



HEALTH INSURANCE

Become A Local Employer Of Choice

Access superior health cover for your remote talent at half the price of regular health insurance policies.



Premium Health Insurance For Your Team

Access Superior Cover At Half The Price

The Healthcare system in the Philippines is not that flash. I'm sorry to say it bluntly, but the truth is, when a Filipino is admitted to a hospital (even for something small) the bill can be astronomical.

To give you an example, recently one of our guards was admitted for a burst appendix and his hospital bill was more than he earned in an entire year! Thankfully we hold a company health insurance policy, and these hospital fees were paid out in full.

If you want to be an employer of choice in the Philippines, then offering a quality health insurance package is critical. Having access to a suitable insurance policy for your Filipino employees will:

- Make your business more attractive to high-quality talent
- Provide a reward for high-performing staff members
- Increase the likelihood your staff will stay with your business longer
- Improve the job security and morale of your employees, and
- Give your people access to the healthcare services they deserve.

The challenge is, that organising these insurances from Australia is difficult to do, and signing up individual policies is expensive. Typically the health insurance policies offered by companies like MaxiCare and Intellicare will set you back around \$1,000 per annum for coverage yet with fewer benefits ([Calculate premiums with MaxiCare](#)).

That's why we have negotiated a bulk discount with one of the Philippines' most reliable insurance providers [Generali](#) to give you access to superior cover, with a better insurer at less than half the price.

A handwritten signature in black ink that reads 'Kody Thompson'.

Kody Thompson
Co-Founder & CEO

Policy Overview

Your staff will be covered for **150,000 PHP per illness per year** with **private boarding** in one of several local hospitals. It's important to notice here that this policy is per illness, not just per year. Most insurance plans, such as the MaxiCare plan linked above, provide only a set coverage amount per year rather than providing separate coverage amounts in the unfortunate event your employee faces multiple illnesses during a calendar year. Also Generali cover many pre-existing conditions that providers like MaxiCare do not.

This level of cover is above the Dumaguete average with most local companies offering between 100,000 and 120,000 per annum.

Policy Inclusions

Please find below a complete list of the inclusions provided:

Benefit Description	Benefit Limit
Inpatient (IP) Care	
Room and Board Accommodation	150,000.00 per illness/year
Use of an operating room, Intensive Care Unit (ICU), isolation room (if prescribed by an Attending Accredited Physician) and recovery room.	150,000.00 per illness/year
Professional fees in accordance with Generali's Schedule of Rates.	
Attending Physicians	150,000.00 per illness/year
Surgeons	150,000.00 per illness/year
Anesthesiologists	150,000.00 per illness/year
Cardio-pulmonary clearance before surgery and cardiac monitoring during surgery	150,000.00 per illness/year
Standard Nursing Services	150,000.00 per illness/year
Medicines for in-patient use	150,000.00 per illness/year
Blood products transfusions and intravenous fluids, including blood screening and cross matching.	150,000.00 per illness/year
X-Ray, laboratory examinations, routine, diagnostic and therapeutic procedures incidental to confinement	150,000.00 per illness/year
Dressings, conventional casts (plaster of Paris) and sutures	150,000.00 per illness/year

Anesthesia and its administration	150,000.00 per illness/year
Oxygen and its administration	150,000.00 per illness/year
Standard Admission kit	150,000.00 per illness/year
All other items directly related in the medical management of the patient, as deemed medically necessary by the Attending Accredited Physician	150,000.00 per illness/year

Outpatient (OP) Care	
Consultations during regular clinic hours, except prescribed medicines	150,000.00 per illness/year
Pre and Post Natal consultations (excluding laboratory & diagnostic procedures)	Covered up to 14 sessions only
Eye, ear, nose and throat (EENT) treatment prescribed by an Accredited Physician/Specialist	150,000.00 per illness/year
Treatment for minor injuries such as lacerations, mild burns, sprains and the like	150,000.00 per illness/year
Dressings, conventional casts (plaster of Paris) and sutures	150,000.00 per illness/year
X-Ray, laboratory examinations, routine, diagnostic and therapeutic procedures prescribed by an Accredited Physician/Specialist, provided however that the cost of diagnostic and therapeutic procedures covered shall be limited to a specific amount.	150,000.00 per illness/year
Minor surgery not requiring confinement prescribed by an Accredited Physician /Specialist	150,000.00 per illness/year
Eye laser therapy only for retinal tear, retinal hole, retinal detachment and glaucoma prescribed by an Accredited Physician/Specialist. Eye correction such as Lasik, PRK and the like are not covered	Up to Php10,000 /eye /member /year
Electrocauterization of skin lesions such as plantar warts, flat warts, periungual warts, filiform warts and molluscum contagiosum, in any part of the body, except genital warts and condyloma acuminata, prescribed by an Accredited Physician/Specialist	Up to Php1,000 /member /year
Sclerotherapy for varicose veins (except medicines and for cosmetic purposes) as prescribed by an Accredited Physician, to be availed through accredited vascular surgeons	Up to Php5,000 /leg /member /year
Allergy Testing/ allergy screening and other related examinations prescribed by an Accredited Physician	Up to Php2,500 /member /year
Speech therapy (for stroke patients only)	Covered up to Php5,000 /member /year

Tuberculin test	Covered up to Php600 /member /year
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Routine Procedures	
Blood Chemistries	100% of Actual Cost but up to 150,000.00 per illness/year
Chest X-Ray	100% of Actual Cost but up to 150,000.00 per illness/year
Complete Blood Count (CBC)	100% of Actual Cost but up to 150,000.00 per illness/year
Fecalysis	100% of Actual Cost but up to 150,000.00 per illness/year
Urinalysis	100% of Actual Cost but up to 150,000.00 per illness/year

Emergency Care	
In Accredited Hospitals	
Doctor's services	150,000.00 per illness/year
Emergency Room Fees	150,000.00 per illness/year
Medicines used for immediate relief during treatment	150,000.00 per illness/year
Oxygen, Intravenous fluids and blood products	150,000.00 per illness/year
Dressings, conventional casts (plaster of Paris) and sutures	150,000.00 per illness/year
X-Rays, laboratory and diagnostic examinations, and other medical services related to the emergency treatment of the patient	150,000.00 per illness/year
Room Upgrade in case of room unavailability (involuntary)	up to 24 hrs
Outside the Philippines	100% of hospital bills & professional fees based on GENERALI rates up to Php30,000 /case /member /year (Reimbursement Basis)
Areas without Accredited Hospital	Covered subject to Generali rates up to 150,000.00 per illness/year
Ambulance Service (Accredited Hospital/Clinic to Accredited Hospital/Clinic)	Covered up to Php2,500 /member /year, hospital to hospital
Ambulance Service (Non-Accredited Hospital/Clinic to Accredited Hospital/Clinic)	Covered up to Php2,500 /member /year, hospital to hospital

Note: The ambulance service provided herein shall be available regardless of the location within the Philippines.2	
Initial treatment of Animal bites (vaccines not included)	Covered for the first 24 hrs. from the time of bite but up to 150,000.00 per illness/year

Diagnostic Procedures	
12-Lead Electrocardiogram (ECG)	150,000.00 per illness/year
24-hour Electroencephalogram (EEG) Monitoring	150,000.00 per illness/year
24-hour Holter Monitoring	150,000.00 per illness/year
Adrenocortical Function	150,000.00 per illness/year
Antinuclear Antibody, C-Reactive Protein, Lupus Cell Exam	150,000.00 per illness/year
Arterial Blood Gas	150,000.00 per illness/year
Arthroscopic Procedures, Orthopaedic Arthroscopy	150,000.00 per illness/year
Audiograms and Tympanograms	150,000.00 per illness/year
Bone Densitometry Scan (Dexascan)	150,000.00 per illness/year
Bone Mineral Density Studies	150,000.00 per illness/year
Cardiac Stress Tests (Thallium and Dipyridamole Stress Tests)	150,000.00 per illness/year
Computed Tomography (CT) Scans	150,000.00 per illness/year
Diagnostic Radiographs:	150,000.00 per illness/year
Biliary tract: Cholecystogram and Cholangiogram	150,000.00 per illness/year
Chest, ribs, sternum and clavicle	150,000.00 per illness/year
Digestive: Plain film of the abdomen, Barium Enema, Upper Gastrointestinal (GI) Series, Lower GI Series, Small Bowel series	150,000.00 per illness/year
Face (including sinuses), Head and Neck	150,000.00 per illness/year
Urinary: Kidney, Ureter and Bladder (KUB) Pyelograms and Cystograms	150,000.00 per illness/year
X-ray of the extremities and pelvis	150,000.00 per illness/year
X-ray of the spine (cervical, thoracic, lumbo-sacral)	150,000.00 per illness/year
Diagnostic Ultrasounds:	150,000.00 per illness/year
2D-Echo with Doppler	150,000.00 per illness/year
Abdomen	150,000.00 per illness/year
Duplex Scan	150,000.00 per illness/year
Digestive and Urinary Systems	150,000.00 per illness/year

Ultrasound of the Lungs	150,000.00 per illness/year
Electroencephalogram (EEG) Monitoring	150,000.00 per illness/year
Electromyography and Nerve Conduction Studies	150,000.00 per illness/year
Endoscopic Procedures	150,000.00 per illness/year
Fluorescein Angiography	150,000.00 per illness/year
Impedance Plethysmography	150,000.00 per illness/year
Magnetic Resonance Angiography (MRA)	150,000.00 per illness/year
Magnetic Resonance Imaging (MRI)	150,000.00 per illness/year
Mammogram and Sonomammogram	150,000.00 per illness/year
Myelogram	150,000.00 per illness/year
Nuclear Radioactive Isotope Scan	150,000.00 per illness/year
Pap's Smear	150,000.00 per illness/year
Perfusion Scan	150,000.00 per illness/year
Plasma Urinary Cortisol, Plasma Aldosterone	150,000.00 per illness/year
Polysomnograms (Sleep Recording)	150,000.00 per illness/year
Pulmonary Function Tests	150,000.00 per illness/year
Radioisotope Scans and Function Studies:	150,000.00 per illness/year
Cardiac	150,000.00 per illness/year
Gastrointestinal	150,000.00 per illness/year
Liver	150,000.00 per illness/year
Parathyroid Bone, Pulmonary (Perfusion/ Ventilation Lung Scans)	150,000.00 per illness/year
Renal	150,000.00 per illness/year
Thyroid Scans	150,000.00 per illness/year
Total Body Scans	150,000.00 per illness/year
Radionuclide Ventriculography	150,000.00 per illness/year
Surface Electromyography (SEMG)	150,000.00 per illness/year
Thallium Scintigraphy	150,000.00 per illness/year
Treadmill Stress Test (TMST)	150,000.00 per illness/year
Cataract extraction except cost of lens	150,000.00 per illness/year

Therapeutic Procedures	In-Patient	Out-Patient
Arthrocentesis	150,000.00 per illness/year	Covered up to 12 sessions

Dialysis	150,000.00 per illness/year	Covered up to 12 sessions
Intravenous Chemotherapy	150,000.00 per illness/year	Covered up to 12 sessions
Phlebotomy	150,000.00 per illness/year	Covered up to 12 sessions
Physical therapy / Occupational therapy excluding subspecialties such as cardiac rehabilitation, pulmonary rehabilitation and the like.	150,000.00 per illness/year	Covered up to 12 sessions
Thoracentesis	150,000.00 per illness/year	Covered up to 12 sessions
Therapeutic Radiology:	150,000.00 per illness/year	Covered up to 12 sessions
Brachytherapy	150,000.00 per illness/year	Covered up to 12 sessions
Cobalt	150,000.00 per illness/year	Covered up to 12 sessions
Linear Accelerator Therapy	150,000.00 per illness/year	Covered up to 12 sessions
Radioactive Cesium	150,000.00 per illness/year	Covered up to 12 sessions
Radioactive Iodine	150,000.00 per illness/year	Covered up to 12 sessions
Continuous Positive Airway Pressure (CPAP) titration for sleep study	Up to Php5,000/member/year (Shared IP and OP)	
Oral chemotherapy	Up to Php 60,000/member/year	

Preventive Care	In-Patient	Out-Patient
Routine Immunisation except cost of vaccines (administration only)	Not Covered	Covered
Passive and active vaccines for treatment of tetanus and animal bites	Not Covered	Covered up to 60,000 cost of vaccines (shared IPOPOP)
Periodic monitoring of health problems	Not Covered	Covered
Health-education and counselling on diets or exercise	Not Covered	Covered
Health habits and Family Planning counselling	Not Covered	Covered
Wellness Program	Not Covered	Covered up to 2 sessions

Additional Procedures and Modalities	
Angiography (gastrointestinal, brain, retinal and peripheral vascular)	Covered but up to 150,000.00 per illness/year
Coronary Angiogram and/or Angioplasty/Coronary Artery Bypass Graft	Covered but up to 150,000.00 per illness/year
Cryosurgery	Covered but up to 150,000, once per contract year
Gamma Knife Surgery	Covered but up to 150,000.00 per illness/year
Herniorrhaphy	Covered but up to 150,000.00 per illness/year (for acquired cases only)
Hysteroscopic Myoma Resection	Covered but up to 150,000.00 per illness/year
Hysteroscopically-guided D&C	Covered but up to 150,000.00 per illness/year
Laparoscopy	Covered but up to 150,000.00 per illness/year
Lithotripsy	Covered but up to 150,000.00, once per contract year
Neuroscan	Covered but up to 150,000.00 per illness/year
Percutaneous Ultrasonic Nephrolithotomy	Covered but up to 150,000.00, once per contract year

Policy Cost

Main Policy Holder	Dependents
USD\$7.00 per week	USD\$8.00 per week

All policies are billed monthly in advance.

Frequently Asked Questions

Why should I get health insurance for my team member(s)?

As their employer, this will be a very significant perk you are offering your team. It will help you to motivate your existing team, attract better talent for your roles and keep your staff longer. Aside from that, it's just nice to do kind things for people.

Why should I get health insurance through WrkPod?

If you secure health insurance for your team members through WrkPod, you benefit from our substantial buying power, ensuring reduced costs compared to individual policies.

Is WrkPod making money from the insurance?

We have marked up our hard costs on these policies by less than 50 cents per week - just enough to cover the administration time to help facilitate this coverage.

Who is eligible for the discounted health insurance coverage?

Any staff member with an active desk subscription at WrkPod and working from a WrkPod facility under the age of 65.

Are there any lock-in terms?

Our policies are paid month-to-month with no-Lock-In contracts so you have full flexibility as you grow your Filipino team.

What are the cancellation policies?

To cancel one of your policies simply email hr@wrkpod.com at least seven (7) days prior to the desired cancellation date. Unfortunately we are not able to provide any refunds or prorated credit of any kind for unused plans or days of coverage.

When do you recommend we offer this coverage for our employees?

We recommend you offer Health Insurance as a reward to any staff that have been with you for longer than 12 months.

Is it possible to increase or decrease the coverage limits?

No, at this time we offer one level of coverage only.

Who is the coverage provider and why did WrkPod choose them?

We selected [Generali](#) for WrkPod because of their great flexibility in coverage and the stability of their company, not to mention that they are the most cost-efficient provider in the market right now.

How do my employees make a claim on the coverage?

Generali will provide you with a Generali Card and a Letter Of Coverage which can be used to access the policy inclusions from one of their accredited hospitals, clinics or doctors. You may likewise download their app and use this instead should you forget to bring your card.

Can we add dependents on the policy?

Yes, additional dependents, such as spouses or children, can be added to the policy for US\$8 per week per dependent. You will see that dependents are slightly more expensive than the main policy holder. This is due to the fact that dependents such as children or parents typically utilise their coverage more often than the main policy holder.

The ability to add dependents on your employee's policy is dependent on their civil status.

For married principals, you are able to add your:

1. Legal spouse, 18 to auto term at 65 years old
2. Children – 14 days to 23 years old, unmarried and unemployed

For single/unmarried principals, you are able to add your:

1. Children – 14 days to 23 years old, unmarried and unemployed
2. Parents – not more than 65 years old, unemployed
3. Siblings – 14 days to 23 years old, unmarried and unemployed

We would suggest, as a rule of thumb, you only add dependents to staff insurance policies as a reward for long-term tenure and performance. For example, add 1 dependent to their policy for every 2 years of tenure. Alternatively, staff can pay to add their dependents to their own policies by contacting WrkPod.

Can staff not working at WrkPod access this cover?

No, these discounted rates are available for employees working from a WrkPod facility only.

How do I get started?

To register any of your team member(s), simply [make a copy of this spreadsheet](#), complete and email to hr@wrkpod.com, and we will be in touch to finalise your policies.

Is dental included in the policy?

Yes. Please see the full list of inclusions above.

Does the health insurance cover eye & vision consultations?

Certainly. Please see the full list of inclusions and exclusions above.

Is there a 24/7 hotline for emergencies?

Yes, Generali will provide a dedicated hotline number for WrkPod, which will be provided once we finalise the deal with them. Nonetheless, it's important to highlight that utilising the Generali card or their digital platform during emergencies for hospital admissions is permissible.

Do medical providers accept Generali patients without out-of-pocket costs?

Yes, in most cases, you can use your Letter Of Coverage from Generali to cover the cost of care up front; however, in the event that the you are required to get care and there are no accredited Generali providers available, you can lodge for a reimbursement of all fees through Generali, which is subject to their approval.

Are there many Generali providers in Dumaguete?

All hospitals in Dumaguete accept Generali and there is a wide range of specialist clinics and GP's across the city.

wrkpod