



FIVE POINT HEALTHCARD BENEFITS

Eligibility for principals: 18 – 65² years old

Pre-existing¹ conditions are covered

1. Preventive Healthcare

▪ Annual Physical Examination³

(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

APE shall be scheduled and completed within 2 months from effective date of coverage

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
- ICU confinements
- Dialysis, chemotherapy, radiotherapy
- Doctor fees

Available in Private Hospitals

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)

Available only for Clinic Availment

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 Services³

- 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)

Room and Board	Annual Premium	Maximum Benefit Limit
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



Scan for Accredited Hospitals

¹exclusions and limitations apply

²younger than 65 and 6 months at the time of enrollment

³for principal members only



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. 2024. 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 citizens², or persons with disabilities (PWDs)¹. Its HMO-coverage is for a period of 12 months:

- **Pre- and post-natal checkup**
- **Covers age 18 – 65²**
- **Covers pre-existing illness¹.**

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**



[Scan for NHS FAQ](#)

NHS Eligibility

- Informal groups of government employees.
- Formal groups such as associations, unions, and coops representing government employees.
- Government agencies using non-procurement mode for enrollment.
- The group applicant must have an authorized or designated signatory representing their respective government institution / office / agency / informal group.
- For formal groups, there is no minimum number of members required for enrollment, but **80% of all eligible members must enroll** (unless already enrolled in a different HMO).
- Principal members may enroll dependents (spouse, parents, children, siblings) at their own expense. Adult dependents up to age 65², minor dependents up to age 21, unmarried, unemployed, and living under the same roof as the principal member.
- All applications will be subject to underwriting guidelines and approval.

¹exclusions and limitations apply

²younger than 65 and 6 months at the time of enrollment