



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. For instance, a three-day confinement in a private hospital for dengue fever can easily cost ₱40,000–₱60,000 (USD \$700–\$1,000), excluding professional fees and laboratory tests.

Without HMO coverage, families are often forced to pay these expenses out of pocket, which can be financially devastating or they reach out to you and ask for money - which is not ideal or conducive to a professional relationship. This is why having access to a reliable HMO is not just an employee benefit—it's a financial safeguard.

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 insurance from Australia is difficult to do, and signing up individual policies is expensive. Many providers offer plans with limited benefits that may not fully meet your team's needs.

That's why we've partnered with [Intellicare](#), one of the Philippines' most trusted and established HMOs, to provide your staff with access to comprehensive coverage. By choosing Intellicare, you not only save significantly on premiums but also ensure your team is protected by a reputable insurer known for reliability and comprehensive benefits.

A handwritten signature in black ink that reads "Kody Thompson". The signature is written in a cursive, flowing style.

Kody Thompson

Co-Founder & CEO

Policy Overview

Your staff will be covered with a maximum benefit limit of ₱100,000 per illness, per year, inclusive of room and board—regular private at Intellicare’s accredited hospitals. Unlike other providers that impose a single annual cap on coverage, Intellicare allocates this limit per illness. This structure delivers broader protection, ensuring that employees receive adequate financial support for each condition they may encounter, thereby providing stronger security and greater peace of mind.

The plan also provides extensive healthcare services, including outpatient consultations, emergency room care, diagnostic and laboratory procedures, minor and major surgeries, ICU confinement, and ambulance services up to ₱3,000 per conduction. Preventive benefits such as annual physical examinations, routine immunizations, and wellness programs further enhance the policy, promoting both treatment and proactive health management.

Employees will also have access to Intellicare’s robust network, ensuring that quality healthcare is readily available wherever they are located. By securing this plan, you are not only protecting your employees against unexpected medical costs but also strengthening their overall well-being through reliable and comprehensive healthcare coverage.

Summary of Coverage Benefits

Here is a summary of the coverage benefits.

Category	Coverage Summary	Limit
Annual Maximum	₱100,000 per illness per year	
Room & Board	Regular private room	Included
Emergency Room	Accredited & non-accredited hospitals	Covered & Reimbursable
Outpatient Care	Consultations, lab tests, minor surgery	Covered
Preventive Care	Annual physical exam, immunisation, wellness	Covered
Dental	Annual cleaning, fillings, extractions	Covered

Dependent Coverage	Spouse, children, parents/siblings as per	Optional
Life & AD&D	Optional FWD rider up to ₱100,000	Add-on

Not covered: cosmetic procedures, fertility treatments, pre-existing conditions within the first year, eyeglasses or contact lenses, and conditions caused by illegal activity or hazardous sports.

For a full list of coverage benefits please see the attached Intellicare documentation.

Policy Cost

Staff with a desk at WrkPod can avail Intellicare's local clinic and hospital coverage pricing:

Main Policy Holder	Dependants
AUD \$16 per week*	AUD \$18 per week*

Remote staff must avail Intellicare's nation-wide coverage pricing (+\$4/week):

Main Policy Holder	Dependants
AUD \$20 per week*	AUD \$22 per week*

*Current prices are reflective of current PHP conversion rates and are subject to adjustment from time-to-time

Payment Terms

All policies are billed via Credit Card, monthly and paid in advance of coverage.

Policy pricing is reviewed quarterly and will be adjusted depending on Intellicares current rates.

How To Use The HMO

Members can follow these steps to use their HMO Coverage:

1. Visit any Intellicare-accredited hospital or clinic
2. Present your Intellicare card and valid ID

3. For non-accredited facilities, pay first and submit a reimbursement form with all required supporting documents to Intellicare for reimbursement. The required forms may include original and official receipts, a hospital statement of account, and medical certificates. The submission must be made within 30 calendar days from the date of expiration of treatment, and processing takes approximately fifteen (15) to 20 working days upon receipt of complete documents. The amount will be processed to the member's bank account.
4. Access Medgate for teleconsultation anytime.

Contact & Support

- **Intellicare Hotline**

Your team member can reach Intellicare's 24/7 general hotline number at (02) 8789-4000 | (02) 7902-3400. A WrkPod specific phone number will be provided upon sign-up for priority support.

- **Enrollment & Billing**

For enrolment or billing assistance, contact Noeme at noeme@wrkpod.com and cc hr@wrkpod.com.

- **Mobile App**

Members can access teleconsultations through the Intellicare Medgate App for 24/7 doctor support.

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 to 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 to 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 the hard costs on these policies by less than 5% - just enough to cover the administration time to facilitate this coverage.

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 noeme@wrkpod.com and cc 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 for all staff that have passed their probation (typically 6 months).

Is it possible to increase or decrease the coverage limits?

No, at this time we offer one level of coverage only. This is to ensure that it is fair for other staff working in our WrkPod facilities.

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

Intellicare is the leading HMO provider in the Philippines. We have previously used other HMO providers and found, at times, they lacked the network of approved doctors and hospitals and their response times for reimbursements or policy changes took too long and was a cause of frustration for employees/va's. Intellicare is a larger and more stable provider with a far larger network.

How do my employees make a claim on the coverage?

Intellicare will provide you with an Intellicare Card and a Letter Of Coverage which can be used to access the policy inclusions from one of their many accredited hospitals, clinics or doctors.

Are dependents automatically included in this policy?

No, they are not automatically added in your employee's policy.

Can dependents be added on the policy?

Yes, additional dependents, such as spouses or children, can be added to the policy as per the pricing listed above. 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.

Noteworthy: Typically HMO providers including Intellicare only allow dependents to be added to a members account **within 30 days** of their enrollment. As such, it is

The eligibility to add dependents under a VA's policy is subject to their civil status. The following are the exemptions to the 30-day dependent enrollment period:

1. Newly born child
2. Change in civil status (e.g., newly married)

For married principals, they are able to add their:

1. Spouse aged 65 years old & below
2. Eldest to the youngest child aged 30 days old up to 21 years old

For single/unmarried principals, they are able to add their:

1. Acknowledged natural children aged 30 days old up to 21 years old
2. Parents aged 65 years old and below
3. Siblings, eldest brother/sister to the youngest aged 30 days old up to 21 years old

Alternatively, if you prefer to allow your staff to pay to add their own dependents to the policy you may consider coming to an agreement to deduct the amount from their remuneration package.

How do I get started?

To register any of your team members, simply [download and complete this spreadsheet](#) and email it to noeme@wrkpod.com and copy hr@wrkpod.com, and we will be in touch to finalize their policies.

Is dental included in the policy?

Yes. Please see the full list of inclusions attached to this document.

Does health insurance cover eye & vision consultations?

Certainly. Please see the full list of inclusions and exclusions in this document.

Is there a 24/7 hotline for emergencies?

Yes, Intellicare has provided a dedicated hotline number for WrkPod staff and VA-P's where they provide priority support. For general customer service enquiries enrollees can also use (02) 8789-4000 or (02) 7902-3400. Intellicare also offers a mobile application where

members can access and download necessary documents through this link: <https://www.intellicare.com.ph/agora/login>.

Furthermore, it is important to note that members may use their Intellicare card or the digital platform during emergencies for hospital admissions.

Are there many Intellicare providers in the Negros Province?

Yes, there is a wide range of Intellicare accredited hospitals, clinics, and providers across the province. To see a provider/facility directory please visit: <https://site.intellicare.com.ph/>

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

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

wrkpod

Intellicare
YOUR INTELLIGENT HEALTH CHOICE

SEPTEMBER 15, 2025

WRKPOD INC.

I. SCHEDULE OF BENEFITS

ANNUAL PHYSICAL EXAMINATION	<i>For Principal and Dependent members</i>
Can be availed for a minimum of 6 months of continuous coverage at Aventus Clinics or at the company site through a mobile clinic for a minimum of 100 members per eight-hour shift.	
Complete blood count	Covered
Physical Examination	Covered
Urinalysis	Covered
Fecalalysis	Covered
Chest X-ray	Covered
Electrocardiogram	Covered for members 35 years old & above
Pap smear	Covered for members 35 years old & above

PREVENTIVE CARE	
Periodic medical check-up; Management of health problems	Covered
Routine immunization except cost of vaccines	Covered
Wellness programs (e.g. counselling on health habits, family planning, diet)	Covered up to four (4) sessions per year

OUT PATIENT	
Medical consultation during regular clinic hours	Covered
Emergency room care	Covered
Referral to accredited specialists	Covered
Eye, Ear, Nose and Throat (EENT) consultations	Covered
Treatment of minor injuries and/or illness	Covered
Laboratory tests, x-rays and other diagnostic exams	Covered
Minor surgery not requiring confinement	Covered
Speech and Physical Therapy	Covered up to 12 sessions each per year
Pre-natal and post-natal consultations	Covered up to 14 sessions per year

CONFIDENTIALITY NOTICE

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Use of this document by unauthorized persons is strictly prohibited. Report violation of these requirements to the Intellicare Legal Department. This document must be returned to Intellicare when the user is no longer licensed and in any event upon Intellicare's first written request.

Optional Rider: PRE-EMPLOYMENT EXAMINATION (PPE)

<p>Benefits:</p> <p>Basic five (5) which includes Physical Examination, Complete Blood Count, Urinalysis, Fecalalysis and Chest x-ray to be availed at any Aventus clinics</p>	<p><input type="checkbox"/> OPTION 1: Pre-employment examination (PPE) which includes Physical Examination, Complete Blood Count, Urinalysis, Fecalalysis and Chest x-ray shall be covered to be done at any Aventus Clinic. Actual cost of the PPE shall be paid by the applicant upon availment.</p> <p><input type="checkbox"/> OPTION 2: Pre-employment examination (PPE) which includes Physical examination, CBC, Urinalysis, Fecalalysis and Chest x-ray (performed at any Aventus Clinics) shall be covered through bill-back arrangement. Initially, INTELLICARE will shoulder the cost of PPE and bill the Client the actual cost with fifteen percent (15%) administrative fee, subject to twelve percent (12%) VAT within seven (7) days upon availment.</p> <p><input type="checkbox"/> OPTION 3: Pre-employment examination PPE which includes Physical Examination, Complete Blood Count, Urinalysis, Fecalalysis and Chest x-ray to be availed at any Aventus Clinic shall be covered through Administrative Services Only (ASO).</p> <p>Schedule of Fees shall be as follows:</p> <ul style="list-style-type: none"> - Refundable Security Deposit: _____ - Administrative Fee: _____ <p>Note: PPE shall not be considered as the Annual Physical Exam (APE) of the applicant upon inclusion. Thus, member can still avail of the APE within the contract period.</p>
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IN-PATIENT/CONFINEMENT

No deposit upon admission	Covered
Room and board benefits based on category	Covered
Use of recovery room and operating room	Covered
Standard admission kit	Covered
Professional fees of all attending accredited specialists	Covered
Anesthesia and medications administered during confinement	Covered
Blood transfusion and intravenous fluids	Covered
Laboratory tests, x-rays and other diagnostic examinations	Covered
Dressings, plaster casts, sutures	Covered
ICU confinement	Covered
Assistance in documentation requirements by the Patient Relations Officer	Covered
Other hospital charges prescribed for the treatment of member	Covered
Ambulance Service (hospital to hospital & point of incident to hospital)	Php3,000 per conduction

SPECIAL DIAGNOSTIC PROCEDURES

Heart Surgery/Angiography/Angiogram/Angioplasty	up to PEC Limit, not to exceed Php 50,000.00
Transurethral Microwave Therapy of Prostate	up to PEC Limit
Percutaneous Ultrasonic Nephrolithotomy	up to PEC Limit
Lithotripsy	up to PEC Limit
Laparoscopic Procedures	up to PEC Limit
Arthroscopic Procedures	up to PEC Limit
Hysteroscopic Procedures	up to PEC Limit
Hemorrhoidectomy Procedures	up to PEC Limit
Stereotactic Brain Biopsy	up to PEC Limit
Dialysis	up to PEC Limit
Chemotherapy / Radiotherapy	up to PEC Limit

Gamma Knife Surgery (Based on Cobalt / Radiotherapy)	up to PEC Limit
CT Scan	up to PEC Limit
Ultrasound (except maternity cases)	up to PEC Limit
Thallium Scintigraphy	up to PEC Limit
2D-Echo with Doppler	up to PEC Limit
24-Hour Holter Monitoring	up to PEC Limit
Herniorraphy	up to PEC Limit
Electromyography	up to PEC Limit
Treadmill Stress Test	up to PEC Limit
Myelogram	up to PEC Limit
Video Gastroscopy	up to PEC Limit
Mammography / Sonomammogram	up to PEC Limit
Bone Densitometry Scan (Dexascan)	up to PEC Limit
Magnetic Resonance Imaging	up to PEC Limit
Nuclear Radioactive Isotope Scan	up to PEC Limit
Neuroscan	up to PEC Limit
Perfusion Scan	up to PEC Limit
Positron Emitting Tomography (PET Scan)	maximum of Php 10,000
Cryosurgery	up to Php1,000/area
<i>Note: All new modalities of treatment and/or diagnosis, for which there are no comparable conventional or traditional equivalents/counterparts, will a maximum limit of Php 5,000.00 subject to the exclusions and limitations of the contract.</i>	

ROOM AND BOARD ACCOMMODATION

Involuntary Room Upgrading - If a member has to occupy a room one level higher than what he its entitled to due to non-availability, Intellicare will allow the Member to stay up to forty-eight (48) hours (2 days) without incremental charges (except suite room). After, the forty-eight (48) hours (2 days), if a room becomes available or not, incremental charges will be billed to the account of the member. The Member is obligated to transfer to his room category if it becomes available, otherwise incremental charges shall be billed to the Member from day one (1) of confinement.

Voluntary Room Upgrading - Member will be charged with the **room & board including the incremental cost** if he chooses and occupies a room one category higher that what they are entitled to.

EMERGENCY CARE	
IN ACCREDITED HOSPITALS	Doctor's services
	Medicines used
	Oxygen and intravenous fluids
	Dressings, casts and suture
	Laboratory, x-ray and other diagnostic examinations directly related to the emergency management of the patient.
IN NON-ACCREDITED HOSPITALS	IntelliCare agrees to reimburse up to Eighty Percent (80%) of the total hospital bills including professional fees using IntelliCare Relative Value Scale (RVS) but not exceeding Php30,000.00 .
IN FOREIGN COUNTRIES	Confinement in foreign territory shall be treated as if the member had been confined in a non-accredited hospital facility using IntelliCare Relative Value Scale (RVS) but not exceeding Php30,000.00 .
IN AREAS WITHOUT ACCREDITED HOSPITALS	IntelliCare agrees to reimburse up to One Hundred Percent (100%) of the total hospital bills including professional fees using IntelliCare Relative Value Scale (RVS) but not exceeding MAXIMUM BENEFIT LIMIT .

DENTAL SERVICES: INTELICARE NETWORK	OPTIONAL
Dental Examination	Covered
Annual oral prophylaxis	Covered
Oral health education through chairside instruction	Covered
Orthodontic consultation (braces and malposition of teeth)	Covered
Pre-natal check of teeth and gums	Covered
Temporo Mandibular Joint (TMJ) consultation (clicking of jaws)	Covered
Conduct activities on dental health education	Covered
Emergency dental treatment for the relief of pain	Covered
Gum treatment for cases like inflammation or bleeding	Covered
Temporary fillings	Covered
Simple extraction of unsavable tooth	Covered
Re cementation of fixed bridges, crowns, jackets, inlays/onlays	Covered
Desensitization of Hypersensitive Teeth	Up to two (2) teeth

GROUP LIFE INSURANCE & AD&D BENEFIT (FWD Life Insurance Corporation)	Optional Rider
	Covered for All Principal Members (18-65 Years Old)
Benefit Type	Sum Assured
Group Life Insurance	Php 100,000.00
Family Assistance Benefit	Php 10,000.00
Terminal Illness Benefit	Php 100,000.00
Accidental Death, Dismemberment and Disability Benefit	Php 100,000.00
Schedule of Injuries	Percentage
Both hands or feet	100%
One hand or one foot	100%
Loss of speech	50%
Loss of hearing	50%
Either one hand or one foot or one eye	50%
Arm at above elbow	70%
Arm between elbow and wrist	60%
Leg at or above knee	70%
Leg between knee and foot	60%
One ear	50%
Thumb (both phalanges)	25%
Thumb (one phalanx)	10%
Finger(s) (per phalanx)	3.50%
Great toe	5%
Toe, other than Great toe (one phalanx)	1%
Fractured leg or patella with established non-union	10%
Shortening of leg by least 5cm	7.50%
First or second Metacarpals	3%
Third, fourth, or fifth Metacarpals	1%

II. PRE-EXISTING CONDITIONS

A disability which is diagnosed before enrollment or during the first year of member's cover; that which presented signs and symptoms of which the member was aware of; and illnesses whose pathogenesis had started **PRIOR TO ENROLLMENT** or during the first year of cover even if the member was not aware thereof.

The following are automatically considered as Pre-Existing Conditions:	
Dreaded Diseases	
Hypertension	
Thyroid disease, Goiter	
Cataracts/Glaucoma/Pterigium	
Ear, nose and/or throat conditions requiring surgery	
Asthma	
Chronic Cholecystitis/Cholelithiasis and other forms of calcification	
Hernia	
Prostate disorders	
Hemorrhoids and fistulae	
Tumors	
Uterine myoma, ovarian cysts endometriosis	
Buerger's disease	
Varicose veins	
Scoliosis	
Arthritis	
Chronic Allergies	
Gastric and duodenal ulcers	
Principal Member	Covered up to 10,000, if employees reach 100 on or before January 1, 2026 PEC shall be covered up to Covered up to MAXIMUM BENEFIT LIMIT per illness/ member/ year
Dependent Member	<i>To have equal waiver of PEC with principals, at least 80% of the total population of principals, must enroll their dependents. If the 80% rule is not met, pre-existing condition of dependents shall not be covered.</i>

III. MEMBERSHIP ELIGIBILITY

1)	Principal Member	18 to 65 years old
2)	Dependent	HIERARCHY RULE
	A. Married Principals	spouse first, aged 65 years old & below, followed by eldest to the youngest child aged 30 days old up to 21 years old
	B. Single/Unmarried Principals	acknowledged natural children first aged 30 days old up to 21 years old, parents aged 65 years old and below, then siblings, eldest brother/sister to the youngest child aged 30 days old up to 21 years old
3)	Over-aged and Extended Dependent (parents and siblings of married principals, nephews, nieces, cousins, in-laws, grandchildren, housemaids, drivers, etc.)	Not eligible to enroll
4)	Enrollment of dependents must be within 30 days from effectivity date of membership. Newly regularized/hired may enroll their dependents within 30 days from the date of regularization/hiring.	
5)	Maximum limit per illness per year for dependent members enrolled after 6 months from effective date of coverage shall be availed on a pro-rated basis.	

IV. SERVICE CAPABILITIES

Accredited Hospitals	631
Accredited Clinics	811
Aventus Clinics	16
Accredited Doctors	23,568 (single affiliation), 56,989 (multiple affiliation)
Accredited Dentists	641 (Dental Network Company)
Patient Relation Officer (PRO)	60
In-House Customer Service Representative	62
Membership Card	Swipe Card
Delivery of Membership Cards	15 working days
Claims reimbursement turn-around time	20 working days
Comprehensive Utilization Report	Quarterly
Tailor fitted billing statement	per cost centers / subgroups

V. ADDITIONAL BENEFITS

Anti-tetanus, anti-rabies & anti-venom vaccines	Php20,000 each /per member
Human Blood products (e.g. platelets/packed RBC) and its processing except gamma globulin and cost of donor	Covered up to Maximum Benefit Limit
Scoliosis, Slipped Disc, Spondylosis, Spinal Stenosis	Up to PEC Limit
Work Related Illnesses/Injuries (subject to Exclusions & Limitations of the program)	Up to Maximum Benefit Limit
Eye Laser Treatment for retinal hole, retinal detachment and glaucoma (excluding myopia or correction of error of refraction such as Lasik, PRK and the like)	Up to PEC Limit
Vehicular Accidents (subject to Police Report)	Up to Maximum Benefit Limit
Cataract Surgery excluding cost of lens	Up to PEC Limit
Unprovoked Murder & Assault (subject to Exclusions & Limitations of the program)	Up to Maximum Benefit Limit
Chronic Dermatoses, Scabies	Consultations only
Sports-related Injuries (subject to Exclusions & Limitations of the program)	Php10,000/member/year
Organ Transplant (excluding cost of donor and cost of organ)	Covered up to PEC Limit
<p>EXPERIENCE DISCOUNT: Intellicare agrees to provide for an Experience Discount to Client provided, that all of the following conditions are met:</p> <p>The actual Experience Discount shall only be determined six (6) months from the date of termination of the Agreement; The Experience Discount may only be availed if the contract is renewed for the following 12 months.</p>	<p>The Experience Discount shall be computed as follows: $\{(65\% \text{ of Total premiums}) - \text{Utilization}\} / 2$ </p>

<p>MEDGATE</p> <p>360° Healthmanager - The physician in your hand. Get mobile access to Medgate services.</p> <p>For All Members</p>	<p>MEDGATE is the leading international provider of telemedicine with operations in Switzerland, the Middle East, Australia and the Philippines. Medgate brings 20 years of telemedicine experience to the Philippines.</p> <p>The Medgate Telemedicine Center offers you expert medical advice around the clock over the phone. You can even contact their medical team on weekends or from abroad;</p> <ul style="list-style-type: none">• Call their reception desk, where a receptionist will take your symptoms and your personal details.• Take photos of the affected skin areas and send them by email or through the Medgate Mobile App.• Their medical team will discuss the ideal treatment for your condition with you.• If their team feels that it is medically required, the Medgate physician will issue a prescription if deemed necessary.
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VI. GENERAL EXCLUSIONS

1)	Services rendered by non-IntelliCare doctors, except with the prior written authorization of an IntelliCare coordinator, or in emergency cases.
2)	Hospital charges for special or private nursing services, supplemental foods and medicines like vitamins and minerals (unless prescribed), extra accommodation and non-medical personal appliances such as radio, television, telephone, computer.
3)	Health/Annual/Pre-employment check-ups for other companies, government requirements, insurance purposes, or travel abroad.
4)	Recuperation such as confinement in sanitarium or convalescent home, rehabilitation medicines (including work-ups), custodial, domiciliary care, and government imposed quarantines.
5)	Medical certificates
6)	Professional fees in medico-legal cases
7)	Refusal to undergo recommended treatment or demanding treatment for which IntelliCare doctors believe a professionally acceptable alternative exists.
8)	Blood screening
9)	Vaccines for immunization, anti-rabies, anti-venom, steroid injections
10)	Acquisition of an organ.
11)	Procurement or use of eyeglasses, special braces, steel implants, buckles for retinal detachment, wheelchairs or prosthetic appliances including but not limited to items such as artificial limbs, hearing aids, crutches, intra-ocular lens, contact lenses,
12)	Determining/ruling out of PEC during the first 12 months of membership if result is positive.
13)	Determining/ruling out of hepatitis or tuberculosis if result is negative.

TREATMENT AND PROCEDURES

1)	Circumcision, infertility or fertility and virility/potency (erectile dysfunction), artificial insemination, sex change
2)	Laser eye surgery for myopia or error of refraction
3)	Acupuncture, chiropractic, iridology, chelation, cell implant therapy
4)	Speech or physical therapy in excess of twelve (12) sessions
5)	Sleep study, unless directly related to an organic illness and the maximum limit is Php5,000.00
6)	Reconstructive surgery except to treat a functional defect directly caused by accident or illness covered herein, cautery of warts, milia, xyringoma, facial moles, aesthetic, cosmetic or beautification alterations, sclerotherapy
7)	Out-patient medicines and medical supplies except in emergency cases
8)	All other treatments, laboratory examinations, diagnostic procedures and surgical procedures not specifically defined in this agreement are considered not covered (Example but not limited to the following: Dental Surgery, Dental X-Ray, etc.)

DISCLAIMER: EXCLUSIONS STATED HERE ARE STANDARD AND WILL BE SUPERSEDED BY THE BENEFITS INDICATED ON THE PROPOSAL.