

Dear _____,

Greetings in Good Health!

It has been a privilege indeed to be the healthcare partner of SmartCare underwritten by PhilCare Inc., a comprehensive health solution designed to cater to the diverse needs of government and private employee / individual and groups.

As we would like to institute a continuing partnership with your company, we are pleased to present our recommendation for healthcare program.

Please find below the following salient features and the corresponding rates for the coverage period 2024-2025:

- 50k Annual Benefit Limit
- In Patient, Outpatient, Emergency
- APE (Annual Physical Exam)
- Mental Healthcare
- OP Clinic Based
- OP Unlimited Consultation
- 20% Pre-existing Coverage
- Waived PEC. 100 & Above
- 50,000 Accidental Death & Disablement
- 5,000 Medical Reimbursement
- 5,000 Burial Reimbursement
- 25,000 Unprovoked Murder or Assault
- Accident Insurance Benefits
- 1,800 Affiliated Hospitals & Clinics
- 49,000 Affiliated Physicians
- HEYPHILAPPI, NFC, Member Gateway
- Wellness Buddies, Activities and Training

MEMBERSHIP FEES AND ARRANGEMENTS

PRINCIPAL UP TO 18-65 YEARS OLD

ROOM & BOARD	ANNUAL BENEFIT LIMIT ABL	ACCIDENT INSURANCE BENEFITS	ANNUAL PREMIUM
WARD	50,000	50,000	7,000.00

We give our sincerest gratitude to your network for the confidence and trust you have extended to our company.

Sincerely Yours,

Divine A. Segui
President / Owner
Divinia Insurance Services

Conforme
