



ER Vantage Plus 40

Certificate number: A06VTD0
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● ER Vantage Plus 40 covers 40,000 pesos of emergency care and hospitalization of viral and bacterial illnesses and treatment of injuries resulting from accidents, except cerebrovascular accidents (stroke)

- doctor's fees
- therapeutic and diagnostic procedures
- room and board
- medicines (except vaccines and vitamins)

● With Php 50,000 accidental death and dismemberment coverage

● Room and board: Ward room

● Eligibility: 18 to 64 years old

● Validity: Valid for 1 year upon date of

1,050

Terms and Conditions: The cases covered by ER Vantage Plus are sudden and unexpected illnesses or injury that may cause permanent disability or death if not treated immediately. Pre-existing illnesses and conditions under the general limitations of PhilCare are **NOT COVERED**. Philhealth is required for the availment of this card during hospital confinement.

ER Vantage Plus 40

A single-use card that provides coverage of up to P40,000 for emergency care and hospitalization for viral and bacterial illnesses, treatment of injuries resulting from accidents (except for stroke) in 500+ PhilCare-accredited hospitals nationwide.

When You Need It Most

ER Vantage Plus 40 gives you a one-time coverage of up to P40,000 for emergency room care and hospitalization expense, inclusive of the following:

- Doctors' fees
- Laboratory and diagnostic procedures
- Room and board (ward room)
- Medicines (except vaccines) as medically necessary during confinement except for cases declared as non-coverable***
- Special modalities of treatment which are medically necessary during ER and confinement and subject to standard inner limits
- Diagnostic and therapeutic procedures as medically necessary during ER and confinement

Emergency cases covered by Health Vantage cards are sudden, unexpected onset of illness or injury which at the time of availment reasonably appeared as having the potential of causing immediate disability or death or requiring immediate alleviation of severe pain or discomfort. Examples of these are dengue, typhoid fever, leptospirosis, pneumonia, acute gastroenteritis. Pre-existing conditions and those conditions under the general exclusions of

PhilCare are not covered.

Caring for You and Your Family

When worse comes to worst, ER Vantage Plus 40 is there for you.

- P50,000 accidental death and dismemberment coverage

Top-Notch Assistance Offline and Online

PhilCare's services are delivered through a combination of people and digital channels. People channels include a team of Liaison Officers in key hospitals assisting members for admission or confinement, Quick Assist desks in major hospitals, a 24/7 Contact Center manned by nurses and supported by a state of the art technology platform, and finally, PhilCare-owned clinics and the PhilCare Clinic@Work worksite clinics supported by a competent medical team.

Our intense focus on the customer inspired us to pioneer innovation and transform customer experience through digital channels. Find a provider through PhilCare's mobile app, [Hey. Phil.](#) Check your health program, transactions, and the newest news about health and wellness through our interactive portals. Easily repurchase your health card through our [e-Commerce site](#) and engage with your co-PhilCare members through our social networking sites, Facebook, Twitter, Instagram, and LinkedIn. Digital channels promote convenience and speed of service delivery to our members.

Exclusive Perks from Lifestyle Partners

Being a cardholder of ER Vantage Plus 40 automatically makes you a member of the PhilCare family. And PhilCare only wants the best for its family. The [Wellness Buddies](#) program rewards you special access and discounts to PhilCare's lifestyle and wellness partners nationwide. Take advantage of privileges in establishments only PhilCare members can enjoy.

Hassle-Free Availment

ER Vantage Plus 40 does not require medical examinations (for purchase) and hospital deposit (for availment.) It is accepted in [500+ PhilCare-accredited hospitals nationwide](#). See the list here.

Simply present the card with a valid identification to the emergency room staff at any PhilCare-accredited hospital for the ER card.

IMPORTANT NOTES

* [Terms and conditions](#) apply.

** See [FAQs](#) for more details.

*** Check the list of [non-covered illnesses and disease](#).

** Your final medical diagnosis is the basis for PhilCare's approval of coverage.

*** PhilHealth is required for the availment of this card during hospital confinement.