

What will happen if I fail to disclose my pre-existing illness or injury?

Failure to disclose a pre-existing illness or injury shall be grounds to declare the policy null and void from the beginning, forfeit as liquidated damages all payments made by the insured, and/or demand for refund of the cost of health services and other expenses it may have incurred.

Will I get a list of accredited hospitals / doctors upon purchase of OAC's Medinsurance?

No. Since OAC's Medinsurance is on a reimbursement basis, you may seek treatment from any hospital of your choice. Only keep in mind that all procedures, billings, and fees are subject for review and evaluation.

I have been recently diagnosed with a medical condition.

Your condition is considered a pre-existing disease and is never covered under OAC's Medinsurance policy.

What documents do I need if I want to buy the insurance?

An application form will be provided for you to fill up, aside from your proof of Identity (ID) and past medical records.

"Secure and Dependable" Branches Directory

ANGELES

Room 3-A, 3/F JEV Building, Mac Arthur Highway,
Balibago, Angeles City, 2009, Pampanga
045-625-5885 / 892-3858
0917-636-6179
angeles@oac.com.ph

BACOLOD

Room 21, 2/F E.L. Court, corner 1st & Lacson Streets,
Bacolod City, 6100 Negros Occidental
034-708-5290 / 433-7646
0917-636-6238
bacolod@oac.com.ph

BALIUAG

G/F 03 PVR Compound, DRT Highway, Tangos,
Baliuag, 3006 Bulacan
044-816-6805
0917-636-6205
bulacan@oac.com.ph

BATANGAS

2/F Junction Commercial Complex, Zone 12,
P. Burgos Street, Batangas City, 4200 Batangas
043-723-6986
0917-636-6201
batangas@oac.com.ph

CABANATUAN

Unit 9, 2/F Priscila Building, Barangay H. Concepcion,
Maharlika Highway, Cabanatuan City,
3100 Nueva Ecija
044-940-8474
0917-636-6210
cabanatuan@oac.com.ph

CAGAYAN DE ORO

3/F Tri-Q Building, Rizal-Pacana Streets,
Cagayan De Oro City, 9000 Misamis Oriental
088-857-1460
0917-716-5999
cdo@oac.com.ph

CAVITE

Units H & I, 2/F Paris Building, No. 9212 E. Aguinaldo
Highway, Barangay Zone 1-A, Dasmariñas City,
4114 Cavite
046-435-0956
0917-801-8990
cavite@oac.com.ph

CEBU

Units 206-207, 2/F Century Plaza Commercial
Complex, Juana Osmeña Street,
Cebu City, 6000 Cebu
032-255-3299 / 032-255-3220
cebu@oac.com.ph

DAGUPAN

Room 208 P & C Fernandez Building 1, Perez
Boulevard, Dagupan City, 2400 Pangasinan
075-522-2732 / 515-8683
0917-636-6189
dagupan@oac.com.ph

DAVAO

Door 05, 2/F JV's Peak Realty Building, Roxas
Avenue, Davao City, 8000 Davao Del Sur
082-224-6447 / 082-224-1467 (direct line)
0917-636-6169 / 0917-842-5344
davao@oac.com.ph

GENERAL SANTOS

2/F Jacon Building, Magsaysay Avenue corner
Saging Street, General Santos City,
9500 South Cotabato
083-877-3094 / 553-9268
0917-636-6203
gensan@oac.com.ph

ILOILO

Room 10, 2/F St. Catherine Arcade, Aldeguer Street,
Barangay Magsaysay, Iloilo City, 5000 Iloilo
033-338-3432 / 320-8173
0917-636-6221
iloilo@oac.com.ph

LAGUNA

Unit D, 2/F Jessica Business Center Building,
National Highway, Barangay San Antonio,
San Pedro, 4023 Laguna
8868-5524 (manila line)
0917-636-6243
laguna@oac.com.ph

LAOAG

Room 304, J. Lim Building, General Segundo Avenue,
Laoag City, 2900 Ilocos Norte
077-670-0377
0917-636-6227
laoag@oac.com.ph

MANILA

Unit 408 Chino Hills Bldg., 303 Escolta Streets,
Brgy. 291, Binondo 1006, Manila
8241-5053 / 8241-5083
0917-848-1291
manila@oac.com.ph

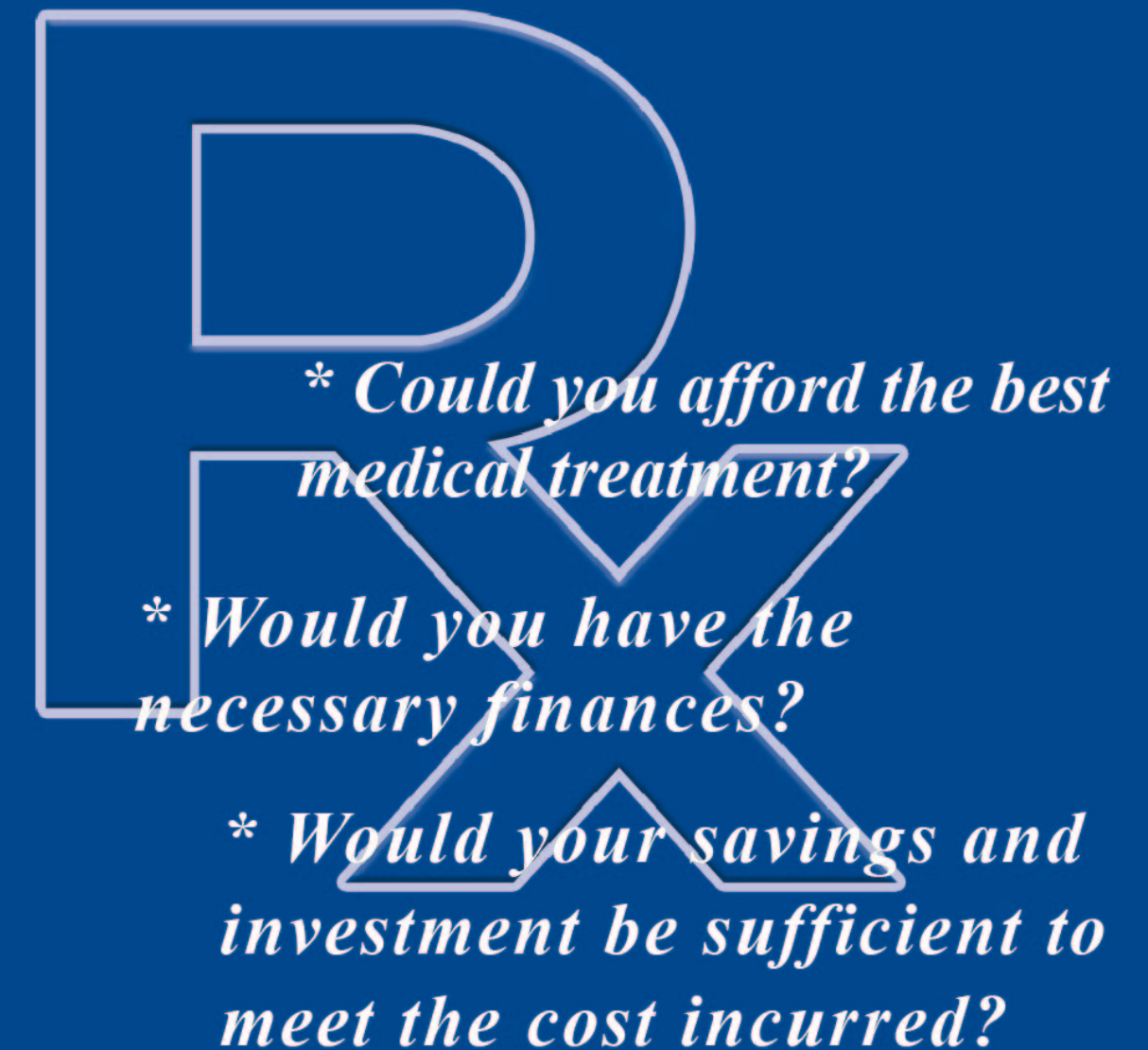
TACLOBAN

2/F Go Building, No. 25 Senator Enage Street,
Barangay 5-A, Tacloban City, 6500 Leyte
053-839-2249
0917-636-6237
tacloban@oac.com.ph



Oriental Assurance Corporation

MEDinsurance



***GET YOURSELF THE
BEST MEDICAL
TREATMENT
POSSIBLE WITHOUT
DRAINING YOUR
FINANCES.***

www.orientalassurance.com

What does this policy cover?

BENEFITS	LIMIT (PHP)
ANNUAL OVERALL LIMIT	500,000
LIFETIME LIMIT	2,500,000
NEWBORN LIMIT	50,000
GEOGRAPHICAL AREA	Philippines Only
COINSURANCE	See Optional Coinsurance
SECTION 1 - MEDICAL & HOSPITAL BENEFITS	
1.1 Local Ambulance Services	Full Refund
1.2 Hospital and Medical Costs - Hospital Accommodations in a standard single- bedded room - Intensive Care Unit Accommodation - Overnight Accommodations for parent/guardian - Day-Care Surgery and/or Treatment, including Chemotherapy and Radiation Therapy - Pre-Surgical Consultation and Diagnosis (31 days) before Inpatient/Day-Care Treatment - Post-Hospitalisation Treatment (90 days), including Physiotherapy and Rehabilitation - Inpatient Psychiatric Treatment (30 days)	Full Refund
1.3 Chronic Conditions Cover	50,000
1.4 Nursing at Home, following Hospital Discharge	75,000
SECTION 2 - OUTPATIENT CARE	
2.1 Physicians Fees, and Prescription Drugs	25,000
2.2 Laboratory and X-Ray Fees, Medical Scanning, Imagery Services, and Physiotherapy	
2.3 Durable Medical Equipment (DME), including wheelchairs, traction equipment, canes, crutches, walkers, slings, ventilators, oxygen	
SECTION 3 - ADDITIONAL BENEFITS	
3.1 Hospital Cash Benefit (per night, payable up to 20 nights in the plan year)	1,500

What does this policy not covered?

No part of this policy shall apply in respect of the following:

- > Medical treatments for alcoholism, narcotics drug and substance abuse/dependency or any addictive condition of any kind and any injury or illness arising directly or indirectly from such abuse or condition.
- > Self-inflicted injury, needless self-exposure to peril except in an attempt to save human life, suicide or attempted suicide.
- > Contraception sterilization (or its reversal), fertilization, vasectomy, venereal disease, sexually transmitted disease, gender reassignment or any other form of sexual related condition, infertility and any related condition or form of assisted reproduction.
- > Intentional or fraudulent acts on the insured person's part or their consequences.
- > Care or medical treatment which arises directly or indirectly from Human Immunodeficiency Virus or HIV illness, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) and any similar infections, illness, injuries or medical conditions arising from these conditions however caused.

PLUS

PERSONAL ACCIDENT COVERAGE

In the event of death or permanent or total disability resulting from accidental causes, OAC MEDinsurance pays the full sum insured. For injuries suffered as a result of accidental causes, the policy will also reimburse up to 10% of the sum insured to cover the cost of necessary medical treatment.

This brochure is only a general summary of the terms and conditions. Please refer to the actual policy for complete coverage and exclusions

YOU DECIDE ON WHAT TO DO WITH ALL YOUR MONEY AND BENEFITS.

Use the benefit payment however you choose. You are free to secure the best medical treatment, pay off or reduce your financial obligations, and meet your daily living expenses all without depleting the assets, savings or investments you have worked so hard to accumulate.

How will health insurance pay for my emergency medical expenses?

OAC, will reimburse your hospital bills incurred up to the specified limit in your policy.

What is the eligible age to buy health insurance?

We can insure newborns and persons up to 70 years old.

What is a pre-existing condition?

PRE-EXISTING MEDICAL CONDITION means a known medical or psychological condition from which the Insured Person has suffered or for which the Insured Person has received medical Treatment (including Prescription Drugs) or of which symptoms have manifested themselves during the 24 month period prior to the Insured Person being first included for insurance under this Policy.