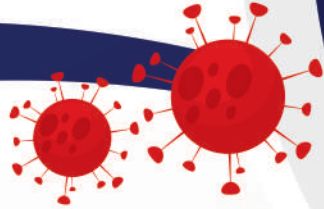


COVID CashAid

Your reliable lifeguard in this crisis



Your family relies on you. As the provider, your responsibilities force you to spend time outdoors. You report to the office, run errands and restock household supplies.

Despite how bleak the circumstances are, you power through. Neither risk nor crisis can shake your will. Because the future of your family rests in your hardworking hands.

COVID CashAid helps you fight the good fight. This product is designed to pick you back on your feet, through financial aid, when sickness gets in the way. Your COVID CashAid policy provides you with the following:

- **COVID-19 Diagnosis Benefit**
- **Daily Hospital Income Benefit**
- **Intensive Care Unit Benefit**

Stay strong and driven for your family. By being prepared for the worst, not even COVID can slow you down.

COVID-19 Coverage

This pandemic has shown little to no signs of stopping. It may go on for another month. A year, even. Not knowing how long this will last, now is a good time to create your financial shield against the virus.

All-Online Transaction Feature

For your safety and convenience, our entire process—from application to payment—is online. You can get COVID CashAid from the comfort of your home. It's easily doable without the help of others and it only takes a few minutes.

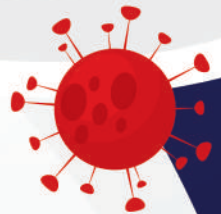
Covers Pre-Existing Conditions

Securing your quality of life is our priority. Unlike other insurance products, COVID CashAid does not exclude pre-existing health conditions (e.g. diabetes, hypertension, etc). Policyholders are eligible for the full coverage of their benefits.

Affordable and Comes with Options

Getting well should be your priority. Therefore, money matters should be the least of your concerns. Depending on your budget and desired coverage, you can choose from any of our three variants: **COVID CashAid Starter, COVID Cash Aid Advance or COVID CashAid Intensive**. See the different benefits and premiums below.

Benefits	Starter	Advance	Intensive
Lump Sum COVID-19 Diagnosis Benefit (requiring hospital confinement)	P10,000	P10,000	P10,000
Lump Sum COVID-19 Diagnosis Benefit (without hospital confinement)	P5,000	P5,000	P5,000
Daily Hospital Income Benefit (max of 15 days)	P1,000	P2,000	P3,000
Lump Sum Intensive Care Unit (ICU) Benefit	P10,000	P15,000	P25,000
TOTAL MAXIMUM BENEFIT	P35,000	P55,000	P80,000
PREMIUM	P2,999	P3,999	P4,999



FREQUENTLY ASKED QUESTIONS

Q: Why do I need COVID CashAid?

A: As the breadwinner or head of the family, you face greater risks of catching COVID-19 whenever you leave your house to go to work every day. Through financial cash assistance, COVID CashAid provides you peace of mind as you keep your family's safety and financial security a top priority amidst this crisis.

Q: How can I apply for COVID CashAid?

A: To apply for COVID CashAid, you must first get in touch with your Pioneer Financial Planner who will provide you with the link to the COVID CashAid microsite together with the ACCESS CODE that will allow you to proceed with your online application. As soon as you successfully input the access code, the rest of the process is as simple as filling up your personal information required and paying the premium. All these can be done online in a matter of minutes.

Q: Can I have more than one COVID CashAid policy?

A: No, only one COVID CashAid policy coverage is allowed per Insured.

Q: Will the Hospital Income Benefit pay claims even if my HMO and PhilHealth pay for the hospitalization?

A: Yes. The amount is paid on top of existing HMO cover and PhilHealth benefits.

Q: Will I still get the Hospital Income and ICU Benefits even if the cause of hospitalization is not COVID-19?

A: No. The Hospital Income and ICU Benefits are only applicable to hospitalizations due to COVID-19.

Q: Are there pre-existing conditions exclusions?

A: No, and this is one of the best features of COVID CashAid.

Q: What does CONFINEMENT mean?

A: CONFINEMENT means admission of the Insured in a Hospital as an inpatient for a continuous number of hours for which the Hospital has charged a full daily room and board fee.

Q: What is COVID-19 RT-PCR?

A: COVID-19 RT-PCR or REVERSE TRANSCRIPTION POLYMERASE CHAIN REACTION (RT-PCR) is a test for the quantitative detection of nucleic acid from SARS-CoV-2 in upper and lower respiratory tract specimens collected from the Insured.

Q: What is ICU?

A: INTENSIVE CARE UNIT (ICU) means an organized system for the provision of care to critically ill patients that provides intensive and specialized medical and nursing care, an enhanced capacity for monitoring, and multiple modalities of physiologic organ support to sustain life during a period of life-threatening organ system insufficiency.

Q: What if I have existing Pioneer policies that provide FREE COVID-19 ICU cover like MediCash Bundle or Oopsie?

A: You will be entitled to claim your ICU Cover benefit from COVID CashAid and only one of the FREE ICU Cover benefit from your MediCash Bundle or Oopsie policies. To illustrate, if you have all these:

ICU Cover Benefit from COVID CashAid Advance: P25,000	} Only one of the two will respond
FREE ICU Cover Benefit from MediCash Bundle: P10,000	
FREE ICU Cover Benefit from Oopsie: P10,000	

The total amount claimable for ICU Cover Benefit is P35,000.

Q: How do I claim from COVID CashAid?

A: You can submit scanned copies or photos of the following requirements depending on which benefit you would like to claim against. For further assistance, you may also call 02 750 5433.

Benefit	Requirement				
	Claim Form	Attending Physician's Statement	RT-PCR Result	Hospital Statement of Account	Insured's Valid ID
Diagnosis Benefit (with confinement)	✓	✓	✓	✓	✓
Diagnosis Benefit (without confinement)	✓	✓	✓		✓
Daily Hospital Income Benefit	✓	✓	✓	✓ <i>indicating number of days confined</i>	✓
Intensive Care Unit (ICU) Benefit	✓	✓	✓	✓ <i>indicating number of days confined in ICU</i>	✓

PIONEER LIFE INC.

Pioneer House Makati, 108 Paseo de Roxas, Legazpi Village, Makati City 1229, Philippines
Tel: +63 2 8812 7777 or +63 2 7750 9999 • Fax: +63 2 8817 1461 • www.pioneer.com.ph