

A. Definitions

1. “Home Country” refers to country of citizenship.
2. “Serious Medical Condition” refers to a condition which in the opinion of Intl.SOS constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured Individual’s immediate or long term health prospects. The seriousness of the medical condition will be judged within the context of the Insured Individual’s geo-graphical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.
3. “Services” refers to the medical and travel assistance to be provided by Intl.SOS as described hereunder.
4. “Usual Country of Residence” refers to the country in which the Insured Individual works and lives for the majority of the year. For Insured Individuals who travel a majority of the year, it means the country in which the Insured Individual maintains his primary residence or in which the Insured Individual’s last fixed residence was located.

B. International Travel

Intl.SOS shall, subject to the terms and conditions as defined hereunder, provide the following Services to an Insured Indi-vidual calling Intl.SOS when he travels outside the Home Country or the Usual Country of Residence for periods not exceeding 90 consecutive days per trip:

1. Medical Assistance (International)

a) Telephone Medical Advice

Intl.SOS will arrange for the provision of medical advice to the Insured Individual over the telephone.

b) Medical Service Provider Referral

Intl.SOS shall provide the Insured Individual, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, “Medical Service Providers”). Intl.SOS shall not be responsible for providing medical diagnosis or treatment. Although Intl.SOS shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the Insured Individual. Intl.SOS, however, will exercise care and diligence in selecting the Medical Service Providers.

c) Arrangement of Hospital Admission

If the medical condition of the Insured Individual is of such gravity as to require hospitalization, Intl.SOS will assist such Insured Individual in the hospital admission.

d) Arrangement of Appointments with Local Doctors for Treatment

Intl.SOS shall provide the Insured Individual, upon request, with the name, address, telephone number and, if available, office hours of local doctors, and if requested to arrange appointments for the Insured Individual. Intl.SOS shall not be responsible for providing medical diagnosis or treatment. Although Intl.SOS shall make such referrals, it cannot guarantee the quality of such local doctors and the final selection of a local doctor shall be the decision of the Insured Individual. Intl.SOS, however, will exercise care and diligence in selecting the local doctor.

Medical Assistance Services items (a) to (d) are purely on referral or arrangement basis. Intl.SOS shall not be responsible for any third party expenses (e.g. consultation fees and charges for treatment) which shall be solely the Insured Individual’s responsibility.

e) Guarantee of Medical Expenses Incurred during Hospitalization & Monitoring of Medical Condition During and After Hospitalization

Intl.SOS will, when authorized by Pioneer, assist the Insured Individual by guaranteeing on behalf of the Insured Individual medical expenses incurred during the Insured Individual’s hospitalization. In the event Intl.SOS has guaranteed the Insured Individual’s hospitalization expenses, Intl.SOS will monitor the Insured Individual’s medical condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization. Intl.SOS shall review the hospitalization expense incurred by the Insured Individual for the same to be reasonable and customary and consistent both with reasonable standards for the Insured Individual’s condition and location.

f) Delivery of Essential Medicine

Intl.SOS will arrange to deliver to the Insured Individual essential medicine, drugs and medical supplies that are necessary for the Insured Individual’s care and/or treatment but which are not available at the Insured Individual’s location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. Intl.SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof, which shall be solely the Insured Individual’s responsibility.

g) Arrangement and Payment of Emergency Medical Evacuation

Intl.SOS will arrange and shall pay for the air and/or surface transportation and communication for moving the Insured Individual when in a Serious Medical Condition to the nearest hospital where appropriate medical care is available. Intl.SOS shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by Intl.SOS.

Intl.SOS retains the absolute right to decide whether the Insured Individual’s medical condition is sufficiently serious to warrant emergency medical evacuation. Intl.SOS further reserves the right to decide the place to which the Insured Individual shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which Intl.SOS is aware at the relevant time.

h) Arrangement and Payment of Emergency Medical Repatriation

Intl.SOS will arrange and shall pay for the return of the Insured Individual to the Home Country or the Usual Country of Residence by air and/or surface transportation following an emergency medical evacuation where the Insured Individual is evacuated to a place outside the Home Country or the Usual Country of Residence for in-hospital treatment. Intl.SOS shall pay for the expenses necessarily and unavoidably incurred in the services so arranged by Intl.SOS.

Intl.SOS reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which Intl.SOS is aware at the relevant time.

Emergency Medical Evacuation and Emergency Medical Repatriation, items (g) and (h), are subject to an aggregate limit of USD500,000.00 per event.

i) Arrangement and Payment of Transportation of Mortal Remains

Intl.SOS will arrange and pay for transporting the Insured Individual’s mortal remains from the place of death to the Home Country or the Usual Country of Residence and pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by Intl.SOS or alternatively pay the cost of burial at the place of death as approved by Intl.SOS, subject to any governmental regulations and subject to a maximum limit of USD15,000.

j) Arrangement and Payment of Compassionate Visit

Intl.SOS will arrange and pay for one (1) economy class return airfare for a relative or a friend of the Insured Individual to join the Insured Individual who, when travelling alone, is hospitalized outside the Home Country or the Usual Country of Residence for a period in excess of seven (7) consecutive days, subject to Intl.SOS’ prior approval and only when judged necessary by Intl.SOS on medical and compassionate grounds.

k) Arrangement and Payment of Return of Minor Children

Intl.SOS will arrange and pay for one (1) economy class one-way airfare for the return of minor child [aged eighteen (18) years old and below, unmarried and in school] to the Home Country or the Usual Country of Residence if he is left unattended as a result of the accompanying Insured Individual’s illness, accident or emergency medical evacuation. An escort will be provided, when required, at no charge.

l) Arrangement and Payment of Convalescence Expenses

Intl.SOS will arrange and pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by the Insured Individual related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitali-zation. Intl.SOS prior approval, subject to its determination on medical grounds, is required in respect of such payment and are limited to a sub-limit of USD250 per day and maximum of USD1,000 per event.

Medical Assistance Services items (j), (k), and (l) are subject to a combined limit of USD10,000 per Insured Individual per event.

2. Travel Assistance (International)

a) Inoculation and Visa Requirement Information

Intl.SOS shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the World Health Organization’s website or published information which Intl. SOS deems relevant. This information will be provided to the Insured Individual at any time, whether or not the Insured Individual is travel-ling or an emergency has occurred.

b) Interpreter Referral

Intl.SOS will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters’ office in foreign countries. Although Intl. SOS shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured Individual. Intl.SOS, however, will exercise care and diligence in selecting the service providers.

c) Lost Document Advise & Assistance

Intl.SOS will assist an Insured Individual who has lost important travel documents (e.g. passport, credit cards) while traveling outside the Home Country or the Usual Country of Residence by providing instructions for recovery or replacement.

d) Emergency Message Transmission

Intl.SOS will assist to transmit emergency messages between the Insured Individual and his family.

e) Embassy Referral

Intl.SOS shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

f) Lost Luggage Assistance

Intl.SOS will assist the Insured Individual who has lost his luggage while travelling outside the Home Country or the Usual Country of Residence by referring the Insured Individual to the appropriate authorities involved.

g) Weather and Exchange Rate Information Assistance

Intl.SOS will assist the Insured Individual by providing referral information services on weather and exchange rate information.

Travel Assistance Services items (a) to (g) are purely on referral or arrangement basis. Intl.SOS shall not be responsible for any third party expenses (e.g. the cost of inoculation, passport replacement, or hiring of a translator) which shall be solely the Insured Individual’s responsibility.

C. Domestic Travel

Intl.SOS shall, subject to the terms and conditions as defined hereunder, provide the following Services to the Insured Individual calling Intl.SOS when he travels more than 150km from his/her Place of Residence for periods not exceeding 90 consecutive days per trip:

1. Medical Assistance (Domestic)

a) Medical Service Provider Referral

Intl.SOS shall provide the name, address, telephone number and, if requested by the Insured Individual and if available, office hours for physicians, hospitals, clinics, dental clinics in the Philippines (collectively, “Domestic Medical Service Providers”). Intl.SOS shall not be responsible for determining the appropriate medical specialist for handling the Insured Individual’s particular problem nor for providing medical diagnosis or treatment. Intl.SOS shall not be liable in respect of any consequences arising out of or howsoever caused by the services provided by the Domestic Medical Service Providers referred by Intl.SOS. The final selection of the Domestic Medical Service Provider shall be the responsibility of the Insured Individual.

b) Arrangement of Hospital Admission

If the medical condition of the Insured Individual is of such gravity as to require hospitalization, Intl.SOS will assist such Insured Individual in the hospital admis-sion.

c) Arrangement of Appointments with Local Doctors for Treatment

Intl.SOS shall provide the Insured Individual, upon request, with the name, ad-dress, telephone number and, if available, office hours of local doctors, and if re-quested to arrange appointments for the Insured Individual. Intl.SOS shall not be responsible for providing medical diagnosis or treatment. Although Intl.SOS shall make such referrals, it cannot guarantee the quality of such local doctors and the final selection of a local doctor shall be the decision of the Insured Individual. Intl. SOS, however, will exercise care and diligence in selecting the local doctor.

Medical Assistance Services items (a) to (c) are purely on referral or arrangement basis. Intl.SOS shall not be responsible for any third party expenses (e.g. hospital bills, consultation fees and charges for treatment) which shall be solely the Insured Individual’s responsibility.

d) Arrangement and Payment of Emergency Medical Evacuation

Intl.SOS will arrange and shall pay for the air and/or surface transportation and communication for moving the Insured Individual when in a Serious Medical Condition to the nearest hospital within the Philippines where appropriate medi-cal care is available. Intl.SOS shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by Intl.SOS.

Intl.SOS retains the absolute right to decide whether the Insured Individual’s medical condition is sufficiently serious to warrant emergency medical evacua-tion. Intl.SOS further reserves the right to decide the place to which the Insured Individual shall be evacuated and the means or method by which such evacua-tion will be carried out having regard to all the assessed facts and circumstances of which Intl.SOS is aware at the relevant time.

e) Arrangement and Payment of Emergency Medical Repatriation

Intl.SOS will arrange and shall pay for the return of the Insured Individual to his place of residence in the Philippines following an emergency medical evacuation where the Insured Individual is evacuated to a place within the Philippines for in-hospital treatment. Intl.SOS shall pay for the expenses necessarily and unavoid-ably incurred in the services so arranged by Intl.SOS.

Intl.SOS reserves the right to decide the means or method by which such repa-triation will be carried out having regard to all the assessed facts and circum-stances of which Intl.SOS is aware at the relevant time.

Emergency Medical Evacuation and Emergency Medical Repatriation, items (d) and (e), are subject to an aggregate limit of USD500,000.00 per event.

f) Arrangement and Payment of Transportation of Mortal Remains

Intl.SOS will arrange and pay for transporting the Insured Individual's mortal remains from the place of death to the selected location for funeral within the Philippines and pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by Intl.SOS or alternatively pay the cost of burial at the place of death as approved by Intl.SOS, subject to any governmental regulations and subject to a maximum limit of USD15,000.

EXCLUSIONS

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless Intl.SOS has given its prior written approval:

(1) More than one emergency evacuation and/or repatriation for any single medical condition of the Insured Individual during the term of your GlobalHealth policy, subject to a maximum of one (1) year.

(2) Any costs or expenses not expressly covered by the Intl.SOS program and not approved in advance and in writing by Intl.SOS and/or not arranged by Intl.SOS. This exception shall not apply to emergency medical evacuation from remote or primitive area when Intl.SOS cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Insured Individual.

(3) Any event occurring when the Insured Individual is within the territory of his/her Home Country or the Usual Country of Residence for international assistance, or within 150km from the Place of Residence for domestic assistance.

(4) Any expenses for Insured Individuals who are traveling outside their Home Country or the Usual Country of Residence for international assistance or more than 150km from the Place of Residence for domestic assistance contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

(5) Any expense for medical evacuation or repatriation if the Insured Individual is not suffering from a Serious Medical Condition, and/or in the opinion of the Intl.SOS physician, the Insured Individual can be adequately treated locally, or treatment can be reasonably delayed until the Insured Individual returns to his Home Country or the Usual Country of Residence.

(6) Any expense for medical evacuation or repatriation where the Insured Individual, in the opinion of the Intl. SOS physician, can travel as an ordinary passenger without a medical escort.

(7) Any treatment or expenses related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.

(8) Any expenses related to accident or injury occurring while the Insured Individual is engaged in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.

(9) Any expenses incurred for emotional, mental or psychiatric illness.

(10) Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.

(11) Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.

(12) Any expenses related to the Insured Individual engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.

(13) Any expenses related to the Insured Individual engaging in the commission of, or attempt to commit, an unlawful act.

(14) Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.

(15) Any expenses incurred as a result of the Insured Individual engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.

(16) Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.

(17) Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.


(18) Any expenses which is a direct result of nuclear reaction or radiation.

Note: The material is meant to provide a general description of the Medical Emergency Service Program provided by International SOS (Intl.SOS) and has been updated as of July 1, 2014.

The Services provided by Intl.SOS are rendered on a worldwide basis. Intl.SOS shall endeavor on a best effort basis to provide the Services by any assistance service and intervention depends upon, and is subject to local and/or international resource availability and must remain within the scope of national and international law and regulations. Intervention may depend on Intl.SOS being able to attain the necessary authorizations issued by the various authorities concerned which is outside of the control or influence of Intl.SOS.

Intl.SOS shall not be required to provide Services to the Insured Individual(s), who in the sole opinion of Intl.SOS are located in areas which represent conditions such as to make such Services impossible, reasonably impracticable or unsafe, including but not limited to geographical remoteness, war risks or political unrest.

The services described herein shall be valid only while your GlobalHealth policy is in force.

Medical Assistance Service delivered by 

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Medical Emergency Service Program for GlobalHealth Clients

Pioneer Life has partnered with International SOS to ensure 24-hour worldwide emergency assistance and a safety net for emergency evacuation and repatriation plus other emergency benefits.

24/7 EMERGENCY HOTLINE:

(+63) 2 687 8388

PIONEER LIFE INC.
Pioneer House Makati, 108 Paseo de Roxas,
Legaspi Village, Makati City 1229, Philippines
www.pioneer.com.ph

