maxicare insurance

SICKNESS ALLOWANCE BENEFIT PLAN

Customer Product Guide

September 2026

Welcome to your Sickness Allowance Benefit (SAB) Plan

The **Sickness Allowance Benefit (SAB) Plan** provides a fixed benefit amount if you are diagnosed with any of the **8 covered illnesses**, subject to the applicable requirements and supported by a medical certificate.

This guide provides an overview of the benefits and coverage, eligibility guidelines, claim procedures, and frequently asked questions to help you understand and make the most of the SAB Plan.

1. Plan At-A-Glance

Feature	Coverage & Benefit Details
Cash Payout	₱2,500 fixed cash payout per illness episode
Maximum Claims	Up to 2 claim episodes per covered illness per policy year
Covered Conditions	8 common acute illnesses diagnosed at a Maxicare Clinic
Age Eligibility	0 to 99 years old (Available as an add-on for PRIMA cardholders)
Hospitalization Required?	No. Hospital confinement is NOT required to claim your payout

2. Eligibility Guidelines

The SAB Plan is available as an add-on for first-time consumers of the following Maxicare Clinics products:

1. PRIMA Consult
2. PRIMA Consult+
3. PRIMA Access
4. PRIMA Elite

3. The 8 Covered Illnesses

You can claim your cash allowance upon receiving a confirmed diagnosis for any of the following 8 medical conditions at a Maxicare Clinic:

- **Acute Gastroenteritis**
  Severe stomach flu or diarrhea
- **Influenza & Upper Respiratory Infections**
  Severe flu, acute bronchitis, etc.
- **Pneumonia**
  Acute lung infection
- **Urinary Tract Infection (UTI)**
  Acute urinary infection
- **Dengue**
  Vector-borne viral infection
- **Leptospirosis**
  Bacterial infection
- **Tuberculosis**
  Bacterial respiratory illness
- **Varicella, Measles, or Mumps**
  Chickenpox, measles, or mumps

4. Important Coverage Rules & Limits

✔ **Episode Limits:** You may claim up to two (2) sickness episodes per covered illness each Policy Year.

✔ **30-Day Waiting Period:** Coverage begins on your PRIMA card activation date. Any illness diagnosed within the first 30 days of activation (or policy reinstatement) is not eligible for Sickness Allowance Benefit payout.

✔ **60-Day Intervening Period (For Repeat Claims):** You can claim up to 2 times per illness per policy year. If you contract the same or a related illness within 60 days of your first diagnosis, it counts under your initial claim. You must be symptom-free / recovered for at least 60 days before filing a 2nd claim for that same illness.

5. Purchase and Claims Guide (Step-by-Step)

Sickness Allowance Benefit Plan : Purchase & Activation

STEP 01

Purchase Plan

Purchase a PRIMA Consult, Consult+, Access or Elite via Maxicare e-shop

STEP 02

Activate Coverage

Receive confirmation email with simple activation link with instructions to activate his policy online.

STEP 03

30-Day Waiting Period

A standard 30-day waiting period commences upon policy activation prior to benefit filing.

Note: Benefit claims cannot be accommodated during this 30-day period.

Clinic Visits & Claims

STEP 01

Clinic Diagnosis

Consult at any designated Maxicare Clinic. Receive medical diagnosis and physician recommendation.

STEP 02

Submit Claim

Submit claim via the online claims portal or email requirements to **claims@maxilife.com.ph**.

STEP 03

Receive Payout

Upon claim adjudication and approval, receive ₱2,500 cash benefit credited to your bank or e-wallet account.

Repeat Coverage:

Entitled to another ₱2,500 if another qualifying episode or illness occurs in the same policy period*.

**Second episode of the same covered illness is subject to a 60-day intervening period.*

6. Standard Requirements for Claim Processing

To process your claim quickly, please upload the following documents on the QR code above or email them to **claims@maxilife.com.ph**:



1. **Medical Certificate:** Issued by a physician at a Maxicare Clinic clearly stating a conclusive diagnosis.
2. **Supporting Laboratory Results:** Conclusive laboratory results validating the diagnosis. Diagnoses based merely on "suspicion" are not sufficient; they must be supported by specific mandatory tests (e.g., urinalysis for a UTI) as necessary.
3. **Valid IDs:** Primary identification of the claimant/member.

Note: While soft copies are accepted for initial evaluation. Original copies may only be requested when required by the Claims Team.

7. What Is Not Covered (Exclusions)

- ✖ Illnesses not listed under the 8 Covered Conditions or claims exceeding the 2-episode annual limit per illness.
- ✖ Pre-existing congenital, genetic, or hereditary conditions (except hernias).
- ✖ Routine convalescent, domiciliary, or custodial care and long-term rehabilitation.
- ✖ Psychiatric, psychological, or developmental conditions (e.g., ADHD, Autism, Bipolar disorder).
- ✖ Self-inflicted injuries, intentional harm, or injuries resulting from alcohol or unauthorized drug use.
- ✖ Cosmetic, aesthetic, or reconstructive procedures (unless required due to accidental injury).
- ✖ Sex transformation
- ✖ Pregnancy, maternity care, fertility/infertility treatments, or artificial insemination.
- ✖ Alternative or experimental treatments (e.g., acupuncture, chiropractic care).
- ✖ All physical deformities prior to Effective Date
- ✖ Sexually transmitted diseases, genital warts, AIDS and AIDS-related diseases.

✖ Infectious diseases officially declared as epidemics or pandemics by the WHO or DOH.

✖ Injuries sustained from professional sports or high-risk hazardous activities (e.g., scuba diving, skydiving).

✖ Weight reduction programs or treatments for obesity.

✖ Work-related injuries for high-risk occupations (e.g., construction workers, miners, loggers).

8. Frequently Asked Questions (FAQ)

General Overview & Eligibility

1. What type of insurance does PRIMA provide to me?
The Sickness Allowance Benefit Plan provides a fixed lump-sum cash benefit if you are diagnosed with any of the covered illnesses during your active coverage period.

2. Who is eligible to purchase this insurance?
Members of PRIMA Consult, PRIMA Consult+, PRIMA Access, and PRIMA Elite aged 0 to 99 years old who avail of this voluntary add-on plan and activate their membership from **November 11, 2026**, onwards.

3. Am I allowed to have multiple insurance policies if I purchase multiple PRIMA products?
Yes, you are allowed to have multiple insurance benefits per PRIMA product availed. Each insurance plan is subject to its own benefits, terms and conditions.

Coverage Details & Payouts

4. What illnesses are covered under my insurance?
The plan covers Acute Gastroenteritis, Dengue, Influenza/Upper Respiratory Infections (URI), Leptospirosis, Pneumonia, Tuberculosis, Urinary Tract Infection (UTI), and Varicella (Chickenpox)/Measles/Mumps.

5. How much coverage will I get?
You or your representative will receive a fixed payout of Php 2,500 per episode per covered illness. This applies across all eligible PRIMA plan types.

6. How many times can I claim in a policy year? You may claim up to a maximum of two (2) sickness episodes per covered illness per policy year.

Coverage Period & Key Features

7. When does my insurance coverage start and end?

- **Starts:** Immediately upon activation of your PRIMA card, subject to a 30-day waiting period.
- **Ends:** On the date specified in your PRIMA Welcome Letter under "Coverage Period."

8. Am I allowed to upgrade my existing benefit or payout amount?
The insurance benefit and coverage amount are fixed for the validity period. However, we encourage you to browse our additional insurance products at Maxicare Insurance website to further enhance your protection.

9. Who receives my benefits?
The coverage is paid directly to you as the insured member.

Filing Claims

10. How do I file a claim?
Submit your claim details and required documents via the Sickness Allowance Benefit Claims Form. For more details, visit Maxicare Insurance claims.

11. Is hospitalization required to claim benefits?
No! Hospital confinement is not required. Payouts are simply based on a confirmed diagnosis of a covered illness and the submission of your required claim documents.

12. Am I required to get diagnosed at a specific facility?
Yes. To be eligible for the benefit, your diagnosis must be supported by a Medical Certificate issued specifically by a Maxicare Clinic.

13. What documents are required to file a claim?
You'll need to submit a Medical Certificate from a Maxicare Clinic and a valid primary ID. Supporting laboratory results may also be submitted, if available or as necessary.

15. Can I file multiple claims for different covered illnesses?
Yes! You may file multiple claims for separate, unrelated covered illnesses, as long as each satisfies the conditions and stays within your episode limits.

16. Can I file multiple claims for the same covered illness?
Yes, you can claim up to your limit of two (2) episodes per Policy Year. Just note that the second diagnosis must occur after the 60-day Intervening Period. If the illness recurs within 60 days, it is considered part of your initial sickness episode.

Support & Contact Information

We are always here to help! For any inquiries, assistance, or feedback, please reach out to our Customer Care team:

- **Email:** customercare@maxilife.com.ph or inquiries@maxilife.com.ph
- **Phone:** +632-8840-5433