



# NATIONAL HEALTHCARE SHIELD

## FOR GOVERNMENT AGENCY HEALTHCARE PLAN

by

**ROBERTO PRUDENTE, AFP**

Independent Agent

0917 502 4557 / [bobet@ipon.club](mailto:bobet@ipon.club)

<https://ipon.club/bobet>



Scan for NHS video



Scan to visit  
<http://ipon.club/bobet>

- Kaiser International HealthGroup is a top-tier HMO that offers high-quality comprehensive short term healthcare solutions to a diverse range of clients, including large government groups. It is also the only provider of long-term healthcare solutions.
- Kaiser National HealthCare Shield is designed to cater to the needs of government employees and designed to provide benefits even for high-risk cases including pregnant women, senior citizens and persons with disabilities
- Provides a five point healthcare program with
  1. In-patient benefit
  2. Out-patient benefit
  3. Emergency care benefit
  4. Annual Physical Exam, and
  5. Dental Benefit

**PLUS Financial Care Benefit for principal member death and dismemberment**



Kaiser International HealthGroup is a top HMO that offers quality healthcare to a diverse range of clients.

- Founded on June 8, 2004
- Certified by the Department of Health to operate on July 26, 2004.
- Regulated by Insurance Commission, license HMO-2023-08-R
- Led by its President and Medical Director, Dr. Leah Uy-Yolo

Kaiser has an extensive nationwide health network

- 12,000+ accredited doctors and growing
- 2,000+ accredited hospitals and clinics and growing
- 800+ accredited dentists and growing
- 9 Kaiser Medical Centers

Data Privacy Law prohibit disclosure of clients  
Some clients announce partnership with Kaiser publicly for transparency

- **Supreme Court (for entire Judiciary)**  
<https://sc.judiciary.gov.ph/sc-procures-comprehensive-healthcare-plan-for-entire-judiciary/>
- **Cagayan State University**  
<https://www.facebook.com/share/p/1B2DC4NtRK/>
- **Batangas City LGU**  
<https://www.facebook.com/share/p/1EdPv4SUL8/>
- **Davao de Oro State College**  
<https://www.facebook.com/share/p/1FhFm2X6id/>



**Supreme Court  
and Judiciary**



**Cagayan State  
University**



**Batangas City  
Local Government**



**Davao de Oro  
State College**

Some clients announce partnership with Kaiser publicly. Scan QR code to view public announcement



**NATIONAL  
HEALTHCARE  
SHIELD**

# Plan Options at a Glance

(Comparison Table)

Benefit Item	Kaiser NHS	Kaiser Mini-10 PN	Kaiser Mini 10 PW
Eligibility	18 - 65 years old	up to age 60	up to age 60
Annual Premium (P)	P7,000 VAT-Inclusive	P11,879 VAT-Inclusive	P28,238 VAT-Inclusive
Annual Benefit Limit (ABL)			
Maximum Benefit Limit(MBL)	P75,000 per illness	P85,000 per illness	P125,000 per illness
In-Patient (IP) Limit	up to MBL	up to MBL	up to MBL
Room and Board	SEMI-PRIVATE up to HEALTH 800	SMALL PRIVATE up to HEALTH 1200	SMALL PRIVATE up to HEALTH 3200
Access to Major Hospitals	With access	No access	With access
Special Benefits	Included		
Out-Patient (OP) Limit	up to MBL	up to MBL	up to MBL
Emergency Care Benefit (Accident / Illness)	up to MBL	up to MBL	up to MBL
Dental	up to MBL	up to MBL	up to MBL
Preventive Care / APE	up to MBL	up to MBL	up to MBL
Pre-existing conditions	Covered	Covered after one year*	Covered after one year*
Mental Health Coverage	not covered	not covered	not covered
Maternity	pre-/post natal checkup	not covered	not covered
Dependent Coverage	separate	separate	separate
Waiting Periods	none	none	none
Service Level and Support	24/7 customer care liason officer	24/7 customer care liason officer	24/7 customer care liason officer

# Key Benefits & Limits

Benefit Item	Kaiser NHS	Kaiser Mini-10 PN	Kaiser Mini 10 PW
Eligibility	18 - 65 years old	up to age 60	up to age 60
Maximum Benefit Limit(MBL)	₱75,000 per illness	₱85,000 per illness	₱125,000 per illness
In-Patient (IP) Limit	up to MBL	up to MBL	up to MBL
Room and Board	SEMI-PRIVATE up to HEALTH 800	SMALL PRIVATE up to HEALTH 1200	SMALL PRIVATE up to HEALTH 3200
Access to Major Hospitals	<b>With access</b>	No access	<b>With access</b>
IP, OP, EC, DC, PC Limit	up to ₱75,000 per illness	up to ₱85,000 per illness	up to ₱125,000 per illness
IV, ICU, Dialysis, Chemotherapy, Radiotherapy	up to ₱75,000 per illness	up to ₱85,000 per illness	up to ₱125,000 per illness
Laparoscopic Surgery, Lithotripsy	up to ₱50,000	up to ₱50,000	up to ₱50,000
Certain procedures and tests	up to ₱5,000	up to ₱5,000	up to ₱5,000
Active Vaccines	up to ₱10,000		
Physical therapy	<b>up to 10</b>		
Pre- / Post-Natal Care	<b>monthly</b>		

- For Kaiser NHS
  - Fixed pricing / features
- For other plans
  - Lower pricing for 50+ enrollees
  - Pricing and features similar to NHS are negotiable



**NATIONAL  
HEALTHCARE  
SHIELD**

# Principal vs Dependent

## Married members

1. Legal spouse must be enrolled 1<sup>st</sup>, followed by the eldest child and so on
2. Legal spouse up to 65 years old
3. Legitimate and/or legally adopted children 1 year old to 21 years of age, unmarried, unemployed and living under the same roof as the principal

## Single members

1. Parents must be enrolled 1<sup>st</sup> followed by the eldest sibling and so on
2. Parents up to age 65 years old, unemployed and dependent on the principal member
3. Brothers and sisters 1 to 21 years old, unmarried, unemployed and living under the same roof as the principal

Benefit Item	Principal	Dependent
Eligibility	18 - 65 years old	<i>spouse / parents: 18 - 65 children / sibling 1 - 21</i>
Annual Premium (P)	<b>P7,000 VAT-Inclusive</b>	<i>P10,500 VAT-Inclusive</i>
Maximum Benefit Limit(MBL)	P75,000 per illness	P75,000 per illness
In-Patient (IP) Limit	up to MBL	up to MBL
Room and Board	SEMI-PRIVATE up to HEALTH 800	SEMI-PRIVATE up to HEALTH 800
Access to Major Hospitals	With access	With access
Out-Patient (OP) Limit	up to MBL	up to MBL
Emergency Care Benefit	up to MBL	up to MBL
Dental	<b>included</b>	<i>NOT included</i>
Preventive Care	<b>included</b>	Included
Annual Physical Exam	<b>included</b>	<i>NOT included</i>
Financial Care Assistance	<b>included</b>	<i>NOT included</i>
Pre-existing conditions	Covered	Covered



## Benefits for high-risk cases

- Pre-natal and post-natal care once a month
- Covers pre-existing illness, including dreaded diseases
- No deposit on admission, includes dialysis, chemotherapy, radiotherapy
- Physical therapy (up to 10 sessions)
- Permanent filling up to two (2) surfaces only

## Preventive Care

- FREE Annual Physical Exam
- FREE Annual Oral Prophylaxis
- Active immunization for dog bites, venom, anti-tetanus
- Health Education and counselling
- Health Habits and Family Planning Counselling
- Dental Health Education
- Dental nutrition and dietary counselling



**NATIONAL  
HEALTHCARE  
SHIELD**

## Q. What is National HealthCare Shield (NHS)?

*It is a comprehensive HMO plan for government employees with benefits for high-risk patients. Scan the QR code or click <https://ipon.club/nhs/nhs-overview.html> to watch the overview,*

## Q. How do I avail of Kaiser NHS?

*Kaiser NHS is available only through non-government-procurement methods, e.g.*

- *direct contracting by government association per DBM 7.1.1(ii), or*
- *assisted individual enrollment per DepEd Order 2026-16 Item 4 (Individual Availment);*  
*see [Group Opt-In Proposal](#)*

## Q. How can a group qualify for Kaiser NHS?

*Government groups can avail of Kaiser NHS if close to 100% of the group enrolls. This is called anti-selection.*

## Q. What if there are no accredited hospitals?

*For emergency cases, where delay in treatment will put the member at risk, and there are no accredited hospitals in the area, Kaiser will reimburse up to 100% of the cost of emergency treatment.*

## Q. What if our good hospitals nearby are not accredited?

*Kaiser is continually accrediting the best hospitals wherever it has members.*

*If there are good hospitals in your area, get the contact information of the HMO office in the hospital and request Kaiser to accredit the hospital.*



*Scan to watch NHS video*

*For inquiries, contact:*

**ROBERTO PRUDENTE, AFP**

*Independent Agent*

0917 502 4557

[bobet@ipon.club](mailto:bobet@ipon.club)

<https://ipon.club/bobet>