



Holistic Benefits for your team starts at ₱17,900 per member / year

HMO
₱50,000 to ₱250,000 per illness coverage in over 1,600 facilities including major hospitals and Healthway clinics

Emergency Care

Up to ₱5,000 reimbursable ambulance service

PEC Coverage

Pre-existing condition coverage starts at ₱30,000

Life Insurance

Up to ₱100,000 life insurance coverage per principal member

Physical Exam

Annual health checkup including Pap smear and ECG

Teleconsultation

24/7 online consultations with accredited doctors

Dental Care

Oral prophylaxis every 6 months, dental fillings, unli-consultations

Mental Health Survey

Free comprehensive mental wellness exam

Mental Health Consultation

Up to ₱20,000 coverage for consultations with a preferred psychiatrist

Optical Care

Free comprehensive eye exam and exclusive discounts at Sarabia Optical, Vision Express, and Shinagawa Lasik & Aesthetics

MyBenefits App & Dashboard

Fast and easy availment of benefits in just a few taps

Discounted Benefits

Member-exclusive discounts and wellness perks at the Benefits Marketplace

Birthday Perk

Receive a celebratory cake voucher on your birth month

24/7 Member Care

Dedicated team for online benefits assistance & requests



is the perfect benefits partner for SMEs, VAs, freelancers, and groups with unique setups!

We believe that well-rounded health and wellness coverage should be accessible to every worker all year round.

Why choose ALLCARE?

Benefits	ALLCARE	Other Providers
Minimum Employees	Minimum of 5 Employees	Minimum of 5 Employees
Access to Major Hospitals	✓	With additional charge of ₱500 per member
Private Room	✓	Supervisors and up only
Pre-existing Conditions	✓	2nd year onwards only
Dental	✓	✗
Other Perks	✓	✓
Requirements	DTI / SEC & Valid ID	SEC, BIR, DTI & 201 File, Past HMO & Valid ID
Ease of access	Easy access in mobile and desktop	✗
HMO Benefits Limit	Php 100k MBL	Php 70k MBL
Life Insurance Coverage	Up to Php 100k benefits claim	Php 50k
APE Availment	Basic 7 can be availed individually	Batch application required
Mental Health Assessment Survey	✓	✗
Mental Health Specialist Access	With your preferred psychiatrist	Appointments have to be made at primary care centers
Customer Service Response Time	Timely responses from our dedicated Member Care team	Delayed responses due to long queues
Laboratory & Diagnostic Test Requirement	Requires doctor's request only	Requires doctor's requests from an accredited physician

Group Packages

Maximum Benefit Limit w/ P30K PEC Coverage	Annual	Semi-Annual	Quarterly
250K MBL	P 25,000	P 13,500	P 7,250
200K MBL	P 23,500	P 13,000	P 7,000
150K MBL	P 22,500	P 12,450	P 6,850
100K MBL	P 19,800	P 10,900	P 6,000
50K MBL	P 17,900	P 9,800	P 5,500

Frequently Asked Questions

Q: Do you cover pre-existing conditions (PEC)?

A: Yes, PECs are covered up to ₱30,000 for the first year membership. Full MBL PEC packages and rates are available upon request.

Q: Do you cover laboratory fees?

A: Yes. It is covered provided you have an accredited doctor's request.

Q: We are with a foreign-owned company. How can we avail without SEC/DTI registration?

A: Groups under foreign companies can still avail ALLCARE. We'll walk you through the process.

SET A CALL and SIGN UP at
www.allcare.ph/sme