GUIDELINES ON THE COVERAGE OF THE POEA EMPLOYEES
COMPREHENSIVE HEALTH MAINTENANCE PROGRAM UNDER THE
HEALTH MAINTENANCE, INC. (HMI)

I. BASIS/REFERENCE
Section 5, Article V of the Collective Negotiation Agreement (CNA) signed by and between the Philippine Overseas Employment Administration (POEA) and the POEA Rank and File Employees Association (POEARFEA) which took effect on 19 December 2001, provides that:

"The AGENCY shall provide an annual health card to employees to all regular, casual, contractual (except project based), and temporary employees".

II. DESIGNATION OF HEALTH MAINTENANCE, INC.(HMI) AS OFFICIAL HEALTH CARE PROVIDER FOR POEA EMPLOYEES
Through public bidding conducted last 26 May 2004, Health Maintenance, Inc. a duly organized and registered corporation and authorized by law to operate as a health care provider, was chosen to cover the POEA employees with a comprehensive health care program/plan effective 01 June 2004 to 31 May 2005.

III. ELIGIBILITY OF ENROLMENT AND ISSUANCE OF HMI MEMBERSHIP CARDS
POEA employees eligible to avail of the benefit under the comprehensive healthcare program shall be issued individual membership cards by HMI.

The following shall be entitled to the benefit:

1. All employees qualifying under Section 5, Article V of the CNA;
2. Employees who are due for retirement this year and before 31 May 2005; and
3. Newly hired employees/transferees from other government agencies who have rendered at least six (6) months of service as of the effectivity of the health card shall be entitled to the benefit. Employees who will reach six (6) months of service after 31 October 2004 shall no longer be entitled to the said health card.

In the event that an employee-member is separated from the service due to resignation, transfer, retirement or termination, the concerned employee-member shall refund the Office the remaining amount of the HMI Membership fee for the unexpired portion of the enrollment period. The refund shall be computed based on the total annual fee over 12 months multiplied by the number of remaining months reckoned from date of separation before expiration of coverage of the HMI Health Card, or:

\[
\frac{P5,005.00 \times \text{remaining months}}{12} = \text{REFUND}
\]

However, if the separated member/employee fails to refund the corresponding amount due to HMI, the Office shall notify HMI in writing about the separation of said employee not later than three (3) days from date of separation, to disqualify said employee to the use of health card. Otherwise, if said HMI membership card is used, any and all expenses or charges arising out of said unauthorized use shall be borne by the separated employee.

**IV. BENEFITS AND COVERAGE**

The HMI shall cover the following benefits and services of POEA employee-members:

1. All declared pre-existing medical conditions.
2. Out-Patient Care Services which includes the following:
   2.1 Annual Physical Examination (APE) to be done at the HMI Medical Center, Makati City. On-site APE can also be availed of through the services of a mobile clinic, provided that a minimum of 100 employees will avail of the same per scheduled date.
   2.2 Preventive Health Care which consists of immunization (excluding cost of vaccines and determination of susceptibility) consultation and advise on diets; periodic check-up; counseling on family planning; and health education and wellness program.
2.3 Out-Patient Services which includes the following:

a. Consultation during regular clinic hours at the HMI Medical Center or in any accredited hospitals as deemed necessary, through its designated primary physician and authorized by the Hospital Operations Department;

b. Eye, ear, nose and throat care;

c. Treatment of minor emergency illness and injuries;

d. Laboratory examinations and diagnostic procedures; and

e. Once a month pre-natal and post-natal consultation to be done at the HMI Medical Clinic for all female employees.

3. In-Patient Care

3.1 No limit on room and board accommodation provided that the member is billeted at the room categorized as semi-private. In case, an employee is billeted in the next higher room category, the HMI will shoulder the extra costs arising therefrom only for the first twenty-four (24) hours.

3.2 Use of operating rooms

3.3 Professional fees of accredited physicians

3.4 Medicines, whole blood, blood products and intravenous fluids;

3.5 Laboratory exams and diagnostic procedures;

3.6 Dressings, casts and sutures; and

3.7 All other items directly related to the medical management of the patient.

4. Emergency Care

4.1 Free of charge emergency care at HMI accredited hospitals.

4.2 At a non-accredited hospital, HMI will reimburse eighty (80) percent of the total hospital bills, including professional fees base don HMI standard rates, but, not to exceed the maximum limit of P30,000.00.
4.3 For emergency confinement in provincial areas without any HMI accredited hospital, HMI will reimburse expenses up to member's subscribed program's annual maximum limit.

4.4 In emergency cases outside the Philippines or in a foreign Territory, HMI shall reimburse up to 80% of reasonable charges for medical care incurred as a result of such emergency or P30,000.00 whichever is lower.

4.5 Other Medical Services covered by HMI are subject to stipulated maximum limits as follows:

a. Physical Therapy
b. Endoscopic procedure
c. Laparoscopic procedure
d. Lithotripsy
e. Cataract
f. Medico Legal Case
   (reimbursement)
g. Transurethral Microwave Therapy
   of the prostate
h. Work-related Cases
i. Acquired Hernia
j. Congenital Cases
   (except for plastic & reconstructive surgery)
k. Cauterization of warts (reimbursement)
   (except for STD cases)
l. Tetanus Vaccine

The following are subject to annual maximum limit:

Magnetic Resonance Imaging, dialysis, chemotherapy, radiotherapy, hysteroscopic myoma resection, mammography, laser therapy (except for EOR); thallium scintigraphy, ultrasound test, CT Scan, nuclear/radioactive isotope, holter monitor, 2D echo with doppler, angioplasty, open heart surgery, treadmill stress test, stereotactic brain surgery, slipped disc,

For information and guidance.

Mandaluyong City, 12 July 2004.

[Signature]
Rosalinda Dimapilis-Baldoz
Administrator