



VT Health Benefit SOP

Purpose

This SOP outlines the standardized process for enrollment, activation, utilization, and administration of the Maxicare PRIMA Consult Healthcare Benefit to ensure consistent implementation, teammate understanding, and efficient healthcare access.

Scope

This SOP applies to all eligible Virtual Teammate employees (referred to as "Teammates") enrolled in the Maxicare PRIMA Consult healthcare benefit and to Human Resources responsible for managing the program.

Roles and Responsibilities

Human Resources

- Manage enrollment and renewals
- Communicate benefit details to teammates
- Coordinate with Maxicare for concerns and updates

Virtual Teammates

- Use benefits responsibly
- Follow benefit procedures

Benefit Overview

Provider: Maxicare

Plan Name: PRIMA Consult

Cost: \$16.85 / PHP 999 per person (Conversion as of 1/06/26)

Coverage Type: Outpatient consultations and basic diagnostics

Coverage and Benefits

A. Unlimited Doctor's Consultations

Members may consult unlimited times with the following specialists at Maxicare-accredited PRIMA clinics:

- General Practitioner (GP)
- Internal Medicine (IM)
- Family Medicine (FM)
- Pediatrician
- Ear, Nose, and Throat (ENT)
- Obstetrician-Gynecologist (OB-GYN)
- Medical Dermatologist
- Ophthalmologist
- Cardiologist
- Endocrinologist
- Pulmonologist
- Gastroenterologist
- Rheumatologist
- Nephrologist
- Infectious Disease Specialist
- General Surgeon
- Urologist
- Orthopedic Specialist
- Rehabilitation Medicine Specialist

B. Annual Physical Exam (Basic 5)

Each enrolled member is entitled to one (1) Annual Physical Exam, which includes:

- Physical Examination
- Complete Blood Count (CBC)
- Routine Urinalysis
- Routine Fecalalysis

- Chest X-ray (PA View)

C. Key Coverage Features

- Pre-existing conditions are accepted and covered
- No paperwork required during clinic visits
- No preliminary checkups or approvals needed
- Cashless and hassle-free consultations at PRIMA clinics

Eligibility

- Teammates of Virtual Teammate who have completed 90 days of active engagement with a client
- Enrollment is subject to company approval and submission to Maxicare
- No age or medical history restrictions unless otherwise specified by Maxicare

Enrollment Procedure

1. HR collects teammates' enrollment details.
2. Enrollment data is submitted to Maxicare.
3. Maxicare issues confirmation and activates PRIMA Consult access.
4. Teammates receive instructions on clinic access and benefit usage.

Activation and Validity

- Coverage becomes active upon confirmation by Maxicare.
- Benefits are valid for the coverage period specified in the enrollment agreement.

Exclusions and Limitations

- Coverage is limited to outpatient consultations and Basic 5 APE only.
- Hospitalization, emergency care, and advanced diagnostics are not included unless separately covered.
- Services must be availed only at PRIMA clinics.