



Flexiplan			
Type	Insured Plan		
Insurer	United Coconut Planters Life Assurance Corporation (Cocolife)		
Eligibility	18 years old to 65 years old		
Policy Period	12 months from the date to be advised		
Coverage and Cost	Room & Board (R&B)	Maximum Benefit Limit (MBL)	Annual Premium
Plan 100	Small Private	PHP 100,000	Php 10,350.80
Plan 125	Small Private	PHP 125,000	Php 12,420.96
Plan 150	Small Private	PHP 150,000	Php 14,871.20
Taxes	No VAT applicable; as Cocolife is an insurance company, premiums quoted include 2% premium taxes and 0.2% local government taxes		
Coverage Highlights	Inpatient	As charged up to plan's Maximum Benefit Limit (MBL)	
	Outpatient	As charged up to plan's Maximum Benefit Limit (MBL)	
	Emergency	As charged up to plan's Maximum Benefit Limit (MBL)	
	Annual Physical Exam (Arranged with any of Lacson & Lacson accredited providers and billed back at cost plus 8% admin fee plus 12% VAT)	Exams covering Basic 5 (Urinalysis, Fecalalysis, CBC, Chest X-Ray, Physical Exam), + ECG and/or Pap Smear (for over 35 years old)	
	Dental (Add PHP 300 per member)	1 Oral Prophylaxis 2 Light Cures Consultations (including Dental Exam, Ortho & Aesthetic) Simple Tooth Extraction Temporary Filling Treatment of Lesions, Wounds and Burns Adjustment of Dentures Recementation of jacket crowns, Inlays and Onlays Emergency Desensitization of hypersensitive teeth Relief of Acute Dental Pain (excluding medicines)	
		Arranged with Filipino Doctors, a leading provider of dental benefits	
	Pre-Existing Conditions	Covered from Day 1	
	Congenital Conditions	Not Covered	
Access and Availment	Network Access and Cashless Benefit Availment	Via LLIBI's Network	
	Access Exceptions or Prohibitions	No restrictions. May avail at accredited and non-accredited providers	
	Reimbursement	Allowed up to the limits and sub-limits of the respective plan	
	PhilHealth	Integrated / Member Required to File	
Other Fees	Network Access Fee	PHP 400 per member including Emergency Room (ER) card	



	Lost/Replacement ER card	PHP 100
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Enrolment	Quarter	Enrolment Period	Premium Due
	1st	January 1 to 7	Full Year
	2nd	April 1 to 7	3 Quarters
	3rd	July 1 to 7	2 Quarters
	4th	October 1 to 7	1 Quarter
<p>Enrolment Guidelines To guard against adverse selection, the Insurer will permit for enrolments only across 4 enrolment periods as stipulated above, with premium to be charged pro-rata but coverage to be extended in full.</p> <p>An Upwork user may enroll in any one of the given enrolment periods. A Freelancer is encouraged to enroll because the Freelancer may only enroll once during the policy year.</p>			

Please contact Lacson and Lacson to learn more and enroll

Direct Contact:



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