



## **ANSWERS TO FREQUENTLY ASKED QUESTIONS (FAQs)**

### **1. What is Dengue Rx Plan**

A one-year term plan that provides Reimbursement of hospital confinement (in-patient) due to Dengue Hemorrhagic Fever (Dengue Fever with Warning Signs) and Severe Dengue (Dengue Shock Syndrome). Dengue Rx also provides benefits for Accidental Death and Disability.

### **2. Who can avail the Dengue Rx Plan?**

The Dengue Rx Plan coverage is available to any Individual from 0 – 59 years old.

### **3. How much is the Dengue Rx Plan and the corresponding coverage/limits.**

Age	Price	Unit/s	Coverage
Child (0-20 years old)	P 500.00	1	P30,000/yr.
Child (0-20 years old)	P 1,000.00	2	P60,000/yr.
Adult (21 – 59 years old)	P 150.00	1	P30,000/yr.
Adult (21 – 59 years old)	P 300.00	2	P60,000/yr.

### **4. How many units can I buy?**

A maximum of two (2) units can be availed of an enrollee, at any given time.

### **5. What type of Dengue do we cover under the Dengue Rx Plan?**

Dengue Rx Plan covers hospital confinement of Dengue Fever with warning signs (Dengue Hemorrhagic Fever) and Severe Dengue (Dengue Shock Syndrome)

**6. What are the covered expenses under Dengue Rx plan?**

Generally, only medical expenses related to diagnostics, laboratory, drugs, medications and IV fluids among others, arising from confinement, that are medically necessary in Dengue Hemorrhagic Fever or Dengue with Warnings management are covered.

**7. Will the entire hospital confinement be covered by Dengue Rx benefits?**

YES, provided that the final diagnosis are Dengue Fever with warning signs (Dengue Hemorrhagic Fever) and Severe Dengue (Dengue Shock Syndrome) and has not exceeded the maximum benefit of Php30,000.00 per unit/per enrollee. Final computation of Dengue reimbursement will be after deducting Philhealth case rates whether Philhealth member or non-member. Moreover, confinements due to multiple diagnoses not related to Dengue Hemorrhagic Fever are not covered.

**8. If the availment of benefit has not reached P30,000.00 (1 unit)/ P60,000 (2 units), is an Insured still entitled to the balance?**

Yes. Insured can still file for reimbursement as long as the confinement is within the one-year period of coverage.

**9. Are screen tests for Dengue Fever with warning signs, Severe Dengue, Dengue Hemorrhagic Fever confirmation if repeated will still be covered?**

Laboratory diagnostics methods that may be used to confirm dengue virus infection may involve any of the two items namely (a) detection of antigen ( Dengue NS1) during the febrile phase and (b) antibody ( Dengue IgM) during the recovery phase, preferably on day 5 onwards from onset of the illness. These two tests however, maybe optionally requested by the Attending Physician, more than the CBC with hemoglobin/hematocrit and platelet count which are absolutely required. The two optional tests are also performed only once during the course of hospital confinement, thus, only one request per test is payable. CBC with hemoglobin/hematocrit and platelet count however, can be requested more than once in all three phases of the illness, hence, covered if repeated.

**10. Will the stay in the Emergency Room (ER) be counted in the minimum 18 hours requirement?**

Yes, the number of hours stayed in the ER will be included in determining the 18 hours minimum requirement **provided** it will lead to hospital confinement upon the recommendation of the attending physician.

**11. When is an Insured obliged to pay for the Philhealth portion under Dengue Rx plan?**

An insured is obliged to pay for the Philhealth portion under the following conditions:

- a. If the Insured is not a Philhealth member.
- b. If hospital confinement is 18 hours but less than 24 hours.
- c. If the hospital confinement took place in a non-Philhealth accredited medical provider
- d. If attended by a non-Philhealth accredited physician.

**12. How much is Philhealth's benefit for Dengue Fever?**

Philhealth benefits for Dengue Fever are as follows:

- a. Dengue Fever with warning signs (Dengue Hemorrhagic Fever)- Php 10,000.00
- b. Severe Dengue (Dengue Shock Syndrome) - Php 16,000.00
- c. However, for cases with co-morbidity, 50% maybe applied on conditions referred to in Annex 3 of Philhealth Circular No. 0035 s. 2013 ACR Policy No. 2 – Implementing Guidelines on Medical and Procedure Case Rates

**13. Can an Insured file for reimbursement even if it is covered by HMO?**

Yes, provided that the Insured submit the required documents and a Certification from the HMO certifying the coverage of confinement signed by the HMO's Authorized Signatory.

**14. Will I receive an insurance policy? When and how can I get it?**

The Certificate of Cover (COC) is issued to the policyholder through the insured's personal email and PhilLife web/link.

**15. When is the effective date of the Dengue Rx plan ?**

The effective date of the Dengue Rx plan begins upon full payment and as indicated in the Certificate of Cover.

**16. What is meant by 30 days waiting period?**

A covered individual has to wait for 30 days from effective date as indicated in the Certificate of Cover to avail of Dengue reimbursement benefits.

- E.g. Effective Date: June 01, 2017  
Waiting Period: June 01 to 30, 2017  
Availment Date: July 01, 2017

**17. When does effectivity date of the Accidental Death and Disability (ADDB) rider coverage begin?**

The ADDB coverage begins on the effectivity date of the Dengue Rx plan as indicated in the Certificate of Cover. There is no 30-day waiting period to avail of the ADDB benefits.

**18. What is the insurance cover for Accidental Death and Disability Benefit?**

Please refer to the following Table of Schedule of Indemnities subject to the exclusion and limitation of the Insurance cover:

<b>Schedule of Indemnities</b>	<b>Percentage of Amount of Insurance</b>	<b>1 unit Max of Php10,000.</b>	<b>2 units Max of Php20,000</b>
Loss of life	100%	P 10,000	P 20,000
Loss of two limbs	100%	P 10,000	P 20,000
Loss of both hands	100%	P 10,000	P 20,000
Loss of both feet	100%	P 10,000	P 20,000
Total loss of sight of both eyes	100%	P 10,000	P 20,000
Loss of hearing of both ears	75%	P7,500	P 15,000
Loss of one hand	50%	P 5,000	P 10,000
Loss of one foot	50%	P 5,000	P 10,000
Loss of sight of one eye	50%	P 5,000	P 10,000

**19. What are the requirements/documents to be submitted to PhilLife to claim for Dengue Rx reimbursement?**

The requirements/documents per each case are as follows:

- a. Claimant Statement Form
- b. Attending Physician Statement Form
- c. Complete Medical Records (Medical/Clinical Abstract)
- d. Laboratory and/or Diagnostic Results with Interpretation

- e. Summary of Hospital Statement of Account
- f. Itemized Statement of Account
- g. Original Official Receipts both from the Hospital and Doctor's Professional Fee's
- h. If confinement is covered by HMO – request from the HMO provider for the Certificate of Cover signed by the Authorized Signatory indicating the total bill covered upon discharged.

**20. How long can I get my reimbursement?**

PhilLife pays the benefit within 30 days from receipt of complete claim documents/requirements.

**21. What is the validity of my coverage?**

The coverage of this insurance plan is one (1) year from the date of effectivity.