

# Ultimate Kaiser Health Builder

Lifetime access to over 500 hospitals and over 1,000 doctors , including accredited hospital room and board, physician/specialist services, surgeon, ICU, operating room fee , with restrictions.\*

## Accumulation period. First seven (7) years

- Benefit of free Annual Physical Examination after the first year.
- Benefit of free Dental Checkup, annual dental prophylaxis, including unlimited simple tooth extractions
- Term Life Insurance (up to age 70) with Accidental Death and Dismemberment Riders
- In-patient benefits in accredited hospitals except for pre-existing conditions and dreaded diseases, up to plan annual benefit limit.
- Waiver of Installment/Premium due to Death/Total and Permanent Disability

## Extended Period. Next thirteen (13) years

- Term Life Insurance (up to age 70) with Accidental Death and Dismemberment Riders
- Yearly Health Benefit
- Yearly Health Bonus
- Accumulation of Unused Health Benefits/Bonus at 7-10%
- In-patient and outpatient benefits subject to remaining member accumulated fund

## On Maturity after 20 years. Option to Withdraw

- Long term care bonus: Return of up to 85% of premiums paid if no claim made during accumulation period.
- Long term care benefit.
- Accumulated unused health benefits.

## Long term Care Period. After 20 years

- In-patient and outpatient benefits subject to accumulated unused health benefits
- Remaining accumulated fund earns interest at 7-10%

	Y E A R																						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	...	...
Short Term Health Care	✓	✓	✓	✓	✓	✓	✓																
Annual Physical Examination	✓	✓	✓	✓	✓	✓	✓																
Dental Benefits	✓	✓	✓	✓	✓	✓	✓																
In-patient Benefits* <sup>1</sup>	✓	✓	✓	✓	✓	✓	✓																
Waiver of premium on death	✓	✓	✓	✓	✓	✓	✓																
Term Life Insurance with ADD	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Extended Period Health Care								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
In-patient Benefits* <sup>2</sup>								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Outpatient Benefits* <sup>2</sup>								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Yearly Health Benefit								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Yearly Health Bonus								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Accumulation of unused benefit								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
7-10% fund growth								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Kaiser Debit Card								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Long Term Health Care																					✓	✓	✓
In-patient Benefits* <sup>2</sup>																					✓	✓	✓
Outpatient Benefits* <sup>2</sup>																					✓	✓	✓

\*<sup>1</sup> Except for pre-existing conditions and dreaded diseases, up to annual benefit limit and net of PhilHealth component

\*<sup>2</sup> Subject to amount of accumulated personal fund balance

<b>Short Term Healthcare</b> Traditional HMO	<b>Ultimate Kaiser Health Builder</b> <b>Long Term Healthcare</b> HEALTH SAVINGS ACCOUNT
Renewal not guaranteed if with high claims	Renewal is guaranteed
Yearly increase of premium	Fixed premiums for 7 years
Generally, no insurance coverage. Some provide insurance, but very low coverage	With Four (4) Way Insurance Coverage up to the Long Term healthcare Plan: <ul style="list-style-type: none"> <li>■ Term Life</li> <li>■ Accidental Death and Dismemberment</li> <li>■ Waiver of Installment due to death</li> <li>■ Waiver of Installment due to Permanent and Total Disability</li> </ul>
No accumulation of unused health fund	All unused health fund accumulates with interest
No return of premiums (ROP) for non-utilization	With returns of premiums up to the contract price for non-utilization during the paying period
Covers only up to age 60	Covers beyond age 60 with long term care yields *
Pre-existing illness is not covered during the 1 <sup>st</sup> year Lifetime / permanent exclusions may be issued on the 2 <sup>nd</sup> year onwards	Pre-existing is not covered during accumulation period. No exclusions after the 7th year of coverage *
Inflexible, non-transferable benefit design	Flexible, transferable, and may be re-dated benefit design
Reinstatement possible within 30 days of lapsed policy	Reinstatement within 2 years of lapsed policy
Access to non-accredited physicians and medical network is not covered	Access to non-accredited physicians and medical network is covered after accumulation period
Out-patient medicines and cosmetic treatments not covered.	Out-patient medicines and all illness including cosmetic and maternity are covered after accumulation period.
Continuous yearly payment terms.	Seven (7) years or spot-cash payment options.
Anxious, worrisome and insecure healthcare status after employment or during retirement years.	No worries...

	<b>K - 45</b>	<b>K - 50</b>	<b>K - 60</b>	<b>K - 75</b>	<b>K - 100</b>	<b>K - 200</b>
Term Insurance	202,500	225,000	270,000	337,500	450,000	900,000
Annual Benefit Limit	50,000	50,000	50,000	60,000	60,000	110,000
Room and Board Benefit	600	700	800	900	1,000	1,400
Maximum Maturity Value	524,776	583,084	699,701	874,626	1,166,169	2,332,337
Annual Policy Fee	500	500	500	500	500	500
Monthly Installment	2,647	2,941	3,529	4,412	5,882	11,764
Annual Installment	26,470	29,411	35,293	44,116	58,821	117,643
<b>Present Age</b>	<b>Value at Age 60</b>					
20	3,530,431	3,922,697	4,707,238	5,884,049	7,845,401	15,690,795
25	2,192,120	2,435,686	2,922,824	3,653,531	4,871,377	9,742,749
30	1,361,134	1,512,370	1,814,844	2,268,556	3,024,742	6,049,481
35	845,157	939,062	1,126,875	1,408,595	1,878,127	3,756,252
40	524,776	583,084	699,701	874,626	1,166,169	2,332,337
	<b>Value at Age 65</b>					
41			1,024,432	1,280,540	1,707,388	3,414,774
45			699,701	874,626	1,166,169	2,332,337
	<b>Value at Age 70</b>					
46			1,024,432	1,280,540	1,707,388	3,414,774
50			699,701	874,626	1,166,169	2,332,337
	<b>Value at Age 75</b>					
51				1,280,540	1,707,388	3,414,774
55				874,626	1,166,169	2,332,337
	<b>Value at Age 80</b>					
56				1,280,540	1,707,388	3,414,774
60				874,626	1,166,169	2,332,337