

GROUP HEALTH CHOICE PLUS

*Flexible benefits for small
and medium businesses.*



PHILAM LIFE
An AIA Group Company

HELPING PEOPLE LIVE
HEALTHIER, LONGER, BETTER LIVES

Group Health Choice Plus

A group life insurance plan that offers flexible benefits for small and medium businesses.

HOW IT WORKS



Tailor-Made Protection Plan for Employees

With Group Health Choice Plus, you can build a plan that will better address the protection needs of your employees.

Base Plan + Any Optional Rider/s
(GYRT + TPD) (ADD&D, AMR, ADHI, HIB, CIB)

Base Plan (Mandatory Benefits)

Group Yearly Renewable Term Life (GYRT)
Provides life insurance protection anytime, anywhere and against any cause of death (except suicide during the first year of coverage).

Total and Permanent Disability (TPD)
Pays a lump sum benefit to an insured employee rendered totally and permanently disabled due to any occupation.



Optional Riders

Accidental Death, Dismemberment & Disablement (ADD&D)

Provides an additional benefit against loss of life, dismemberment and disablement due to accidental causes.

- **Accident Medical Reimbursement (AMR)***
Pays the actual cost, up to the amount selected for medical or surgical treatment and injuries resulting from an accident.
- **Accident Daily Hospital Income (ADHI)***
Pays a fixed cash benefit for every full day of confinement due to an accident.

Hospital Income Benefit (HIB)

Pays a fixed cash benefit for every full day of confinement due to either illness or accident.

Critical Illness Benefit (CIB)

Pays a benefit upon diagnosis of a qualified Physician to have contracted specific conditions considered as Critical Illnesses. May come in variants of 7, 15 or 35 illnesses covered.

Reminder on Pre-Existing Condition

For Hospital Income Benefit, during the first 12 months from effective date of the coverage, benefits shall not be payable for hospital confinement due to Pre-Existing Condition or from Injury sustained prior to the effective date. "Pre-Existing Condition" means any illness or condition occurring six (6) months before the Effective Date of a Member's coverage.



Readily Available Premium Rates

For the Group Health Choice Plus, rates are affordable and readily available for easier computation of your company's premiums.

ELIGIBILITY REQUIREMENTS Who may avail of the Group Health Choice Plus?

Eligible Groups

- Employee-Employer Groups
- With 5-200 employees
- 100% of the Group must be enrolled in the plan

Eligible Insureds

- Regular, full-time and actively-at-work employees
- Ages 18 to 64
- Should mostly be involved in office type, non-hazardous work or with limited exposure to occupation hazards. For employees whose work requires using light or heavy machinery (high risk occupations), they may be covered given that they do not comprise more than 10% of the group.

Ineligible Groups

- Construction workers
- Labor Unions
- Associations of Lawyers
- Public Employees and Local Government Units
- Hospitals, Sanatoriums, Clinics, Doctor or Nurse groups
- Individuals Deployed by Manpower Agencies
- Employee Leasing Firms / Temporary Agencies
- Groups which involve special hazards / risks:
 - Commercial Airline Personnel
 - Nuclear / chemical / electrical plants
 - Security guards / policemen / firemen / military
 - Manufacturers of ammunition or explosives
 - Collective travelling groups (e.g. professional sports teams, air crew, offshore works, oil rig workers, ship crew)
 - Divers or drillers of oil/water
 - Political or religious groups
 - Mine workers (underground)
 - Farmers / agriculture / animal processing groups
 - Window / industrial cleaning service workers

This list is non-exhaustive. Similar groups not specified may also be ineligible. Any group indicated above must be referred to Group Underwriting for further evaluation.

Let us help you secure the welfare of your employees.



Call (02) 8528-5566



philamlife.com



PhilamLifeAIA

This brochure is for illustrative purposes only. Actual terms and conditions of insurance coverage are found in the Policy. In case of conflict, policy terms shall prevail. Valid for distribution in the Philippines only.

ABOUT PHILAM LIFE

The Philippine American Life and General Insurance Company (Philam Life) is the country's premier life insurance company. Established on 21 June 1947, Philam Life has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

Philam Life has PHP249.6 billion in total assets as of 31 December 2018, while serving over 700,000 individual policyholders and over 3,000,000 insured group members.

Philam Life understands the needs of its customers and provides holistic solutions that include life protection, health insurance, savings, education, retirement, investment, group, and credit life insurance. It also offers bancassurance and fund management products and services through its subsidiaries—BPI-Philam Life Assurance Company (BPLAC) and Philam Asset Management Inc. (PAMI).

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

ABOUT AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$230 billion as of 31 December 2018.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 33 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").