



INSULAR LIFE HEALTH CARE, INC
 A Subsidiary of The Insular Life Assurance Co., Ltd

INDIVIDUAL AND FAMILY PLANS - ANNUAL GROSS MEMBERSHIP FEES RATES

Rates are subject to change without prior notice. However, they are guaranteed for one year from effectively date of coverage.

Effective Sept 1, 2009

OPEN ACCESS TO ALL ACCREDITED HOSPITALS NATIONWIDE including AHMC, MMC, SLMC, CSMC, TMC			
PRINCIPAL			
AGE	Suite	Private	Semi-private
< 6	31,430	21,310	17,870
6-20	15,770	10,670	8,940
21-30	17,670	11,940	9,990
31-35	18,710	12,790	10,640
36-40	23,460	16,380	13,450
41-45	25,920	18,330	15,030
46-50	28,970	20,870	17,100
51-55	34,960	25,000	20,030
56-59	53,930	37,450	29,360

DEPENDENTS			
< 6	29,870	20,250	16,970
6-20	14,990	10,160	8,510
21-30	16,800	11,350	9,500
31-35	17,780	12,200	10,130
36-40	22,290	15,560	12,800
41-45	24,620	17,440	14,320
46-50	27,540	19,820	16,240
51-55	33,240	23,760	19,040
56-59	51,270	35,590	27,910

Enrollment Fee : P150.00/member
 Optional Dental Plan : P325.00/member/year

Modal Factors
 Semi-annual : 0.5300
 Quarterly : 0.2700

To get quarterly or semi-annual fees, multiply rate by factor

Note:

Some hospitals do not have semi-private rooms or do not admit HMO patients to semi-private rooms. Some of these hospitals are: Makati medical Center, The Medical City, UST Hospital, Chong Hua Hospital, Mary Chiles Hospital, Dr. Jose Delgado Memorial Hospital, etc.

Please see guidelines governing in-patient availments in accredited hospitals without semi-private rooms.

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I CARE Specialist
 ☎782-22-20 (0917)819-2590
 sales@icare.net.ph
 http://www.icare.net.ph