

Dear co-workers in Christ,

This pertains to the list of accredited hospitals in our YAKAP coverage considered as **“Blanket Hospitals”**.

**“Blanket Hospitals” are facilities that require the Company/HMO to guaranty 100% of the hospital charges including doctor’s fee of the company members without charging nor collecting any payment from the members/patient. An itemized hospital bill charges will be issued after the availment to the respective Company/HMO.**

Since we do not and will not have a guarantee agreement with our insurance provider, a YAKAP member availing the services of a “blanket hospital”, either as in-patient, out-patient, or annual physical examination will have to pay their total bill out of their own pocket.

After the member has been discharged or after consultation are all hospital charges may be reimbursed to the member. The member must be scan and email to CCT MBA all pertinent hospital documents relative to his confinement for proper validation and submission to our insurance provider.

As such, kindly inform all CCT staff with family members enrolled in YAKAP of this provision in our insurance program and remind them to check first if the hospital they are going to is listed as a “blanket hospital”.

Should you have any further inquiries please do contact us.

For your Guidance, please.