acute Upper Respiratory Tract Infection
- Amoebiasis
- Cellulitis
- Dengue Fever
- Acute Pneumonia
- Typhoid Fever
- Urinary Tract Infection

FAQ

- SVI (systemic viral infection) with fever
- Measles with high-grade fever
- Chicken pox with complications
- Leptospirosis
- Polio
- Cholera
- Diphtheria
- Pertussis
- Tetanus
- Rabies
- Meningitis
- Chikungunya
- Malaria
- Anaphylactic Shock
- Acute Appendicitis
- Acute Gastritis

Your eligibility to emergency care benefits shall be based on the final medical diagnosis of the doctor.

4 WHO IS QUALIFIED FOR ER CARE SERIES?

- ER Care Basic, Booster, All-In – Adults 18 to 64 years old
- ER Care All-In Kids – Children 1 – 17 years old



5 WHEN CAN I START USING MY ER CARE VOUCHER?

From the day you register (“registration date”), the health voucher will be activated after ten (10) calendar days. Your health voucher is valid for 12 months or up until used which ever comes first. Your health voucher indicates the validity period of your plan.

6 HOW CAN I USE MY ER CARE VOUCHER?

When you need emergency care, go to the emergency room of one of our accredited hospitals and simply present your health e-voucher and a government ID to an ER staff.



FAQ

7 CAN I USE HEALTH VOUCHER IN NON-ACCREDITED HOSPITALS?

No. Services can only be availed in IHC-accredited hospitals and clinics. Check [Our Partners](#) to see the list of IHC-accredited hospitals.

8 HOW MANY TIMES CAN MY ER CARE VOUCHER?

It is for one-time use only.



9 WHAT IF I USED IT ONCE BUT DID NOT CONSUME THE WHOLE BENEFIT LIMIT?

Your health e-voucher is for one-time use only, regardless if the total annual benefit limit is consumed or not.

10 WHAT CONDITIONS ARE NOT COVERED BY MY ER CARE VOUCHER?

Non-emergency and pre-existing conditions, congenital and maternity-related conditions, and other conditions under IHC's General Exclusions list are not covered by this product.

An illness or condition is considered pre-existing if, prior to effective date of coverage: (a) Any professional advice or treatment was given for such illness or condition; (b) Such illness or condition was in any way already known to the Member; or (c) The pathogenesis of such illness or condition had already started (of which the Member may not be aware of).

FAQ

Non-coverable accidents include, but are not limited to: self-inflicted injuries; injuries from professional sports and high-risk sports; injuries or illnesses due to military, paramilitary, or police service; injuries from high risk activities or suffered under conditions of war; and accidents that are secondary to or contracted due to degenerative diseases such as Alzheimer's Disease and Parkinson's Disease



11 WILL I RECEIVE A PHYSICAL CARD?

No, you already received your health e-voucher via email. That's what you need to present when you need to claim your benefits. Download it on your phone!

MEDCONSULT SERIES



1 WHAT DOES MEDCONSULT OFFER?

You get 4 face-to-face medical consultation services with InLife Health Care accredited doctors and specialist, 1-year unlimited telemedicine access/over the phone consultation with MyPocketDoctor, and 1-year unlimited dental consultations and selected dental services with InLife health Care's network of dentists.

2 WHO CAN QUALIFY TO GET MEDCONSULT?

- MedConsult Kids - 1 - 17 years old
- MedConsult Adults - 18 to 64 years old
- MedConsult Senior - 65 years old and above

FAQ

3 WHEN CAN I AVAIL THE CONSULTATION SERVICE?

From the day you register (“registration date”), you may avail of consultation services will be activated after three (3) calendar days. Your health voucher is valid for 12 months or up until used. Your health voucher indicates the validity period of your plan.

4 CAN I USE IT WHEN I AM HOSPITALIZED?

No. The consultation health voucher is only for an outpatient consultation.

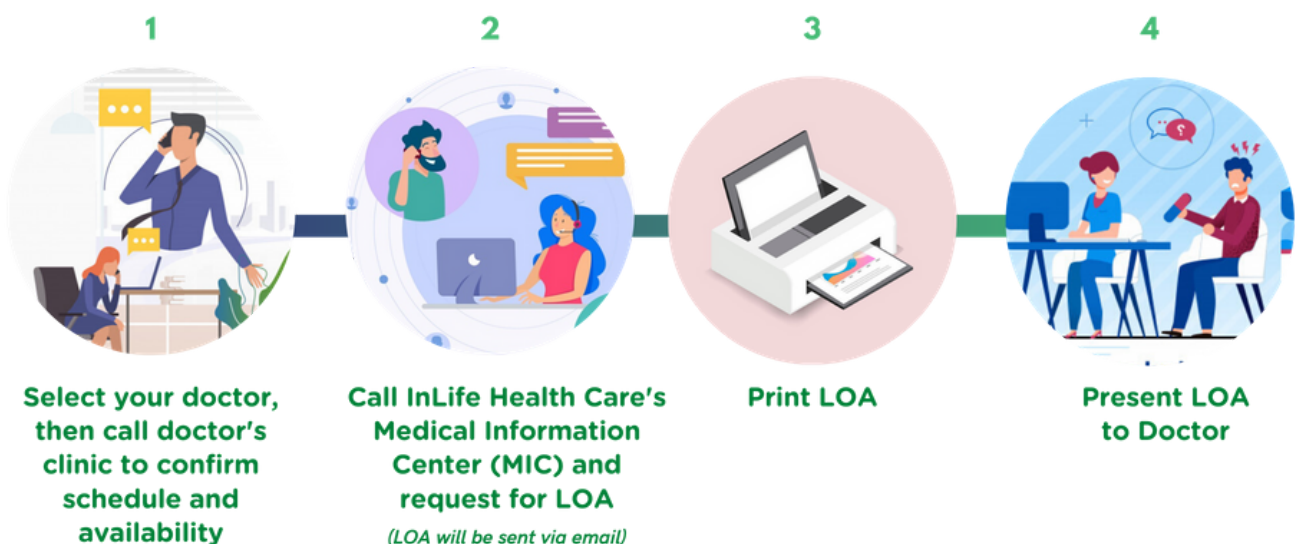
5 WHAT IS THE PROCEDURE FOR AVAILMENT OF THE CONSULTATION SERVICES?

For face-to-face medical consultations, set an appointment with the doctor via phone call prior to the day of your visit. You have to present a Letter of Authorization (LOA), personalized membership health voucher and one (1) valid government ID to the doctor on the day of availment

Note that the consultation must be availed within the LOA validity period, which is with three (3) calendar days starting from day of issuance, and must be provided by the doctor indicated in the LOA.



6 HOW DO I GET AN LOA?



FAQ

7 DO I NEED TO GENERATE AN LOA EVERY TIME I WILL AVAIL OF A CONSULTATION SERVICE?

Yes. A new LOA should be downloaded for every consultation service. The approval code indicated on the LOA signifies that IHC allows you to have the consultation service.

8 CAN I ALSO REQUEST FOR OTHER SERVICES SUCH AS EXAMPLE LABORATORY EXAMINATIONS, ETC.?

The consultation health voucher covers only the consultation fee. Other services will not be paid for by IHC.

9 CAN I ENROLL MEDCONSULT FOR SOMEONE ELSE AS MY GIFT TO THAT PERSON?

Yes, as long as you know the personal data of the individual to be enrolled. We have ER Care prepaid health vouchers that can be given as gifts to your loved ones. The data required for registration are as follows: Full name, Birthdate, Home address, Email address, Mobile number.

10 HOW CAN I GET A CONSULTATION THROUGH TELEMEDICINE?

