

# Blue Royale Premier

A worldwide Dollar plan specifically designed for senior citizens that offers complete freedom of choice for the best medical care



## CORE BENEFITS

(10% CO-PAYMENT: means that Pacific Cross will pay 90% of the approved claim amount.)

	MAJOR	STANDARD
<b>MAXIMUM COVERAGE PER YEAR (aggregate limit per year) for age 66 up to 75</b>	\$ 250,000	\$ 500,000
<b>MAXIMUM COVERAGE PER YEAR (aggregate limit per year) for age 76 and above</b>	\$ 100,000	\$ 100,000
<b>IN-PATIENT BENEFITS</b>		
<b>Room and Board</b> including general nursing care for a maximum of 60 days per disability, per year for confinement abroad. Unlimited number of days for confinement in the Philippines.	\$ 300	\$ 600
<b>Miscellaneous In-Patient Charges</b> for required diagnostic laboratory tests; prescribed medicines and supplements; blood and components; anesthesia; surgical appliances and devices; and intra-operative standard prosthetics (as approved by Pacific Cross)	As Charged	As Charged
<b>Professional Fee</b>	As Charged	As Charged
<b>Intensive Care Unit, Coronary Care Unit, Telemetry</b>	As Charged	As Charged
<b>Operating Theater &amp; Recovery Room</b>	As Charged	As Charged
<b>Surgeon's Fee</b> includes pre-surgical assessment and normal post-surgical care while confined in the treatment country for each disability.	\$ 15,000 (\$ 30,000 option)	As Charged
<b>Anesthetist's Fee</b>	40% of Surgeon's Fee	As Charged
<b>Organ Transplant</b> fees for kidney, heart, liver, lungs and bone marrow transplants including follow up treatments and sequelae (as approved by Pacific Cross) to a total limit per year of	\$ 100,000	\$ 100,000
<b>Mental and Nervous Disorders</b> covering biologically based mental illness and degenerative brain disorder as defined in the Policy. \$ 5,000 per year with a lifetime limit of	\$ 5,000	\$ 10,000
<b>Private Duty Nurse</b> when certified necessary by the attending physician (at home for up to 30 days immediately after hospitalization)	As Charged	As Charged
<b>Procedure Done on an Out-Patient Basis</b> for selected procedures as approved by Pacific Cross	Subject to the limit of In-Patient Benefits	
<b>OUT-PATIENT BENEFITS (via reimbursement only)</b>		
physician and specialist fees for office visits; physiotherapist necessary for the treatment of a covered disability; chiropractor, and acupuncturist, Chinese medicine practitioner and herbalist; required diagnostic laboratory procedures, prescribed medicines and supplements; herbal and Chinese medicines; durable medical equipment & corrective devices as approved by Pacific Cross	90-day post-hospitalization follow-up care only	As Charged
<b>Other Alternative Treatments</b> <i>Homeopathy; Osteopathic Manipulative Therapy (OMT); Bonesetter; Iridology and any medication prescribed by the mentioned alternative treatments</i>	Not Available	\$ 1,500
<b>EMERGENCY BENEFITS</b>		
<b>Emergency Out-Patient</b> for treatment of emergency cases/conditions not leading to confinement provided by the out-patient department of a hospital or a licensed doctor in his clinic for a covered disability	As Charged	As Charged
<b>Emergency Dental Services</b> due to covered accident	As Charged	As Charged
<b>Emergency Local Ambulance Service</b> from place of occurrence to the nearest hospital facility or from hospital to hospital using land transportation service. If local land transportation facility is not available, other transportation facilities are allowed subject to the approval of Pacific Cross.	As Charged	As Charged
<b>Emergency Overseas Coverage</b> overseas cover is for an unlimited number of trips outside the Philippines, provided that each trip does not exceed ninety (90) days except if Treatment Area Limitation (TAL) discount option is selected.	Included	Included
<b>Worldwide Emergency Assistance</b> Pacific Cross, through our emergency assistance partner, will provide the assistance and advice (24 hours a day, 7 days a week) for free but the client will be responsible for any third party charges incurred as a result of such advice or assistance unless otherwise specified elsewhere in the Policy. Insured Person must be traveling 100 miles (or 150 kilometers) or more from his primary and legal address or in another country which is not his Country of Residence for less than 91 days unless otherwise endorsed in the Policy. <b>Services* include but are not limited to the following:</b>		
<ul style="list-style-type: none"> <li><b>Emergency Medical Evacuation:</b> Evacuation under appropriate medical supervision to the nearest medical facility</li> </ul>		

EMERGENCY BENEFITS	MAJOR	STANDARD
<ul style="list-style-type: none"> <li><b>Medical Repatriation:</b> Repatriation under medical supervision to the Insured Person's legal residence or to a medical or rehabilitation facility near the Insured Person's residence</li> <li><b>Return of Mortal Remains:</b> The return of mortal remains will be arranged and paid for.</li> <li><b>Compassionate Visit:</b> When an Insured Person is traveling alone and will be hospitalized for more than 7 consecutive days, an economy, round-trip, common carrier transportation will be provided to a family member or a friend to accompany the Insured Person.</li> <li><b>Care of Minor Child(ren):</b> One-way economy common carrier transportation will be provided to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Insured Person.</li> </ul>		
* <b>Availment of services through our designated assistance provider, limit per year of</b>	As Charged <b>and on top of</b> the Maximum Coverage Limit	
* <b>Availment of services <i>not</i> through our designated assistance provider, limit per year of</b>	As Charged <b>and part of</b> the Maximum Coverage Limit	
The actual cost will be paid via reimbursement by the Company subject to the limits specified which will form part of the Maximum Coverage Limit of the plan provided that such assistance is a result of a covered illness, accidental injury or death occurring during the Period of Insurance.		
VALUE ADDED BENEFITS		
<b>Pacific Cross Health Care Card</b> treatment at all Pacific Cross accredited medical facilities in the Philippines, up to plan limits with no cash outlay. Emergency treatment and confinement only. Excludes out-patient benefits and medicines.	Included	Included
<b>Sports Coverage</b> for recreational sports including skiing and scuba; excluding contact sports (subject to Policy limits)	Included	Included

## ANNUAL PREMIUMS

as of 1 July 2013

AGE	MAJOR	\$ 30K Surgeon's Fee*	STANDARD
66	\$ 2,437	\$ 209	\$ 6,523
67	2,572	220	6,885
68	2,707	232	7,248
69	2,842	244	7,611
70	2,978	255	7,973
71	3,279	276	8,612
72	3,588	302	9,422
73	3,858	325	10,131
74	4,050	341	10,638
75	4,244	358	11,145
76 - 80	5,444	413	14,163
81 - 85	7,677	572	19,670
86 - 90	10,733	803	27,672
91 - 95	15,137	1,123	38,681
96 - 100	21,161	1,570	54,070

The Documentary Stamp Tax (DST - \$2.00) should be deducted from the Core Benefits Premium before applying any discount and/or loading (i.e., additional premium). The DST should be added back after all discounts and loadings have been applied.



Premiums are inclusive of all applicable taxes.

\* The \$ 30,000 Surgeon's Fee benefit limit is optional for the Major Plan. The Surgeon's Fee benefit is *As Charged* for the Standard Plan.

## DISCOUNT OPTIONS

	\$ 2,500 Deductible Option	\$ 5,000 Deductible Option	Treatment Area Limit
<b>MAJOR</b>	30% Discount	40% Discount	25% Discount
<b>STANDARD</b>	18% Discount	24% Discount	25% Discount

### Notes for Discount Options:

- The above percentage discounts are not applicable to optional benefits and surgeon's fee option.
- Deductibles are computed on a per annum basis and applied to the following:
  - in-patient benefits*
  - 90 days post-hospitalization follow-up care benefits*
- The 10% Co-payment will apply to the eligible amount in the claims computation for Deductibles. Pacific Cross will pay the amount in excess of the Deductible.
- Treatment area limitation excludes treatment in Canada, United States of America, its dependent territories and the Caribbean Islands; Japan & China including Hong Kong.