

Program name: **YAMAN ANG KALUSUGAN PROGRAM (YAKAP)**

A MASS-SPECC GROUP MEDICAL INSURANCE IN PARTNERSHIP WITH PARAMOUNT CARE  
(A SUBSIDIARY OF PARAMOUNT GENERAL INSURANCE CORP.)

**GENERAL GUIDELINES (Membership Qualification):**

- 18 YEARS OLD BUT NOT MORE THAN 65 YEARS OLD
- IN GOOD HEALTH AND ACTIVELY AT WORK

**BENEFITS**

- ✓ IN-PATIENT BENEFIT
- ✓ OUT PATIENT BENEFIT
- ✓ ANNUAL PHYSICAL EXAMINATION
- ✓ BASIC LIFE
- THIS PLAN IS IN ADDITION TO PHILHEALTH

**SCHEDULE OF BENEFITS:**

**IN PATIENT:**

MAXIMUM LIMIT	P50,000
ROOM LIMIT 31 DAYS	WARD
HOSPITAL MISC. SERVICES	AS CHARGED
SURGICAL FEE BASED ON SHCEDULE OF OPERATION	P10,000
ANESTHESIOLOGIST FEE (35% OF ELIGIBLE SURGICAL FEE)	P3,500
DOCTOR'S FEE 31 DAYS	P600
SPECIALIST FEE 7 DAYS	P600

**NOTES:**

- SURGICAL FEE IS BASED ON THE SCHEDULE OF OPERATION
- ANESTHESIOLOGIST FEE IS 35% OF ELIGIBLE SURGICAL FEE
- ILLNESSES ARE SUBJECT TO STANDARD INSURANCE LIMITATIONS SUCH AS PREGNANCY, STD, SELF INFILICTED, MENTAL DISORER, ETC.

**OUT PATIENT:**

ANNUAL LIMIT	P1,000
CONSULTATION	AS CHARGED
X-RAY/LAB TESTS	AS CHARGED

- **PRE-EXISTING CONDITIONS (PEC) ARE COVERED UP TO MAXIMUM BENEFIT LIMIT**

#### **ANNUAL PHYSICAL EXAMINATION (APE) P500.00**

- PHYSICAL EXAMINATION
- COMPLETE BLOOD COUNT (CBC)
- FECALYSIS
- URINALYSIS
- CHEST X-RAY

#### **BASIC LIFE**

- AMOUNT OF COVERAGE IS P 20,000.00 FOR MEMBERS AGE 18-65 YEARS OLD.
- AMOUNT OF COVERAGE IS P20,000.00 FOR BOD, CURRENT OFFICERS AND PIONEER MEMBERS AGE IS UP TO 70 YEARS OLD.
- BEGINNING AGE 71 UNTIL 75 YEARS OLD COVERAGE WILL BE REDUCED TO 50% (P10,000.00)

#### **ANNUAL PREMIUM**

- YAKAP ANNUAL PREMIUM PER MEMBER IS P2,500.00 PLUS P100.00 MEMBERSHIP CARD
- TOTAL CASH OUT **P2,600**