

## MEDIA RELEASE

### Health benefits in a convenient package for employees



Philam Life and Medilink executives during the launch of Philam Life's Group Medical Insurance

Happy and healthy employees lead to improved morale and higher productivity. This is why providing attractive medical benefits for a company's workforce is essential. It is also one of the key considerations of employees in choosing which company to work for.

While providing employee medical benefits is a sound investment for employers, many are still daunted by the cost and challenges of medical insurance application for their employees. Luckily, there are companies that provide medical benefits to large groups that don't cost as much as employers think.

Philam Life, the country's premier life insurance company, recently launched a comprehensive Group Medical Insurance plan through its Corporate Solutions arm. Employers can now avail of flexible and extensive medical insurance for their employees depending on their need and budget.



**The Philippine American Life and  
General Insurance Company**

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"Companies need to take care of their workforce if they want them to be efficient and productive," said Philam Life CEO Axel Bromley. "With the new Group Medical Insurance plan, Philam Life empowers employers with the right solution to address the real life needs of their employees," Bromley emphasized.

In partnership with Medilink, the pioneer in state-of-the-art technology solutions in the healthcare industry, Philam Life introduced Health Link, a packaged plan for micro and small businesses that gives employees the best of both HMO and medical reimbursement programs while providing life insurance benefits.

"We believe that healthcare is a universal human need. It should be affordable, accessible and efficient," explained Medilink President and CEO Esther Go. "We are pleased to support Philam Life's newest product. Trust that our commitment to quality services and innovation will remain as strong as ever."

Employers can choose from any of Health Link's basic benefits like Basic Medical/Inpatient Benefits, Group Life Insurance, Accidental Death, Dismemberment & Disability Benefit and Total & Permanent Disability Income Benefit.

They can also add optional medical benefits such as Annual Physical Exams, Dental Benefits and Outpatient Benefits which include physician/specialist consultations and x-ray and laboratory tests. The benefits and premiums of Philam Life's Health Link can be customized depending on the budget or needs of the employer.

Philam Life's Health Link is available for small business owners with at least five regular employees. Employees may also enroll their legal spouse, children, parents and siblings as their dependents. For large companies or non-employee-employer groups, Philam Life can customize a plan specific to their requirements, too.

Insured members who need financial and medical assistance must simply present their Philam Life membership card to any hospital, clinic or doctor accredited by Medilink. In case their preferred hospital, clinic or doctor is not accredited with Medilink, members can still avail of their services and subsequently, reimburse the expenses incurred. All benefits will be subject to their plan limits.

To know more about Group Medical Insurance or Health Link, contact Philam Life Corporate Solutions via phone at (02) 528-5363, or email at [PHI.PAL-CSNewBiz@aia.com](mailto:PHI.PAL-CSNewBiz@aia.com). You may also visit [www.philamlife.com](http://www.philamlife.com).

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### **About Philam Life**

The Philippine American Life and General Insurance Company (Philam Life) is the country's premier life insurance company. Established on June 21, 1947, Philam Life has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

Philam Life has P226.8 billion in total assets as of December 31, 2014 and has delivered timely pay outs of over P9 billion in education benefits (2004-2014) and over P118 billion in insurance benefits (1950-2014), while serving over 600,000 individual policyholders and over 1,700,000 insured group members.

Philam Life understands the real-life needs of its customers and provides the right plans and the right solutions including life protection, health insurance, savings, education, retirement, investment, group and credit life insurance. It also offers bancassurance and fund management products and services through its subsidiaries—BPI Philam Life Assurance Company (BPI-Philam) and Philam Asset Management Inc. (PAMI).

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

### **About AIA**

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 17 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$167 billion as of 30 November 2014.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 28 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").