



**NATIONAL  
HEALTHCARE  
SHIELD**



## **FIVE POINT HEALTHCARD BENEFITS**

**Eligibility for principals: 18 – 65 years old**

**Pre-existing conditions are covered**

### **1. Preventive Healthcare**

- **Annual Physical Examination** (*principals only*)
  - a) Physical Examination
  - b) Complete Blood Count (CBC)
  - c) Urinalysis
  - d) Fecalalysis
  - e) Chest X-ray
  - f) **Electrocardiogram (ECG)**  
(*for adults age 40 and above, or if prescribed*)
  - g) **Pap smear**  
(*for women age 40 and above, or if prescribed*)
- Health education/counseling on diet, exercise, health habits and family planning
- **Active vaccines for tetanus, animal bites treatment**

### **2. In-patient Care**

Confinement in SEMI-PRIVATE rooms in accredited hospitals

- **No deposit upon admission**
- Semi-Private Room up to Health 800
- Operating room and Recovery room
- Administered medicines
- X-ray and laboratory examinations (MBL)
- **ICU confinements**
- **Dialysis, chemotherapy, radiotherapy**
- Doctor fees

### **3. Out-patient Care**

- Regular consultation and treatment (except prescribed medicines)
- Laboratory, X-ray examinations
- Treatment of minor injuries and surgery not requiring confinement
- Ear, eyes, nose and throat (EENT) treatment
- **Physical Therapy (up to 10 sessions)**
- **Pre-/Post-Natal Checkup (monthly)**

### **4. Emergency Services**

- 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

### **5. Dental 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, on-lays
- Temporary filling-unlimited (as needed)
- **Permanent filling (up to 2 surfaces)**

### **(+1) Financial Care Assistance**

In the event of death or injuries / loss of limbs of member through natural or accidental means, Kaiser International Healthgroup will provide up to ₱20,000 financial assistance to the family of enrolled member.

<b>Room and Board</b>	<b>Annual Premium</b>	<b>Maximum Benefit Limit</b>
Semi-Private Room up to Health 800	Principal ₱7,000	₱75,000 Per illness
Semi-Private Room up to Health 800	Dependent ₱10,500	₱75,000 Per illness

### **With Access to major hospitals**

Asian Memorial Medical Center  
Cardinal Santos Medical Center  
Cebu Doctor's Hospital  
Chong Hua Hospital  
Makati Medical Center  
St. Luke's Medical Center  
The Medical City  
University of Cebu Medical Hospital



[Scan for Accredited Hospitals](#)



## Who Needs NHS?

*Beginning FY 2025, a Medical Allowance in an amount not exceeding Seven Thousand Pesos (₱7,000) per annum shall be granted to each qualified government civilian personnel as a subsidy for the availment of health maintenance organization (HMO)-type benefits.*

**Executive Order 64 s. 2025. Section 7. Medical Allowance**

*Civilian government personnel in the national government agencies (NGAs), including SUCs, and GOCCs, ... regardless of appointment status, whether regular, casual, or contractual; appointive or elective; and on full-time or part-time basis.*

*This circular also covers employees in the LGUs and LWDs*

**DBM Budget Circular 6 s. 2024, Section 3. Coverage**

## What is the NHS?

NHS has health benefits for high-risk cases, such as pregnant women, senior citizens, or persons with disabilities (PWDs). Its HMO-coverage is for a period of 12 months:

- Pre- and post-natal checkup
- Covers age 18 – 65
- Covers pre-existing illness.

Specifically, it has the following benefits:

1. In-patient benefit
2. Out-patient benefit
3. Emergency care benefit
4. Annual Physical Exam, and
5. Dental Benefit

It also provides financial assistance for death/dismemberment through natural and accidental means.



[Scan for NHS video](#)

## NHS Eligibility

- Government agencies using non-procurement mode for enrollment
- Government employees, associations, unions, and groups representing government employees
- The group applicant must have an authorized or designated signatory representing their respective government institution / office / agency
- There is no minimum number of members required for enrollment, but **all eligible members must enroll** (unless already enrolled in a different HMO)
- All applications will be subject to underwriting guidelines and approval