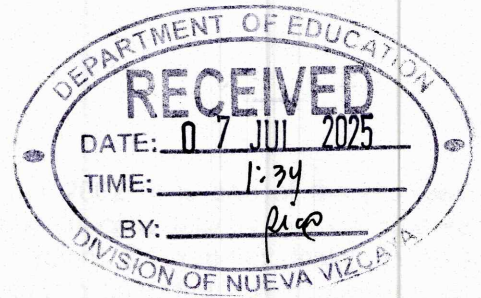




ims wellth care, inc.

14th Floor, Manila Astral Tower, Taft Avenue
corner Padre Faura St., Ermita
Manila, Philippines



July 7, 2025

Dear Ma'am/Sir,

Subject: Affordable HMO Packages for DEPED Employees – Teaching and Non Teaching

Greetings of good health!

As the health and well-being of employees and families continue to be a priority in today's fast-paced world, I'd like to introduce you to our comprehensive healthcare package offerings, designed to provide reliable protection, quality care, and peace of mind.

Our healthcare plans offer extensive coverage at an affordable rate, specifically tailored for minimum wage earners for as low as **Php 7,000 annual premium**. They ensure protection during medical emergencies such as illnesses or accidents, without straining your budget. Each plan includes a health card accepted at over 900 accredited hospitals and clinics nationwide, along with dental benefits available at more than 350 dental clinics across the country.

I would be delighted to set an appointment with you to discuss how our HMO solutions can support your healthcare goals and enhance your overall wellness strategy. For further information, please feel free to get in touch with me, **Adrian Palgue** at **09175352204** or email at adrianpalgue@gmail.com.

We look forward to the opportunity of presenting the details of this program to you at your most convenient date and time.

Thank you!

Very truly yours,

abpalgue
Adrian B. Palgue
IMS Wellth Care, Inc.
Account Officer

MEMORANDUM		Date: <u>7/8/25</u>	Released/Records: <u>live</u>
To:	<input checked="" type="checkbox"/> PSDS/DICs	<input checked="" type="checkbox"/> Elem/Sec School Heads	
	<input checked="" type="checkbox"/> Private Schools	<input checked="" type="checkbox"/> Others:	
For:	<input checked="" type="checkbox"/> Information	<input checked="" type="checkbox"/> Dissemination	
	<input checked="" type="checkbox"/> Guidance	<input type="checkbox"/> Strict Compliance	
ORLANDO E. MANUEL PhD., CESO V Office of the Schools Division Superintendent			
By:	<input type="checkbox"/> ASDS <input type="checkbox"/> CID Chief <input type="checkbox"/> SGOD Chief <input type="checkbox"/> AO <input type="checkbox"/> Atty	Signature: <i>[Signature]</i>	



ims wellth care, inc.

SCHEDULE OF BENEFITS
TEACHING & NON-TEACHING PERSONNEL

ANNUAL PREMIUM : PHP 7,000.00	
On top of Philhealth	
1. IN-PATIENT HOSPITALIZATION	
1.1 Annual Benefit Limit (ABL) Maximum Benefit Limit (MBL) Per illness per confinement coverage per year	Php 300,000.00 Php 75,000.00
1.2 Room Type	SEMI-PRIVATE
2. OUT-PATIENT BENEFITS	
Affiliated Hospitals/Clinics	Php 16,000.00 per year but not to exceed Php 4,000.00 per quarter
3. REIMBURSEMENTS	
a. Reimbursement for emergency treatment of illness and/or injury in non-affiliated hospitals/clinics	80%
b. Reimbursement for emergency treatment of illness and/or injury in affiliated hospitals/clinics	100%
c. Reimbursement for emergency treatment of illness and/or injury in areas without affiliated hospitals/clinics within a 15km radius	100%
	<i>*not to exceed the plan's existing/remaining coverage</i>
4. ANNUAL PHYSICAL EXAMINATION (APE) after six (6) months of continuous membership. Procedures: a. Physical Check Up/Consultation b. Chest X-ray c. Urinalysis d. Fecalalysis e. Complete Blood Count (CBC)	FREE in owned, tie up, and accredited clinics with APE arrangement or APE assistance up to P500.00
5. SPECIAL BENEFIT PROVISIONS Pre-Existing Conditions will be covered after 6 months of membership.	
PRESENTED PREMIUM IS EXCLUSIVE OF VAT	

NOTE: Expenses incurred in securing fit to work certificates are not included in the coverage of benefits as enumerated above. Proposals above are subject to changes.

Status of affiliated hospitals / clinics is constantly updated and may change without prior notice.

For current updates, please call our 24/7 customer service hotline @ domestic toll free 1-800-10-5280480; (02) 8528-0480; 8536-4728; 8526-6940; 8525-5366; 8525-3129; 0922-822-1033 up to 35 for Sun Cellular; 0917-851-8645 for Globe Telecom and 0998-586-9439 for Smart or visit our website at www.iwc.com.ph



ims wellth care, inc.

SCHEDULE OF BENEFITS TEACHING & NON-TEACHING PERSONNEL

ANNUAL PREMIUM : PHP 7,000.00	
On top of Philhealth	
1. IN-PATIENT HOSPITALIZATION	
1.1 Annual Benefit Limit (ABL) Maximum Benefit Limit (MBL) Per illness per confinement coverage per year	Php 340,000.00 Php 85,000.00
1.2 Room Type	SEMI-PRIVATE
2. OUT-PATIENT BENEFITS	
Affiliated Hospitals/Clinics	Php 18,000.00 per year but not to exceed Php 4,500.00 per quarter
3. REIMBURSEMENTS	
a. Reimbursement for emergency treatment of illness and/or injury in non-affiliated hospitals/clinics	80%
b. Reimbursement for emergency treatment of illness and/or injury in affiliated hospitals/clinics	100%
c. Reimbursement for emergency treatment of illness and/or injury in areas without affiliated hospitals/clinics within a 15km radius	100%
*not to exceed the plan's existing/remaining coverage	
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