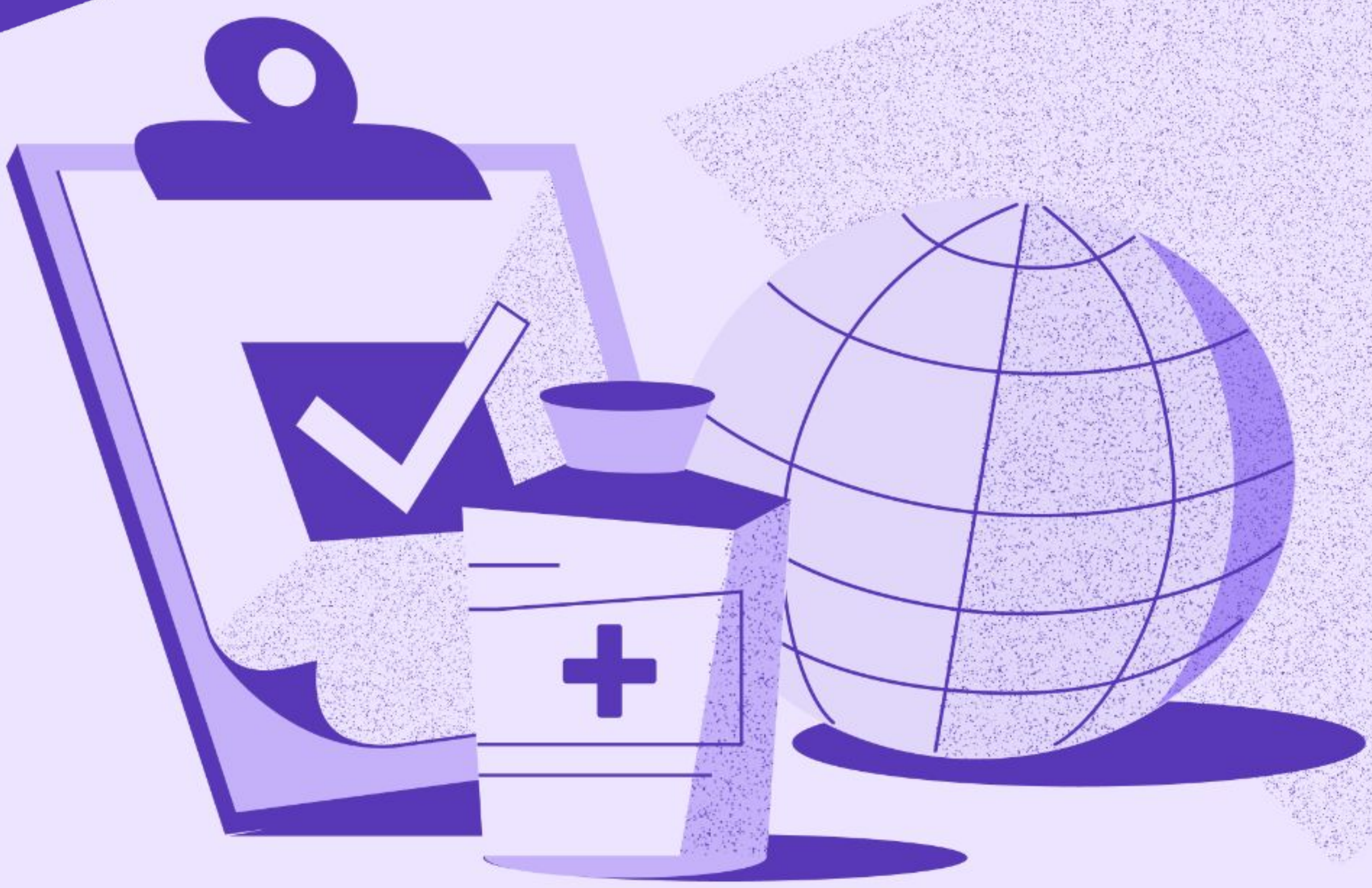
Benefits Snapshot Philcare Health

Philippines



deel.

Contents

Introduction

Deel is proud to offer a voluntary benefits package for our Philippines EOR employees through our partnership with Lacson & Lacson Insurance Brokers.

This partnership enables us to provide employees with private health insurance benefits provided through Philcare. While The Philippines does offer access to public healthcare, employers will be able to provide private health coverage at competitive prices.

This guide is accurate as of Sep 22, 2025.

❶ Plans + Pricing

Monthly Cost (PHP)

The pricing below includes the monthly premium prices in PHP for the Philcare Health Family Coverage plan.

Through the Family coverage plan, your employer will pay for:

- 100% of the monthly premiums for your employee
- 100% of the monthly premiums for the first two dependents they enroll
- 50% of the monthly premiums for any additional dependents (beyond the first two), with you covering the remaining 50%

For more information on eligible dependents, see **dependents section** for further details.

Member	Monthly Premium
Employee	PHP 2,986.50

- Pricing is effective Nov 1, 2025, to Oct 31, 2026. Premium prices are subject to changes every year upon policy renewal.

Enrollment of Dependents

Enrollment of dependents is contingent on the marital status of the employee. The dependents must also meet the age eligibility criteria:

		Eligible Dependents	Dependent age limit
Married	1	Your spouse	No more than 65 years old
	2	Your children, from eldest to youngest	15 days old to 21 years old
Single	1	Your parents	No more than 65 years old
	2	Your siblings, from eldest to youngest	15 days old to 21 years old
Single with Domestic Partner	1	Your domestic partner	No more than 65 years old
	2	Your child/ren	15 days old to 21 years old
Single Parent	1	Your children, from eldest to youngest	15 days old to 21 years old
	2	Your parents	No more than 65 years old

Hierarchy Rule

The hierarchy rule requires that dependents must be enrolled following the order above, from eldest to youngest. The rule applies to all dependents with exceptions including:

- Death: dependent is deceased
- Other coverage: dependent is already covered with other insurance
- Working abroad: dependent is employed outside of the Philippines
- Separation: you are legally separated from your spouse

Please note: There is no cap on the number of dependents that can be enrolled.

2 Plan Summary

Plan Coverage Summary

This is a summary of the package including medical, maternity, vision and wellness. Further details of the package may be reviewed in the general conditions and endorsements issued within the policy. Values are in PHP.

Benefit Type	Coverage	Plan Details
Medical Benefits	Overall Plan Maximum	PHP 250,000
	In-Patient Care Maximum	PHP 250,000
	Out-Patient Care Maximum	PHP 250,000
	Consultations with medical practitioners (GP) and specialists	Covered
	Is the coverage price affected by the risk factor of the applicant? (pre existing conditions)	No
	Advanced Medical Imaging (MRI, CT, PET scans)	• MRI: covered up to PHP 250,000 • CT Scan: covered up to PHP 250,000 • PET Scan: covered up to PHP 5,000 per member per year
	Annual Health Screening	Basic 5: Physical Exam, CBC, Urinalysis, Fecalysis, Chest X-Ray + ECG and Pap Smear for members 35 years old and above
	Cancer Care	Covered up to MBL, including intravenous or oral chemotherapy
	Hospital Accommodation for Parent or Guardian	Covered if enrolled as dependent
	In-Patient Cash Benefit	Not covered
	In-Patient Treatment & Hospital Charges	Covered

2 Plan Summary

Benefit Type	Coverage	Plan Details
	Pathology, Radiology, & Diagnostics Tests	Covered for necessary x-ray, laboratory and other diagnostic exams
	Prophylactic Surgery	Not covered
	Physiotherapy and complementary therapies. In/ Day - patient	Physical Therapy excluding subspecialties such as cardiac rehabilitation, pulmonary rehabilitation and the like, covered up to 12 sessions per member per year subject to MBL. Therapy of one body area shall be considered as one session
	Psychiatric In-Patient Treatment	Not covered
	Surgical Operations	Covered minor surgery not requiring confinement
	Home Nursing	Not covered
	Private Road Ambulance	Covered up to MBL provided fully coordinated with Philcare; otherwise via reimbursement up to PHP 2,500 per conduction
	Prosthetic Devices/Surgical & Medical Appliances	Not covered
	Vaccinations	Animal Bite and Tetanus Vaccines covered up to PHP 20,000 per member per year
Maternity	In-Patient & Out-Patient Treatment	Maternity Assistance covered for all female employees per year via reimbursement basis (subject to 280-day waiting period). Covered up to Php 5,000.
	Complications of Pregnancy & Childbirth	Not covered
	Is Cesarean covered, not, or only if medically essential?	Covered up to PHP 5,000 for all female employees per year via reimbursement basis and subject to a 280-day waiting period
Dental Coverage	Maximum Plan Benefit	Covered via Health Partners Dental Network

2 Plan Summary

Benefit Type	Coverage	Plan Details
	Dental Treatment	• Annual dental examination • Emergency outpatient dental treatment at affiliated dental clinics • 2 oral prophylaxis • 4 teeth lightcure filling • Simple tooth extractions • Restorative and prosthodontic treatment planning • Unlimited temporary fillings • Desensitization of hypersensitive teeth • Simple adjustment and repair of dentures • Recementation of loose crowns, bridges, inlays, and onlays • Temporo Mandibular Joint (TMJ) consultation, initial consult only • Gum treatment for inflammation or bleeding
	Emergency In-Patient Dental Care	Covered Emergency Dental Treatment
Vision Coverage	Prescribed glasses and contact lenses including eye examination	Not covered
Drugs	Prescribed Drugs	Not covered
Wellness	Acupuncture, Homeopathy, Chinese Medicine, Psychologists	Not covered
	Child Wellness	Not covered
	Osteopathy	Not covered
	Physiotherapy & chiropractic treatment	Not covered
	Physiotherapy & complementary therapies	Physical Therapy excluding subspecialties such as cardiac rehabilitation, pulmonary rehabilitation and the like covered up to 12 sessions per member per year subject to MBL. Therapy of one (1) body area shall be considered as one (1) session
	Treatment for mental health conditions & disorders and addictions treatment	Covered for 12 sessions of Mindcare Counseling via Philcare's Digimed App
	Employee Assistance	Not covered

3 Plan Details

Enrollment process

A welcome letter will be sent to the employee with instructions on the registration process.

Employees are enrolled/covered on 1st day of the month following the enrollment completion date.

Employees who request to add or remove a dependent may refer this to Deel, who will communicate this with our broker.

Coverage dates

Coverage begins on the 1st day of the month following the enrollment completion date.

Coverage will end on the termination date.

Resources

Portal Guide:	https://philcare.com.ph/gateway/
Deel Support	Link

4 FAQ

1

Will employee get a PhilCare Card?

Members may first obtain their virtual card through their PhilCare app. Instructions on registration will be provided in the welcome letter upon activation of enrollment. The physical card will also be provided, and processing of it takes 2-3 weeks from activation of enrolment.

2

What are the rules in Philippines for offering health benefits to new hires?

Health benefits (HMO) are usually offered to employees upon hire or regularization.

3

Does Philcare offer health benefits when there is a life event?

For milestones/life events, (e.i. newlywed, newborn child) PhilCare allows 60 days grace period to have them enrolled in the plan. Enrollment/declaration must be supported by corresponding documents such as marriage certificate, birth certificate, etc.