


COMPLETE ORANGE LHMO®

4-in-1 Plans: Premium, PremiumPlus and FirstClass






COMPLETE ORANGE LHMO® 4-in-1 Plans are available for **Ages 5 - 60 years old** and can be activated in 4 weeks.





For lower priced plans but less benefits, you may view the Basic Plans and plans for other age groups [here](#). Exclusions are necessary to ensure that these vital services can be made available to those who are in need.


It is our Policy in ORANGLE LHMO® that Terms & Conditions are clear. In line with that, we highlight exclusions as 







"It was very convenient ... I enrolled all of us very easily! We didn't even have to come in person! Thanks!"

Benefit Description by Category	Premium LHMO P 6,880 per year Get Started	PremiumPlus LHMO P 7,880 per year Get Started	FirstClass LHMO P 9,880 per year Get Started
<p>Preventive Healthcare (available at these 14 locations in NCR, Rizal, Cavite, Laguna, Batangas, Pampanga, Cebu)</p>  <p>Unlimited Consultations with General Practitioners and Family Medicine Physicians. Internal Medicine Physicians, Pediatricians and Gynecologists are also included but appointment is required. Appointments can be made by phone.</p> <p>Annual Physical Examination (APE) comprised of Comprehensive Physical Examination, Urinalysis, Chest X-ray, Complete Blood Count (CBC), Fecalysis (Stool Exam)</p> <p>Dental Benefit is 1 prophylaxis.</p> <p> Exclusions: Maternity Consultations; Laboratory Exam that may be required as part of Diagnosis; other dental procedures. Benefits can be availed ONLY at these 14 locations</p>	 <p>Unlimited Consultations and APE</p> <p>Dental Benefit</p>	 <p>Unlimited Consultations and APE</p> <p>Dental Benefit</p>	 <p>Unlimited Consultations and APE</p> <p>Dental Benefit</p>

Benefit Description by Category	Premium LHMO P 6,880 per year Get Started	PremiumPlus LHMO P 7,880 per year Get Started	FirstClass LHMO P 9,880 per year Get Started
<p>Emergency Medical Care (available at over 500 Hospitals including 6 major Hospitals: Makati Medical, Cardinal Santos, Asian Hospital, Medical City, St Lukes QC and BGC)</p>  <p>Emergency Room expenses up to P 15,000 with access to 6 major Hospitals: Makati Medical, Cardinal Santos, Asian Hospital, Medical City, St Lukes Quezon City and BGC Taguig. This is to cover any costs related to Doctor's Services for Emergency Treatment, Emergency Room Fees, medicines used for immediate relief and during treatment, oxygen, IV fluids, whole blood and human blood products, dressings, casts, sutures, X-ray, laboratory and diagnostic exams. Emergency is defined as "any life-threatening or unexpected onset of a condition or illness which This applies to illness or injuries immediate alleviation within 24 hours". Up to 2 availments for FirstClass (second availment must not be within 3 months of first availment. You must inform us once you initially avail of the service so we can reenroll). One-time use only for other Plans.</p> <p>Facilitation of blood requirements to free you from worries on scrambling to find matching Blood supply or Donor. This benefit is provided by the Philippine Red Cross.</p> <p>Accidental Medical Reimbursement if you are in an accident and have used up your coverage above. This is a reimbursement - meaning you will have to shoulder the expense first</p>	<p> Up to P 15,000</p> <p>Accidental Medical Reimbursement up to P 5,000 if needed</p>	<p> Up to P 15,000</p> <p>Accidental Medical Reimbursement up to P 10,000 if needed</p>	<p> Up to P 15,000</p> <p>Accidental Medical Reimbursement up to P 10,000 if needed</p>

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<p>and then get reimbursed based on receipts (list of requirements will be provided to you upon request). Also, as the benefit name indicates, this is for accidents ONLY - it does not apply to emergency due to illness. This can be availed of in every accident instance, not just one-time. Benefit limit varies from P 5,000 to P 10,000 depending on your choice of plan.</p> <p></p> <p>Exclusions: All pregnancy and maternity related-conditions, Pregnancy test, Ambulance service, All types of vaccines except for Animal Bites, Negligence, Alcoholic liquor intake, Unauthorized use of prohibited drugs or regulated drugs, Violation of law or ordinance or unnecessary exposure to imminent danger, Direct or indirect participation in the commission of crime, Direct participation in riots, strikes and other civil disturbances, War or any combat-related activities while in military service, Any paramilitary services, Developmental disorders, Circumcision and sex transformation, Tattoos, body piercings. Self-inflicted injuries and attempted suicide, Acupuncture, Congenital, generic and hereditary conditions, Chronic dermatoses, HIV and AIDS related diseases, sexually transmitted diseases, Epidemic or Pandemic infectious diseases, nervous disorder, Psychiatric and/or psychological disorders, Aesthetic, Cosmetic and reconstructive surgery, Oral surgery and dental treatments, Take home medicines, Medico-legal fees, Participation in any form of racing, races.</p>			

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<p>Confinement (available at over 500 Hospitals)</p>  <p>Confinement coverage up to P 25,000 for confirmed cases of the following eight common viral diseases: Dengue, Chikungunya, Malaria, Typhoid, Cholera, Gastroenteritis, Leptospirosis, Pneumonia. For Room and Board Accommodation (Regular Private), Use of Operating Room, Intensive Care Unit (ICU), Isolation Room and Recovery Room, Professional Fees, Standard nursing services, Medicines while in confinement, Whole blood products and IV fluids transfusion, X-ray laboratory tests and diagnostic tests, Anesthesia, oxygen and its administration. One-time use only.</p> <p>Hospital Daily Allowance for each day of confinement up to 60 days (list of requirements will be provided to you upon request - claim to be filed after discharge). You are entitled to this benefit even if your confinement is due to accident or any illness (not just for illnesses listed above).</p> <p>Exclusions: For Hospital Daily Allowance claim to be valid, confinement must not be due to a pre-existing condition within the past 6 months. HDA is also not available to Dengue patients within the first 30 days of effectivity. Premium Plan and PremiumPlus Plan may NOT use the P 25,000 Confinement Benefit at these 6 major Hospitals: Makati Medical, Cardinal Santos, Asian Hospital, Medical City, St Lukes Quezon City and BGC Taguig.</p>	<p style="text-align: center;"> Up to P 25,000</p> <p style="text-align: center;">Daily Allowance of P 150</p>	<p style="text-align: center;"> Up to P 25,000</p> <p style="text-align: center;">Daily Allowance of P 200</p>	<p style="text-align: center;"> Up to P 25,000 with access to 6 major Hospitals: Makati Medical, Cardinal Santos, Asian Hospital, Medical City, St Lukes Quezon City and BGC Taguig</p> <p style="text-align: center;">Daily Allowance of P 200</p>

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<p>Casualty Assistance</p>  <p>In the unfortunate event of loss of life due to Accident or unprovoked Murder and Assault, Beneficiary is entitled to P 60,000 to P 225,000 depending on your choice of plan. This will help your family in the most difficult of periods. This is an incidental benefit given by Third Party Provider at no extra charge to you.</p> <p>Burial Assistance P 5,000 is provided for death due to Accident.</p> <p>Exclusions: Death due to illness or natural causes is not covered.</p>	<p></p> <p>P 60,000 Accidental Death Coverage or</p> <p>P 35,000 if due to M&A</p> <p>P 5,000 Burial Assistance</p>	<p></p> <p>P 125,000 Accidental Death Coverage or</p> <p>P 100,000 if due to M&A</p> <p>P 5,000 Burial Assistance</p>	<p></p> <p>P 225,000 Accidental Death Coverage or</p> <p>P 200,000 if due to M&A</p> <p>P 5,000 Burial Assistance</p>
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