



National HealthCare Shield

KAISER INTERNATIONAL HEALTH GROUP provides the most responsive immediate health care program in the market for government groups with principal members age 18 – 65.

National HealthCare Shield covers most health conditions, including pre-existing and dreaded diseases.

The KAISER HealthCard

Our Five-Point HealthCard Program

1. **Preventive Healthcare** – Annual physical examination and screenings to detect potential health risks early.
2. **Outpatient Services** – Coverage for doctor consultations, laboratory tests, and minor procedures.
3. **Inpatient Services** – Hospitalization benefits, including patient accommodation, surgery, and medication.
4. **Emergency Services** – Immediate medical care for urgent and critical conditions.
5. **Dental Services** – Basic dental care including annual oral prophylaxis for overall wellness.

Preventive Healthcare

The prevention of illness to decrease the burden of disease and associated risk factors

- Consultation on different MD specialization and sub-specialty
- Patient history taking upon consultation
- Periodic monitoring of health problems
- Health education and counseling on diet, exercise, health habits and family planning counseling
- Active vaccines for treatment of tetanus, animal bites

Annual Physical Examination

(for principals only)

- Complete Blood Count (CBC)
- Urinalysis
- Fecalalysis
- Chest X-ray
- Electrocardiogram (ECG)
(for adults age 40 and above, or if prescribed)
- Pap smear
(for women age 40 and above, or if prescribed)

Outpatient Services

In the event Coverage member suffers illness or injury not requiring hospital confinement, Kaiser shall provide

- Referral to specialists
- Regular consultation and treatment (except prescribed medicines)
- Laboratory, X-ray and other diagnostic examinations prescribed by a Kaiser-accredited physician
- Treatment of minor injuries and surgery not requiring confinement
- Ear, eyes, nose and throat (EENT) treatment

Inpatient Services

Confinement in SEMI-PRIVATE rooms in accredited hospitals

- No deposit upon admission
- Room and Board
- Operating room and Recovery room (MBL)
- Administered medicines (MBL)
- X-ray and laboratory examinations (MBL)
- Services of Kaiser Specialists like anesthesiologists, internists, surgeons, etc
- Services and medications for general/spinal anesthesia or other forms of anesthesia necessary for a surgical procedure (MBL)
- Intravenous fluids and transfusion of fresh whole blood (MBL)
- ICU confinements (MBL)
- Dialysis, chemotherapy, radiotherapy
- Most medical procedures

Maximum Benefit Limit (MBL) – the maximum amount payable per illness per member per year; inclusive of consultations, diagnostic procedures, and hospitalization

Emergency Services

During an emergency case, a member who is in a critical condition caused by an illness or injury, the following benefits are:

- Physician's services
- Medicines utilized during treatment or for immediate relief
- Casts, dressings and sutures
- Oxygen and intravenous fluids
- X-ray, laboratory and other diagnostic examinations directly related to the emergency management of the patient



Kaiser International Healthgroup, Inc. is an Health Maintenance Organization that provides quality healthcare to a wide range of clientele.

It was founded on June 8, 2004 and later certified by the Department of Health and Insurance Commission to operate on July 26, 2004.

Our values align with one of the greatest Filipino characters, *“close-knit family ties”*. This has moved our company to create accessible and reliable healthcare products designed to each and for the Filipino family.

Kaiser International, *“Your 1st name in healthcare”*, is one of the leading HMOs in the country, delivering optimum health coverage and compassionate medical service.

The Kaiser Network

Doctors	12,000
Dentists	800
Kaiser Medical Centers	8
Hospitals and Clinics	2,000

Includes MAJOR hospitals

Makati Medical Center * The Medical City
Saint Luke Medical Center * Chong Hua Hospital
Cardinal Santos Medical Center
Asian Hospital Medical Center
Cebu Doctors Hospital * UC Medical Hospital

Roberto Prudente, AFP

Financial Educator

+63.917.502.4557

bobet@ipon.club

<https://ipon.club/bobet/>



EO No. 64, series of. 2024

On August 2, 2024, the President authorized under Executive Order (EO) No. 64 s. 2024: *“Updating the Salary Schedule for Civilian Government Personnel and Authorizing the Grant of an Additional Allowance, and for Other Purpose.”* This prescribed the salary increase for government personnel and the provision of medical allowance not exceeding ₱7,000 annually to government workers.

DBM Budget Circular 2024-6

DBM Budget Circular 2024-6, issued on December 12, 2024, provides the rules and regulations regarding the grant of Medical Allowance to qualified civilian government personnel in the Philippines.

The annual medical allowance will be given to qualified civilian government personnel as a subsidy to avail of health maintenance organization (HMO)-type benefits.

The Circular applies to all civilian government personnel in the national government agencies (NGAs), including

- State Universities and Colleges (SUCs),
- Government owned corporations (GOCCs).
- Local Government Units (LGUs) and
- Local Water Districts (LWDs).

It excludes entities already receiving HMO-benefits.

*You can use this medical allowance to avail of group HMO solutions! **Best availed through government unions, coops and organizations.***

Dental Services

The Member is entitled to dental services administered by an accredited service provider. The dental benefits shall cover the following services:

- Annual prophylaxis (mild cases only)
- Consultation and Dental Examinations
- Dental Nutrition and Dietary Counselling
- Dental Health Education
- Restorative and Prosthodontic Treatment
- Simple tooth extractions
- Simple tooth adjustment of dentures
- Re-cementation of loose crowns, in-lays and on-lays
- Temporary filling-unlimited (as needed)
- Permanent filling (up to 2 surfaces)

Financial Assistance

In the event of death or injuries / loss of limbs through natural causes or accidental means, Kaiser International Healthgroup will provide financial assistance to the family of any member enrolled in this health care program

Highlights

- Eligibility age 18 – 65 for principal members
- SEMI-PRIVATE room
- Up to ₱75,000 maximum benefit limit per illness (for 500+ employees)
- Includes major hospitals
- Pre-existing illness, including dreaded diseases, are covered.
- Active immunization for dog bites, venom, anti-tetanus
- Physical therapy (10 sessions)
- Pre-natal and post-natal care once a month
- Congenital Illness
- 24/7 Support with customer care call center
- Liaison officer