

Medical Secure

Service provided by:  **ValuCare**
You can count on us

Key points on Medical Secure

- **Medical Secure** is a health insurance product from Manulife and Manulife Chinabank Life Assurance Corp. (MCBL)
- **Manulife and MCBL** have a partnership with **ValuCare** to act as the Third Party Administrator / Medical Network Provider for **Medical Secure** customers
- **ValuCare's** role in the partnership includes:
 - Giving Medical Secure's customers access to ValuCare's network of accredited hospitals, clinics and doctors nationwide for cashless transactions via LOA issued by ValuCare
 - Provide 24/7 customer care (ie. hotline and Liaison Officers) and claims services (ie. Letter Of Authorization)



- **Medical Secure** customers will be issued **digital cards**, which will be available in a mobile app exclusive to Medical Secure customers, bearing the designs illustrated at the right:



Summary of Benefits

Elective Inpatient/Hospital Confinement Benefits (approved ValuCare LOA required)

Annual Benefit Limits (in PHP)		1M	2.5M	5M
Room and Board Category (eligibility will be based on the room category of the hospital but subject to the maximum daily limit)	Covered, up to Maximum Daily Limit	● Regular Private: Up to PHP 5,000	● Large Private: Up to PHP 7,500	● Executive Suite: Up to PHP 15,000
Other In-patient/Hospital Confinement Charges	Covered based on allowable room and board category and limit, up to the remaining ABL	●	●	●
Professional Fees	Covered based on allowable room and board category and limit, up to the remaining ABL	●	●	●
Operating Charges	Covered, up to the remaining ABL	●	●	●
Intensive Care Unit	Covered, up to the remaining ABL	●	●	●
Land Ambulance Service	(via reimbursement only) Covered up to PHP 3,000.00 per land ambulance service, or the remaining ABL, whichever is lower	●	●	●
Pre- and post-hospitalization Outpatient treatment	(via reimbursement only) Covered, up to the remaining ABL, within 60 days prior to hospital admission and 60 days immediately following discharge from the hospital (Consultation Fees, Prescribed Medicines, Diagnostic and Laboratory Procedures)	●	●	●

Emergency Benefits (Provider to coordinate with ValuCare for LOA approval)

Annual Benefit Limits (in PHP)		1M	2.5M	5M
Outpatient due to accident and animal bites	Covered, up to the remaining ABL	●	●	●
ER leading to confinement	Covered, up to the remaining ABL	●	●	●

Medical Secure Summary of Benefits

Elective Special Procedures (with approved diagnosis covered, up to remaining ABL)

Annual Benefit Limits (in PHP)	1M	2.5M	5M
Approved ValuCare LOA Required <ul style="list-style-type: none"> 24-Hour Holter Monitoring Herniorrhaphy Electromyography Treadmill Stress Test Myelogram Video Gastroscopy Mammography / Sonomammogram 	<ul style="list-style-type: none"> Bone Densitometry Scan (Dexascan) Densitometry Scan (Dexascan) Magnetic Resonance Imaging Nuclear Radioactive Isotope Scan Lumbar Puncture Electroencephalography 	<ul style="list-style-type: none"> Kidney Dialysis Chemotherapy / Radiotherapy (including the cost of doctor consultations, treatment, and all charges made by the doctor in connection with the treatment of cancer) 	<ul style="list-style-type: none"> ● ● ●

Elective Special Procedures with Inner Limits (with approved diagnosis covered, up to remaining ABL)

Annual Benefit Limits (in PHP)	1M	2.5M	5M	
Perfusion Scan	Up to 10% of ABL	●	●	●
Eye laser treatment for retinal hole, retinal detachment and glaucoma (excluding myopia or correction of error of refraction such as but not limited to Lasik, PRK and the like)	Up to 10% of ABL	●	●	●
Cataract Surgery excluding cost of lens	Up to 10% of ABL	●	●	●
Positron Emitting Tomography (PET Scan)	PHP 10,000, or the remaining ABL, whichever is lower	●	●	●
Sports-related injuries, max	PHP 10,000, or the remaining ABL, whichever is lower	●	●	●
FDA-Approved Procedures / Treatments not yet available under PhilHealth's Relative Value Scale (RVS)	PHP 10,000, or the remaining ABL, whichever is lower	●	●	●
Cryosurgery	PHP 1,000, or the remaining ABL, whichever is lower	●	●	●
Organ / Tissue Transplant (excluding donor's cost – heart, heart / valve, heart / lung, pancreas, pancreas / kidney, bone marrow, parathyroid, muscular / skeletal and corneal transplants)	●	●	●	●
	PHP 200,000, or the remaining ABL, whichever is lower	PHP 500,000, or the remaining ABL, whichever is lower	PHP 1,000,000, or the remaining ABL, whichever is lower	
Physical Therapy	Up to 12 sessions per year, up to the remaining ABL	●	●	●
Occupational Therapy	Up to 12 sessions per year, up to the remaining ABL	●	●	●

To ensure ease of access during ailments, please do not hesitate to contact ValuCare's Customer Care Department through the following:

Trunkline: (02) 5317-4310 (inpatient) | (02) 8702-3310
Toll-Free: 1-800-1888-1568 | 1-800-1888-7345 (provincial)
Email: vc.inpatient@valuecarehealth.com
 24hrs@valuecarehealth.com

