

FREQUENTLY ASKED QUESTIONS (ECP)

1. WHAT IS E.C.P. (EXCLUSIVE CARE PROGRAM)?

ECP plan is specially designed to provide healthcare benefits to include among others the hospitalization coverage for the **dependents** in the Philippines of Overseas Filipino Migrant Workers and offshore kababayans.

2. WHAT ARE THE BENEFITS?

The enrolled member/plan holder shall be entitled to hospitalization benefit of up to Php 150,000.00 maximum aggregate benefit per year based on the daily hospitalization benefit of the plan on top of Philhealth; it includes **free and unlimited** medical consultation, laboratory and diagnostic procedures which the ECP member can access in any of our IWC owned/managed medical facilities; it has a **BONUS outpatient benefit** coverage of up to Php 4,500.00/ year that can be availed in any of IWC accredited providers nationwide. The program also includes annual physical examinations, dental services and life insurance. The coverage varies depending on the ECP plan that you subscribed.

3. HOW MUCH WILL IT COST ME?

You can choose from any of our ECP plans; the **ECP Elite plan** will only cost you **\$35/month**. The Elite Plan entitles the member of a maximum hospitalization benefit of Php 150,000/ year. **ECP Regular** has a very minimal premium of **\$25/month** that provides a maximum hospitalization benefit of Php 100,000/ year. **ECP Classic** has a membership fee of **\$13/month** with maximum hospitalization coverage of Php 40,000/year. The program includes among others the hospitalization benefit based on the daily benefit.

4. HOW CAN I AVAIL OR ENROLL IN THE PROGRAM?

Just simply fill up our ECP Application form, and pay thru void check, or credit card. A separate form will be filled up for credit card authorization payment or the Pre authorized debit arrangement payment.

You can also subscribe via online thru our website, www.filipinohealthcare.com. In our home page, click sign up and supply the necessary information in the application form. Choose from any payment options - credit card, void cheque/pre-authorized debit (for Sponsors from USA only), auto debit arrangement or ADA, or cash payment in any authorized payment centers.

5. WHERE IS YOUR OFFICE LOCATED?

Philippines

Integrated Management Services

Upper Penthouse, Burgundy Corporate Tower Gil Puyat Avenue, Makati 1200
Telephone: +632.525.3129

IMS Wellth Care

14th Floor Manila Astral Tower, Taft Avenue cor. Padre Faura, Manila
Telephone: +632.525.5366

USA

ICS Filipino Health Care
96 Franklin Street
Belleville, NJ
Telephone: +632.525.3129

6. WHO ARE QUALIFIED IN APPLYING FOR EXCLUSIVE CARE PROGRAM?

The entry age requirement for the applicant is 5 to 63 years old. The exit age is 65 years old which means that upon reaching the said age, the benefits accorded to him shall automatically cease; premium payment shall likewise be stopped.

The qualified immediate dependents of the primary member who may avail unlimited free consultation in any IWC accredited clinics are as follows: If single - parents; if married - spouse and all children ages 5 to 21

7. WHEN WILL MY SPONSORED MEMBER/S IN THE PHILIPPINES RECEIVE/S THE IWC HEALTH CARD AND POLICY?

Once the application form has been filled up (thru signing a physical application form or online subscription), and payment has been made, the applicant/ enrolled member will received the package within 15 working days from the date of payment.

*NOTE: the address of the member in the application form should be accurate to avoid delay in the delivery of cards and policy

8. WHAT DOCUMENTS WILL MY SPONSORED MEMBER/S RECEIVE/S?

- IWC Health Card
- Updated list of IWC Accredited Hospitals
- Insurance Policy
- Dental Card
- List of Accredited Dental Clinics
- Procedures how to use the card (in patient; outpatient); including pre-existing conditions and exclusions

9. WHAT IS PRE EXISTING CONDITION?

Pre-existing Conditions are illnesses that the applicant/member has, prior to his subscription to the program. It may be dreaded or non dreaded diseases. Pre-existing conditions are subject to a 12 month contestability period.

All non-PEC illnesses or any injury as a result of accident will be covered immediately in any IWC accredited providers.

*Note: Pre-existing conditions diagnosed during the first year of membership shall be covered on the second year of up to 100% of the maximum coverage limit.

10. HOW TO REGISTER ON ECP ONLINE

- Type on the address bar www.filipinohealthcare.com
- Then in home page click the "SIGN UP" button
- Fill-up the application form on that page. Choose the type of plan that you wish to enroll and the schedule of payment you opted to avail whether it's monthly or annually.
(Note: don't forget to put the name of your referrer)
- Then check the box "I accept the ECP terms of condition" on the lower part of the page then click next
- Then you will receive a notification that your application is complete.
- Then scroll down and click subscribe to continue to payment page
- If you have PayPal account just fill up the billing page & if you do not have a PayPal account and you prefer to use credit card click the "no PayPal account?" then accomplish the credit card information.
- For Void cheque/ pre-authorized debit (applicable ONLY to sponsor/s living in USA), provide the required information in the page.
- For Auto-debit arrangement (ADA), download the ADA form of the bank where you maintain your savings peso deposit and **MAIL** the completely filled up form to us.
- For cash payment, please proceed to any of our authorized payment centers.

11. HOW TO AVAIL THE IN PATIENT BENEFIT

- a)** FOR NON-EMERGENCY CASES - Member calls the hotline numbers of IWC indicated on the brochures and other documents sent to members. This is to facilitate efficient availment of members and to be given instructions or provide updated information related to the plan benefits (i.e. clinic schedule of the designated IWC coordinator or availability of new provider/s in their place)

FOR EMERGENCY CASES - Member may proceed directly to any IWC accredited providers.

- b)** Member proceeds to an IWC Accredited Hospital for an **admission** order and presents his/her IWC Card.
- c)** Hospital staff will call IWC Call Center hotlines for verification and to secure Letter of Eligibility.
- d)** If the member is eligible, IWC will issue Letter of Eligibility to the hospital and the member will be admitted for confinement.
- e)** Upon discharge, the hospital staff will generate/ secure a Letter of Guarantee from IWC. IWC will cover hospital expenses of the confined member based on the daily hospitalization benefit and anything in excess thereof (if there's any) shall be for the account of the member.

12. OUT PATIENT AVAILMENT

12. A. HOW TO AVAIL THE OUT PATIENT BENEFIT (IN ANY IWC OWNED/ MANAGED CLINICS/LABORATORIES)

- a)** Member proceeds to any IWC Owned Clinics.
- b)** Receptionist will verify cardholder status in the clinic system
- c)** If active, Cardholder/Member's will be allowed to avail.
- d)** The Physician provides medical consultation and physical examination to the Member, gives out prescription if needed, and orders the necessary laboratory and/or diagnostic procedures on the form.

12. B. HOW TO AVAIL THE OUT PATIENT BENEFIT (IN ANY IWC ACCREDITED PROVIDER)

- a)** FOR NON-EMERGENCY CASES - Member calls the hotline numbers of IWC indicated on the brochures and other documents sent to members. This is to facilitate efficient availment of members and to be given instructions or provide updated information related to the plan benefits (i.e. clinic schedule of the designated IWC coordinator or availability of new provider/s in their place)
- b)** Member/ Patient proceeds to any IWC accredited provider, and presents his IWC card.
- c)** Hospital staff will call IWC Call Center hotlines for verification and to secure Letter of Eligibility/Guaranty (for consultation and/or laboratory availment).
- d)** If the member is eligible, IWC will issue Letter of Eligibility/Guaranty (based on the bonus out-patient benefit of cardholder) to the hospital and the member can be provided with medical consultation and/ or minor laboratory procedures as per advised by IWC accredited physician. IWC will cover Outpatient availment of member up to the maximum benefit per year and anything in excess shall be for the account of the member.

13. ADDITIONAL QUESTIONS FOR ECP BENEFITS

Q. What do you mean by daily hospitalization benefit?

- A.** It means that for every day that an ECP member was hospitalized/ confined in any of the IWC accredited providers nationwide; an ECP member is guaranteed of the daily benefit coverage based on the plan subscribed which will be automatically deducted from the total hospital bill incurred by the member.

Q. If I have not use/avail the hospitalization benefit within the year, will it be added to my maximum benefits next year (carry over next year)?

A. In such an event that an ECP member have not use the hospitalization benefits, on his anniversary date (the following year), he will have a new/ fresh coverage of up to the maximum benefit of the plan subscribe. The unused benefits of the previous year will not be added to the benefits of the current year. On the other hand, if the member fully utilized or exhausted the maximum coverage benefit within a year, on the plan's anniversary date, the coverage shall be replenished up to the maximum coverage.

Q. Where can I avail the free and unlimited medical consultation?

A. You can avail our free and unlimited medical consultation in any IMS-IWC owned/managed medical facilities in the Philippines. (Free and unlimited medical consultation cannot be applied to accredited hospitals)

Q. Does the plan cover the take home medicines after confinement? What about during confinement?

A. No, the plan does not cover the take home medicines after confinement. On the other hand, the medicines taken while confined will be covered as long as it will not exceed the daily hospitalization benefit or the maximum coverage benefit.

Q. Can I use my IWC health card for availment of dental benefits?

A. IWC health card can be used in any IWC accredited hospitals and medical clinics nationwide. An ECP member with dental care coverage will be provided with a separate dental care card. The dental card (issued by Filipino Doctors Health Alliance) will be presented to the accredited dental clinics of FDHA for availment of dental services.