



To care
is to put
wellbeing first

Health Care Access

A comprehensive and affordable health care plan that you and your family can count on even beyond retirement

THIS FINANCIAL PRODUCT OF AXA PHILIPPINES IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC) AND NOT GUARANTEED BY METROBANK AND PSBANK



Take charge of their wellbeing

Each family has unique health care needs. Go further in protecting and caring for your family by taking charge of their wellbeing with the help of AXA.

AXA HEALTH CARE ACCESS (HCA) provides comprehensive Health Protection that is flexible and affordable-- it is designed to match your family's needs and budget. Get access to medical protection even beyond retirement. Protect yourself and your family for a healthier future.



Coverage that suits your needs



Take charge of your family's wellbeing with **AXA HEALTH CARE ACCESS**. It is your comprehensive and affordable health care plan that offers two (2) plan types with five (5) variant options. Choose the plan that best fits your budget and life priorities.



Health Care Access Prime

Provides comprehensive health care coverage that you and your loved ones can rely on.

- Inpatient Care
- Outpatient Care
- Annual Physical Exam
- Emergency Care
- Life and Accident Insurance
- Dental Care
- Longevity Health Fund



Health Care Access Lite

Already have a company HMO?
Go further on your health protection with these benefits:

- Inpatient Care
- Life and Accident Insurance
- Emergency Care
- Longevity Health Fund



You and your family can access these benefits in over 1,400  AVEGA hospitals and clinics nationwide.



Your Health Care Access benefits



Comprehensive health care coverage

Get full coverage and access to cashless arrangements for hospitalization, surgery, outpatient, emergency care, and preventive care needs.



Benefits beyond retirement

Get medical coverage up to 75 years old and a Longevity Health Fund which you can use for any medical needs from age 76 onwards.



Wide range of plan types to choose from

Choose between a full comprehensive health care plan or a supplementary plan to an existing health cover. Under each plan type are five (5) different Annual Benefit Limit (ABL) that you can choose from, ranging from Php 500k to Php 5M.



Coverage for pandemic diseases

A comprehensive health care plan that offers coverage for hospitalization, prescribed tests, and vaccine complications.

**COVID-19 vaccines are not covered*

**COVID-19 coverage is subject to the 30-day waiting period*



Access to 24/7 Teleconsultation

With access to teleconsultation, get expert advice from medical practitioners anytime, anywhere.





Health Care Access Prime overview

	Benefits	Plan 500K	Plan 1M	Plan 2M	Plan 4M	Plan 5M
Benefits up to age 75	Annual Benefit Limit (ABL)	Php 500,000	Php 1,000,000	Php 2,000,000	Php 4,000,000	Php 5,000,000
	Inpatient Care Treatment ^a	Up to ABL	Up to ABL	Up to ABL	Up to ABL	Up to ABL
	Room and Board Category ^b	Regular private up to Php 4,500	Regular private up to Php 4,500	Large private up to Php 6,500	Executive Suite up to Php 15,000	Executive Suite up to Php 15,000
	Emergency Care Treatment ^a	Up to ABL	Up to ABL	Up to ABL	Up to ABL	Up to ABL
	Outpatient Care Treatment ^a	Up to Php 25,000	Up to Php 50,000	Up to Php 75,000	Up to Php 100,000	Up to Php 120,000
	Annual Physical Exam ^c	Basic 7 exams	Basic 7 exams + identified tests	Basic 7 exams + identified tests	Basic 7 exams + identified tests	Basic 7 exams + identified tests
	Dental Care	Covered	Covered	Covered	Covered	Covered
	Life and Accident Insurance	Php 50,000	Php 100,000	Php 200,000	Php 400,000	Php 500,000
at age 76	Longevity Health Fund	Php 250,000	Php 500,000	Php 1,000,000	Php 2,000,000	Php 2,500,000

Legend:

- a. Inpatient care, outpatient care, and emergency care benefit limits are subject to the plan's indicated Annual Benefit Limit.
- b. Room & board eligibility will be based on the type of room indicated in your chosen plan but subject to a maximum daily limit/cap amount and the plan's Annual Benefit Limit.
- c. Basic 7 exams include Physical examination, chest x-ray, urinalysis, fecalysis, CBC, FBS and total cholesterol.

Please refer to the policy contract for full details of your benefits.



Include Optical Care benefit to your plan by paying a small additional premium.

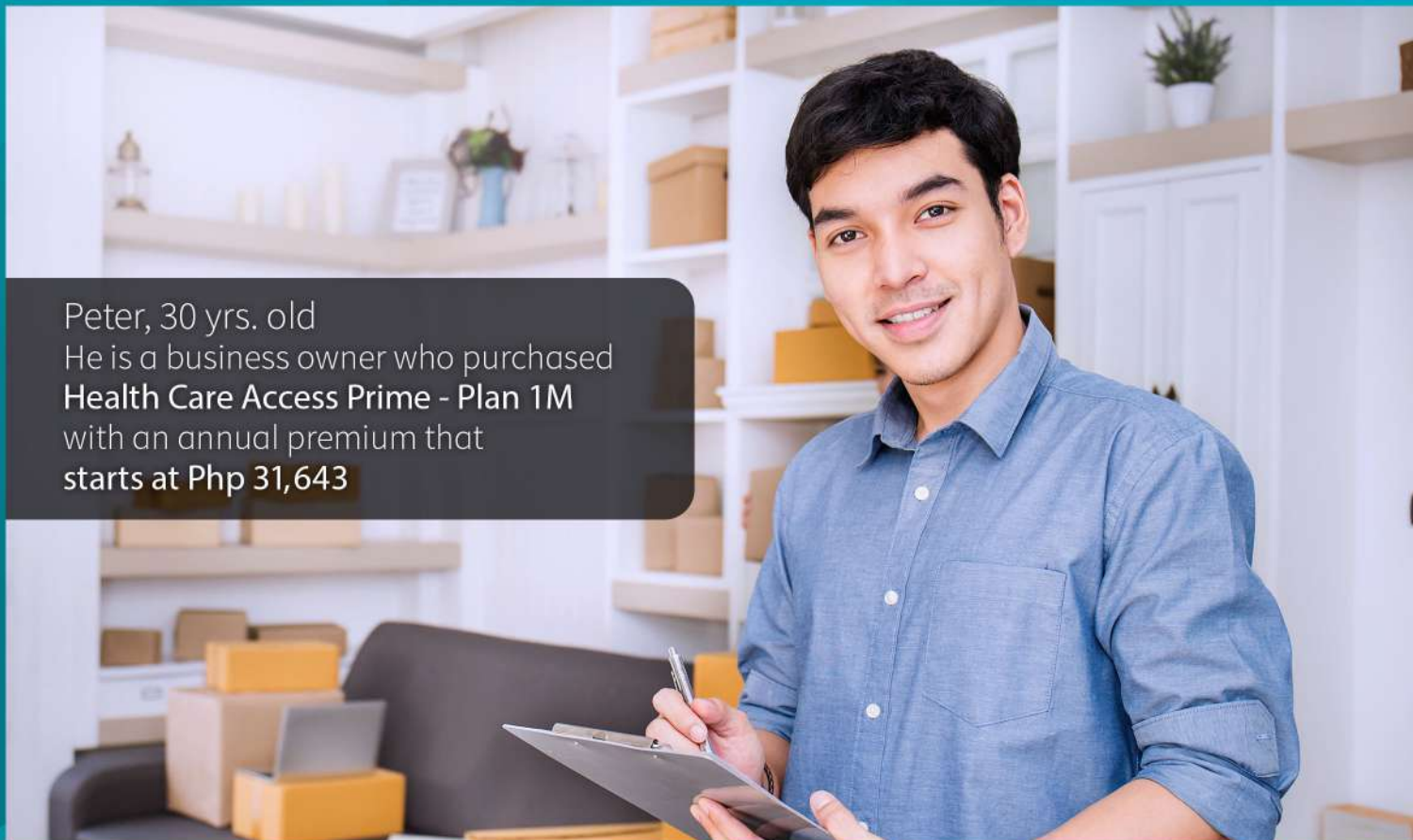


Choose from our flexible payment terms: annually, semi-annual, and quarterly.



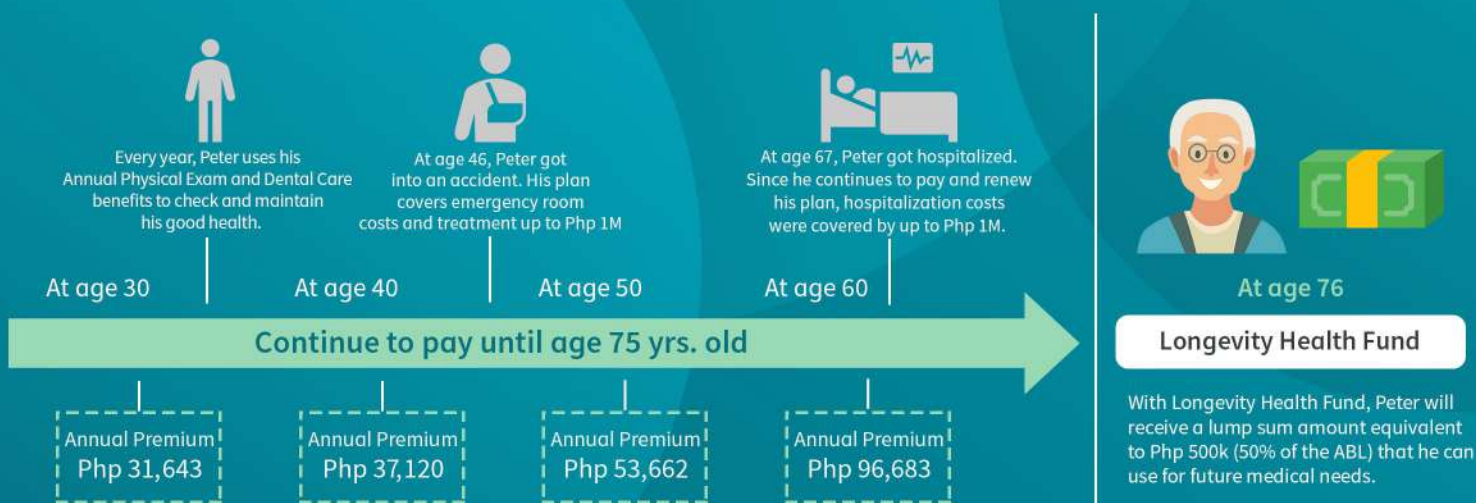


How Health Care Access Prime works



Peter, 30 yrs. old
He is a business owner who purchased **Health Care Access Prime - Plan 1M** with an annual premium that starts at **Php 31,643**

Peter continues to get a yearly health care coverage of Php 1M as he continues to renew and pay his annual premiums.





Health Care Access Lite overview

Choose from the deductible options of Php 100k, Php 150k and Php 200k.

Deductible is the amount that you will have to bear/pay as the insured person before any benefits are payable by your AXA Health Care Access Lite plan. This can be in a form of an existing health care plan or out-of-pocket.

	Benefits	Plan 500K	Plan 1M	Plan 2M	Plan 4M	Plan 5M
Benefits up to age 75	Annual Benefit Limit (ABL)	Php 500,000	Php 1,000,000	Php 2,000,000	Php 4,000,000	Php 5,000,000
	Inpatient Care Treatment ^a	Up to ABL	Up to ABL	Up to ABL	Up to ABL	Up to ABL
	Room and Board Category ^b	Regular private up to Php 4,500	Regular private up to Php 4,500	Large private up to Php 6,500	Executive Suite up to Php 15,000	Executive Suite up to Php 15,000
	Emergency Care Treatment ^a	Up to ABL	Up to ABL	Up to ABL	Up to ABL	Up to ABL
	Life and Accident Insurance	Php 50,000	Php 100,000	Php 200,000	Php 400,000	Php 500,000
at age 76	Longevity Health Fund	Php 250,000	Php 500,000	Php 1,000,000	Php 2,000,000	Php 2,500,000

Legend:

a. Inpatient care and emergency care benefit limits are subject to the plan's indicated Annual Benefit Limit.

b. Room & board eligibility will be based on the type of room indicated in your chosen plan but subject to a maximum daily limit/cap amount and the plan's Annual Benefit Limit.

Please refer to the policy contract for full details of your benefits.



Include Outpatient Care, Optical care or Dental Care benefit to your plan by paying a small additional premium.

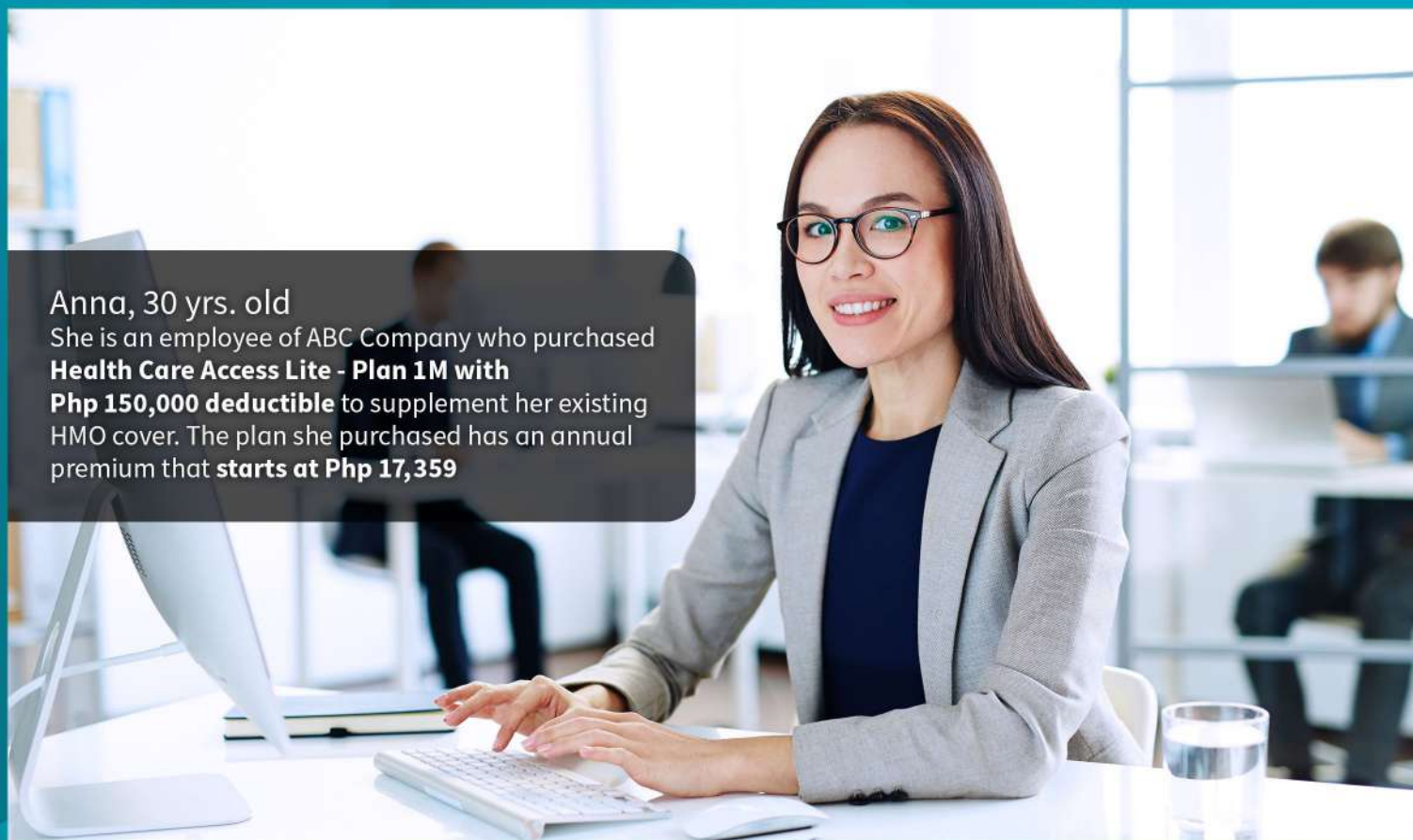


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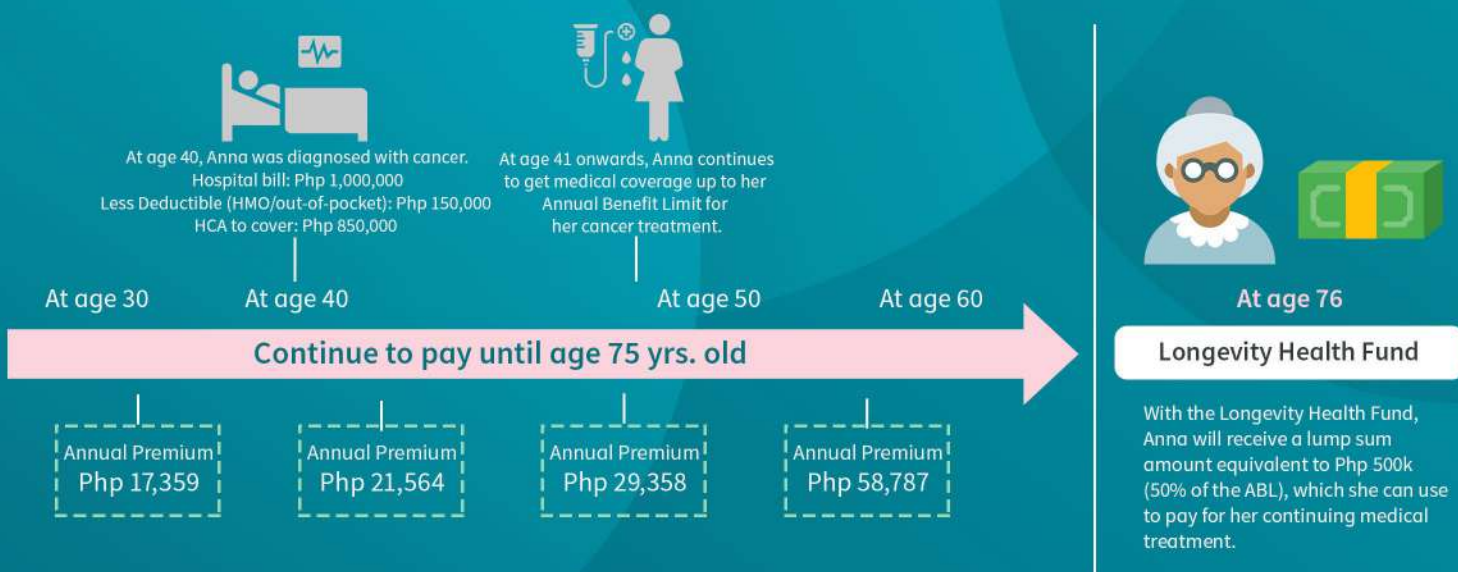


How Health Care Access Lite works



Anna, 30 yrs. old
She is an employee of ABC Company who purchased **Health Care Access Lite - Plan 1M with Php 150,000 deductible** to supplement her existing HMO cover. The plan she purchased has an annual premium that **starts at Php 17,359**

Anna continues to get a yearly health care coverage of Php 1M as she continues to renew and pay her annual premiums



Extend your plan to your family

We know how important it is to provide health protection for your loved ones.

That is why **AXA HEALTH CARE ACCESS** is giving a **10% reduction** on total premium when you extend your plan to at least one (1) family member.



Maximize your plan with these boosters



Critical Illness Booster

Get additional cash benefit equivalent to 100% of your ABL upon diagnosis of any of the 56 covered critical illnesses, which include cancer, stroke, or heart attack. Avail of this benefit by adding a small premium.



Annual Benefit and Limit Booster

As you get older, you become more susceptible to health problems. This means that your medical expenses could also increase through the years. Keep up with the rising medical costs by purchasing a rider that automatically increases your annual benefit limit by 10% every 3 years. Avail of this benefit by adding a small premium.

Take charge of your health today

You and your family deserve health care that is affordable, comprehensive and reliable.

Find the right AXA HEALTH CARE ACCESS plan for you and your family with the help of an AXA financial partner.



To learn more, visit

www.axa.com.ph/health-protection/health-care-access

AXA Philippines

GT Tower International 6813 Ayala Avenue cor. H.V. dela Costa St., Makati City, Philippines
(+632) 8581 1592 www.axa.com.ph

IMPORTANT:

1. A waiting period of 30 days applies for illnesses except Accident, Dengue fever and Rabies. For identified 11 serious illnesses, a waiting period of 1 year applies, details of which can be found in the policy contract.
2. Certain exclusions apply to this plan such as but not limited to treatment for congenital diseases, cosmetic, self-inflicted injury, treatment due to alcohol abuse or drug abuse. This list is not exhaustive, the complete list can be found in the policy contract.
3. Pre-existing conditions which were not disclosed at the time application or any condition we did not agree to cover in writing are excluded. Pre-existing condition means any medical condition or any associated medical condition(s) (a) for which the Insured received medical advice, consultation or treatment, or (b) whose signs or symptoms are evident, or should have been evident to the Insured, even if the Insured did not seek medical advice, consultation or treatment during the two (2) years preceding the supplement effective date, or reinstatement date, or plan upgrade, whichever date is later.
4. Should you decide to purchase this plan and find that it is not suitable for you, you will be provided 15 days upon receipt of policy to cancel the plan and receive a refund of the full amount paid, provided that there are no claims during the period.