Questions	Aspire Care
What type of Insurance does PRIMA provide to me?	**Aspire Care** is an add-on insurance plan that provides supplementary protection against financial losses due to unexpected and uncertain events such as death, accident or diagnosis of critical illnesses.
What are these insurance benefits?	**Aspire Care** Plan includes: 1. **Basic Life Benefit** - A benefit that provides a lump sum amount of insurance in the event of Loss of Life of the Insured. 2. **Accidental Death Benefit** - A benefit that provides an additional lump sum amount of insurance if the Loss of Life is due to an Accident that occurred during the coverage period. 3. **Critical Illness Benefit** - A benefit that provides a lump sum amount of insurance if the Insured is diagnosed, within the coverage period, with any of the following covered Critical Illnesses: Major Cancer, Major Stroke, Myocardial Infarction. 4. **Terminal Illness Benefit** - A benefit that advances 50% of the Basic Life Benefit if the Insured is diagnosed, within the coverage period, with a Terminal Illness.
Am I eligible for this Insurance?	Members of: **1. PRIMA Consult** **2. PRIMA Consult+** **3. PRIMA Access** **4. PRIMA Elite** who avail this voluntary add-on insurance plan and activate their membership from **July 1, 2026 onwards**, aged 18 to 65 years old, are eligible for this insurance.
When does my insurance coverage period start?	Your insurance coverage starts upon receipt of notification via email as to the activation of your PRIMA card.
When does my insurance coverage period end?	Your insurance coverage will end on the date stated in your PRIMA Welcome Letter referred to as 'End Date".

maxicare insurance

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<td>How much coverage will I get?</td>
<td>You or your beneficiaries shall receive the following Amount of Insurance, subject to the submission of claim requirements:

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<tr><th>Benefit</th><th>Amount of Insurance</th></tr>
<tr><td>Basic Life</td><td>PHP 50,000</td></tr>
<tr><td>Accidental Death</td><td>PHP 25,000</td></tr>
<tr><td>Critical Illness</td><td>PHP 25,000</td></tr>
<tr><td>Terminal Illness</td><td>50% of Basic Life</td></tr>
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<td>Do my insurance benefits have other features that I should know about?</td>
<td>Yes, here are the following features included in your insurance coverage:

<u>For Accidental Death Benefit</u>

Accidental Death means that the insured dies within one hundred eighty (180) days from the date of the Accident.

<u>For Critical Illness Benefit</u>

Waiting Period
Any Critical Illness diagnosed within ninety (90) days from the Effective Date shall be excluded from the payment of any Amount of Insurance. In such case, Maxicare Insurance will refund the premiums paid for this coverage without interest and thereafter, cancel the coverage.

Survival Period
If the Insured dies within thirty (30) days after diagnosis of the covered Critical Illnesses, the Basic Life benefit under this Plan will be equal to the Amount of Insurance less the Critical Illness Benefit due or given.

List of Critical Illnesses Covered
1. Major Cancer
A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The cancer must be confirmed by histological evidence of malignancy.

The following are not classified as Major Cancer:
a. Early Bladder Cancer: Papillary micro-carcinoma of bladder;
b. Early Chronic Lymphocytic Leukaemia: Chronic Lymphoctic</td>
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	Leukaemia (CLL) RAI Stage 1 or 2; c. Early Prostate Cancer: Prostate Cancer histologically described using the TNM Classification as T1a or T1b or Prostate cancers described using another equivalent classification; d. Early Thyroid Cancer: Thyroid Cancer histologically described using the TNM Classification as T1N0M0 including Papillary micro-carcinoma of thyroid where the tumour is less than 1 cm in diameter; e. Early Invasive Melanomas: Invasive melanomas of less than 1.5 mm Breslow thickness or less than Clark Level 3; f. Tumours of the Ovary: Tumours of the ovary classified as T1aN0M0, T1bN0M0 or FIGO 1A, FIGO 1B; or g. Carcinoma in situ as defined below. 'Carcinoma in situ' or (CIS) means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The CIS diagnosis must be supported by both a histopathological report and microscopic examination of the fixed tissue and supported by a biopsy result. Non-melanoma skin cancer and all carcinoma in-situ of skin or earlier stages do not meet the definition of Major Cancer. **2. Major Stroke** A cerebro-vascular incident including infarction of brain tissue, cerebral and subarachnoid haemorrhage, cerebral embolism and cerebral thrombosis, as evidenced by all of the following: a. there is evidence of permanent neurological damage confirmed by a Neurologist acceptable to MaxiLife for a continuous period of at least six (6) weeks after the event, b. there are findings on Magnetic Resonance Imaging, Computerised Tomography scan, or other reliable imaging techniques consistent with the diagnosis of a new stroke. The following are excluded: a. transient ischaemic attacks, b. brain damage due to an accident or injury, infection, vasculitis, and inflammatory disease, c. vascular disease affecting the eye or optic nerve, and d. ischaemic disorders of the vestibular system. **3. Myocardial Infarction (Heart Attack)** Death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. The diagnosis must be met by three or

	more of the following five (5) criteria, which are consistent with a new heart attack: a. a history of typical chest pain, b. new electrocardiogram (ECG) changes proving infarction, c. diagnostic elevation of cardiac enzyme CK-MB, d. cardiac troponin T or I at 0.5ng/ml and above, or e. left ventricular ejection fraction less than fifty percent (50%), measured three (3) months or more after the event. **For Terminal Illness Benefit** **"Terminal Illness"** means the occurrence of a severe illness that will lead to death of the life insured within twelve (12) months from diagnosis. The Insured must no longer be receiving active treatment other than that for pain relief and the diagnosis must be confirmed by a specialist acceptable to Maxicare Insurance. No benefit will be paid if an effective treatment is available. **Waiting Period** Any Terminal Illness diagnosed within ninety (90) days from the Effective Date shall be excluded from the payment of any Amount of Insurance. In such case, Maxicare Insurance will refund the premiums paid for this coverage without interest and thereafter, cancel the coverage.
Who are my beneficiaries?	Your beneficiaries are the persons designated to receive the Amount of Insurance upon Loss of Life. By default, the Amount of Insurance shall be paid to the first surviving class of the following classes of successive beneficiaries, and divided equally among persons who fall within the same enumeration item: 1. Your widow or widower 2. Your surviving children born to or legally adopted, regardless of legitimacy 3. Your surviving parents 4. Your surviving brothers and sisters 5. Your executors or administrators You may choose instead to designate any person as your beneficiary, subject to the limits of the law. Should you wish to change and designate your beneficiaries according to your preference, send us an email at **customercare@maxilife.com.ph** Or call us at +632-8840-5433

Am I allowed to upgrade my existing insurance benefit and Amount of Insurance?	The insurance benefit and Amount of Insurance under PRIMA is already fixed within the validity period but you can check for other insurance products to enhance your coverage here at **https://www.maxilife.com.ph**
Am I allowed to have multiple insurance if I purchased multiple PRIMA products?	Yes, you are allowed to have multiple insurance under different PRIMA products. Each insurance under each PRIMA product is separate in terms of benefits, terms and conditions.
What are the exclusions for this Plan?	**For Basic Life** 1. **Suicide** If an Insured commits suicide, Maxicare Insurance shall be solely liable for the return of the premiums paid on behalf of such Insured. But if the suicide was committed while in the state of insanity, the life insurance benefit shall be payable regardless of the death of suicide and/or date of commission thereof. **For Accidental Death Benefit** No benefit will be payable if death results directly or indirectly, in whole or in part, by any of the following: 1. self-inflicted injury, suicide, or any attempt thereat; or 2. disease or infection (except infection which occurs through an accidental cut or wound), including infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutations, derivations or variations thereof; or 3. strike, riot, civil commotion, acts of terrorism, revolution, insurrection, declared or undeclared war, or any warlike operation. "War" means any war whether declared or undeclared, or any conflict between armed forces of countries, international organizations or combinations thereof; or 4. murder, provoked assault or participation in any brawl; or 5. any violation or attempted violation of the law or resistance to arrest; or 6. while the Insured is affected by alcohol or unprescribed drug; or 7. bodily or mental infirmity, hernia, ptomaines or infection other than infection occurring at the same time with or because of an accidental cut or wound, disease or sickness of any kind; or 8. poison, gas or fumes voluntarily or involuntarily taken, atomic explosion, nuclear fission, or radioactive gas; or 9. while engaging in the making or handling of explosives or upon being engaged as a custodian of explosives; or 10. while entering, operating, servicing, or ascending from or with any aerial or marine device or conveyance except while traveling as a passenger in an aircraft or marine transportation operated by a commercial passenger airline or shipping line on

	a scheduled air or sea service over an established passenger route; or 11. service in the armed forces of any country in time of declared or undeclared war or while under the orders for warlike operations or restoration of public order. "The armed forces of any country at war" means the military, naval or air forces and will be deemed to include the armed forces of any international organization engaged in war; or 12. while undergoing medical or surgical treatment except as a result of accidental injury; or 13. occasioned by or happening through pregnancy, childbirth, or miscarriage; or 14. while engaged in hunting, racing of any kind, martial arts, scuba diving, hang gliding, yachting beyond five (5) kilometers of coast-line, bungee-jumping, parachuting, skydiving, mountaineering, and other forms of extreme sports; or 15. nuclear, biological or chemical (NBC) contamination; or 16. earthquake, volcanic eruption or tidal wave; or 17. any loss in which the proximate cause was the Insured's attempt at, or commission of or willful participation in any act or crime punishable under the Revised Penal Code of the Philippines or any other statute, except crimes of reckless imprudence as defined in Article 365 or similar laws of any country in which the crime was attempted or committed, or resistance to lawful arrest. **For Critical Illness Benefit** No payment of the Amount of Insurance shall be made under this benefit if the Critical Illness results directly or indirectly, in whole or in part, from any of the following occurrences: 1. attempted suicide or an intentional self-inflicted act by the Insured; 2. alcohol or drug abuse; 3. the willful participation of the Insured in illegal and/or unlawful acts and/or omissions; 4. war or any act of war (declared or not), military insurrection and civil commotion amounting to a popular uprising; 5. Human Immunodeficiency Virus (HIV) and or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof, or 6. **any Pre-Existing Condition**. ***"Pre-existing Condition"*** means a condition (a) for which the Insured received medical advice, consultation or treatment within two (2) years preceding the Effective Date, or (b) whose signs or symptoms are evident, or should have been evident to the Insured, even if the Insured did not seek medical advice,

	consultation or treatment within two (2) years preceding the Effective Date. ***"Condition"*** means any type of illness, specific injury, disease, or infirmity including all underlying or related conditions and any manifestation thereof, whether in one or more than one body system. **For Terminal Illness Benefit** No payment shall be made under this benefit if Terminal Illness results directly or indirectly, in whole or in part, by any of the following occurrences: 1. a Terminal illness, which occurred within twelve (12) months prior to the Effective Date of the Insured's insurance; 2. while under the influence of any narcotic, alcohol, drug not prescribed by a legally licensed physician, non-food poison, gas or fumes voluntarily or involuntarily taken, administered, absorbed or inhaled except as a result of an accident arising from a hazard incident to the Insured's occupation; 3. pregnancy, childbirth, miscarriage or abortion, or any complications thereof; 4. congenital anomalies existing prior to the Effective Date of the Insured's insurance; 5. functional disorders of the mind; 6. cosmetic or plastic surgery for purposes of beautification; 7. if at the time of diagnosis, the Insured had or has Acquired Immune Deficiency Syndrome (AIDS) or tested seropositive to Human Immuno-Deficiency Virus (HIV) as defined by the World Health Organization.
Where can I inquire further about my insurance benefits, terms and conditions?	You can contact us by sending an email at customercare@maxilife.com.ph or inquiries@maxilife.com.ph Or call us at +632-8840-5433
How to file a claim?	You, your beneficiaries or your valid representative may inform us and submit the claims documents via email at claims@maxilife.com.ph and check the initial list of claim requirements here: https://www.maxilife.com.ph/claims
Do I need to submit a hard copy of the claim requirements?	Yes. Soft copies of necessary documents can initially be submitted for faster evaluation, but original hard copies must be sent prior to the release of claims payment.
How do I report any feedback or concern on customer service?	Send us an email at inquiries@maxilife.com.ph Call us at +632-8840-5433