

October 01, 2011

To : - all potential patients in need of precaution for their :

RE : **Health security**

Sirs / Madams :

I hope you have a nice pleasant day and you are happy and satisfied with most of those circumstances in your daily life. Best wishes and congratulations ...

... but, today I would like to ask you this certain question, what is mostly forgotten or obscured and hidden from a realistic view : are you living in peace and security for the next coming day, in spite of all the usual and natural difficulties you can experience with your health anytime ... ?

We are talking about the most precious gift you received : your running condition, your body in fine constitution, your good HEALTH. - Is this secured ?

You heard about all the calamities happened to other friends ? Sickneses, accidents, diseases and an urgent medical treatment, immediate operations in hospital, emergencies to survive ... ? Any sex, any age, anywhere, anytime ... ?

- So, how to protect yourself and your family against this possible calamities ?

May be, you suppose you are fully insured like in other civilized countries by your common government health insurance called `PHILHEALTH` ?

In reality, *Phil Health* insurance, available for foreigners similar to Filipinos cost you a monthly premium of P100, only. But then, as a Phil Health member you receive only forty percent (40%) of your previously paid personal expenses for hospitalization in reimbursement, only ; - in the average, six (6) month after you had paid already ; - provided, that you, your family, or your friends, could make already the requested immediate cash down payment, paid to the hospital to get the needed medical services ...

Reimbursement is the usual condition for most of all insurance companies. You only get back the money you had paid to the hospital already.

So, you are still happy and sure about your health security ?

May be, you trust in any other of the famous insurance companies here in the Philippines [e.g., *Fortune Care, Maxi Care, Caritas Health Shield*, et al.] ?

NOW, compared to other *health insurances* hereby, I would like to point out some of the differences respectively, advantages in your decision for the BLUE CROSS Health Insurance :

With your BLUE CROSS `Health-Card`, you will be treated properly without any cash payment ; your card will be used simply like a bank card in an ATM. Means, if you have an accident, if you have a health emergency, they can bring you to the hospital without any Centavo after they called the emergency car and you will be welcome ...

In this connection, I insist that the BLUE CROSS Health Insurance is the most rational and reasonable health insurance in its price ./ quality relation.

Explanation, example : if you are 48 years old, you pay for your BLUE CROSS `Health-Card` (Semi-Private = 2-bed-room)) an annual premium of P 24,000 with a maximum coverage of up to P750,000 . - - - *MAXI CARE* offers you Semi Private for P25,421 ; but, the main significant point : the maximum benefit limit in this *MAXI CARE* insurance is P 60,000 , only (- ups`...?) ; you know how much you spent for one week in hospital including an operation ... ?

If you want to have a Private Room (Single) with the proper accommodations in the age of 63 with your BLUE CROSS Health Card you pay P61,300 per annum , but you do not need any money for the hospital up to a maximum coverage of P 1,500,000 ! - *Fortune Care* gives you that health insurance for P53,000 but , the maximum coverage for your possible time and medical services in hospital in this age would be up to P 500,000, only ; - means, according to business/ mathematical/ rational calculation and consideration : *Fortune Care* premium 13% lower, but financial security 66% lower (- ups`...?) ...

Of course, you could have a health insurance from BLUE CROSS in the age of 63 years old with a `Reimbursement` condition for an annual premium of P10,630, only, and you would receive your medical expenses after 15 days in return from BLUE CROSS ; - but , only if you could pay previously to the hospital ...

So , in relation to your life today , what is your imagination of a `Health Insurance` and the conditions , the quality therein ...

Hopefully till soon to talk about this all more clear ,

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