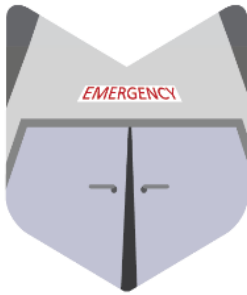


EMERGENCY

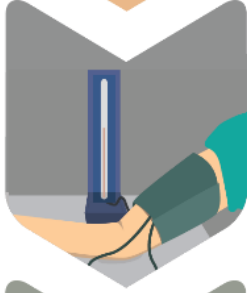


1. Go to the Emergency Room (ER) of an accredited hospital.



2. Present your AVEGA card to the ER staff for validation of your membership status. If APPROVED, ER LOE will be printed. Sign the LOE.

If DECLINED, attending medical staff will call AVEGA's Customer Service for assistance.



3. Undergo medical treatment.



4. If declared as an OUT-PATIENT CASE, sign the hospital bill upon discharge and settle non-covered charges.



5. If FOR ADMISSION, notify AVEGA's Customer Service within 24 hours. Occupy allowed room. (Note: Please double check room category/plan limit to avoid paying incremental charges)



6. File Philhealth for Philhealth-required procedures.



7. Patient Relations Officer (PRO) will issue an AVEGA Referral Control Sheet (RCS) 3 for in-patient. Sign the RCS. Settle any incremental and miscellaneous charges upon discharge (please validate if items charged are correct).

NOTE: If treated in a non-accredited facility, you may file for reimbursement of your hospital bill (subject to plan coverage).

The process of reimbursement is as follows:

1. Download AVEGA Reimbursement Form from AVEGA's website or secure a copy from your HR representative.

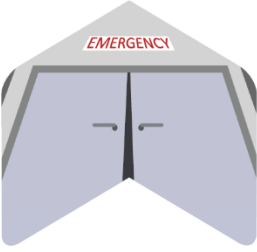
2. Fill out the reimbursement form completely and attach required documents (Please note: all attached official receipts must be original copies).

3. Submit the form and the required documents to AVEGA within 30 days from expiration of treatment/hospital discharge.

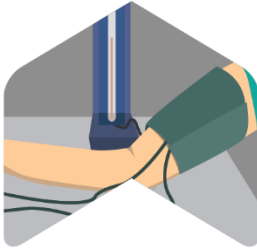
4. AVEGA will process the request within 30 days upon receipt of complete form and documents.

EMERGENCY

(non-accredited hospital)



1. Go to the Emergency Room (ER) of an accredited hospital.



2. Avail of the treatment at the Emergency Room.



3. If FOR CONFINEMENT, notify AVEGA's Customer Service within 24 hours.



4. File Philhealth on or before discharge.



5. Settle hospital bill upon discharge. Secure all pertinent documentation and RECEIPTS for reimbursement.



6. File for reimbursement.

The process of reimbursement is as follows:

1. Secure an AVEGA reimbursement form (found at your company's HR).
2. Fill out the reimbursement form and attach required documents to it
(all attached official receipts should be original copies).
3. Submit the form and the required documents to AVEGA.

*Processing of the request for reimbursement is within 30 days upon receipt of complete documents.