

# HMO Enrollment FAQs

Section I.

# MEMBERSHIP ELIGIBILITY

# Membership Eligibility

When would an employee (and their dependents) be eligible for HMO enrollment?

Employee should refer to their employment contract for the effective date of their HMO eligibility, including their dependents, if applicable.

What is the age eligibility requirement for the enrollment of principal members?

Principal members should be any age between eighteen (18) to sixty-five (65) years old.

# Membership Eligibility

Can principal members enroll any of their preferred dependents?

## FOR SINGLE PRINCIPALS

<u>ELIGIBLE DEPENDENT</u>	<u>AGE</u>	<u>REQUIREMENTS</u>	<u>HMO PREMIUM RATE</u>
Parent/s	Up to 65 Years Old <b>66yrs to 100 Years Old</b>	<ul style="list-style-type: none"> <li>Principal/Employee's birth certificate</li> <li><b>Parent's valid ID</b></li> </ul>	Regular Premium Rate <b>Higher Premium Rate</b>
Sibling/s (eldest to youngest)	15 days to 25 Years Old only	<ul style="list-style-type: none"> <li>Sibling's birth certificate</li> </ul>	Regular Premium Rate
Common Law Partner	Up to 65 Years Old Only	<ul style="list-style-type: none"> <li>CENOMAR (<i>for both</i>)</li> <li>Barangay Certificate, for proof of residency (<i>for both</i>)</li> <li>Certificate of Cohabitation (<i>Must be issued by a lawyer</i>)</li> </ul> <p><b>NOTE: Documents must be valid 6 months upon issuance</b></p>	Regular Premium Rate

**NOTE:** For **EMPLOYEES (PRINCIPAL)** entitled to **FREE dependent/s**, please refer to the hierarchy above. Higher Premium Rate or any excess on the Regular Premium amount will be shouldered by the employee through salary deduction.



# Membership Eligibility

Can principal members enroll any of their preferred dependents?

## FOR MARRIED PRINCIPALS

<u>ELIGIBLE DEPENDENT</u>	<u>AGE</u>	<u>REQUIREMENTS</u>	<u>HMO PREMIUM RATE</u>
Spouse	Up to 65 Years Old Only	<ul style="list-style-type: none"><li>• Marriage Certificate</li></ul>	Regular Premium Rate
Child (Eldest to youngest)	15 days to 25 years Old only	<ul style="list-style-type: none"><li>• Child's birth certificate</li></ul>	Regular Premium Rate
Parent	<b>Up to 100 Years Old</b>	<ul style="list-style-type: none"><li>• Employee's birth certificate</li></ul>	<b>Higher Premium Rate</b>

**NOTE:** For **EMPLOYEES (PRINCIPAL)** entitled to **FREE dependent/s**, please refer to the hierarchy above. Higher Premium Rate or any excess on the Regular Premium amount will be shouldered by the employee through salary deduction.



# Membership Eligibility

Can principal members enroll any of their preferred dependents?

## FOR SINGLE PARENT PRINCIPALS

<u>ELIGIBLE DEPENDENT</u>	<u>AGE</u>	<u>REQUIREMENTS</u>	<u>HMO PREMIUM RATE</u>
Child (Eldest to youngest)	15 days to 25 years only	<ul style="list-style-type: none"><li>Child's birth certificate</li></ul>	Regular Premium Rate
Parent	Up to 65 Years Old <b>66yrs to 100 Years Old</b>	<ul style="list-style-type: none"><li>Employee's birth certificate</li><li>Parent's valid ID</li></ul>	Regular Premium Rate <b>Higher Premium Rate</b>
Sibling (Eldest to Youngest)	15 days to 25 years only	<ul style="list-style-type: none"><li>Sibling's birth certificate</li></ul>	Regular Premium Rate

**NOTE:** For **EMPLOYEES (PRINCIPAL)** entitled to **FREE dependent/s**, please refer to the hierarchy above. Higher Premium Rate or any excess on the Regular Premium amount will be shouldered by the employee through salary deduction.



# Membership Eligibility

## Can a principal member skip hierarchy in enrolling their dependents?

Yes, subject to submission of any of the following requirements based on their corresponding non-enrollment reasons:

- Dependent is working/ residing abroad – submit updated COE or employment contract and/or proof of residency abroad.
- Dependent is enrolled in another HMO – submit copy of HMO card with validity date of certificate of coverage
- Death of dependent – submit copy of death certificate
- Spouse dependent has a different last name – submit marriage certificate
- Child dependent has a different last name – submit birth certificate of child dependent
- Parent dependent has a different last name – submit birth certificate of principal

# Membership Eligibility

## Can a principal member enroll his/her common-law-partner as his/her dependent?

Yes, subject to submission of ALL the following required documents by both principal and his/her common-law-partner. Validity is 6 months upon issuance:

1. CENOMAR
2. Barangay Certificate, for proof of residency
3. Certificate of Cohabitation (Must be issued by a lawyer)

## If a principal member has a newborn dependent, can he/she enroll such dependent?

Yes, subject to submission of the newborn birth certificate and endorsement must be made on or before 30 days from date of birth. Effectivity date will be 15 days from the date of birth of the newborn.



# Membership Eligibility

Can a newlywed principal member enroll his/her new spouse as his/her dependent?

Yes, subject to submission of their marriage certificate on or before 30 days from date of marriage.

If a principal member enroll his/her dependent beyond the 30 days requirement, will it still be accepted?

No. However, request may be re-considered on the condition that the Principal member must provide a valid reason for the late enrollment of his/her dependent. Approval of membership and coverage, will be subject to the HMO provider's standard cut-off provision.

Section II.

# CORRECTION OF MEMBERSHIP DETAILS

# CORRECTION OF MEMBERSHIP DETAILS

## How to correct personal details?

Personal details like name, date of birth, gender, and civil status, may be endorsed using the correction template/form and submission of valid ID and/or birth certificate.

## How to correct civil status?

Correction of civil status will require submission of marriage certificate.

**NOTE:** Php 300 will be paid for new HMO physical card request.

Section III.

# ENROLLMENT PROCESSING LEAD TIMES

# Enrollment Processing Lead Times

## What is the lead time for processing of the enrollment of my dependents?

Enrollment processing lead time is 2 to 3 working days from date of endorsement to HMO provider with complete requirements. This applies to enrollment of both principal and dependents.

Once approved, you will initially be provided of your HMO policy number which will be sent through email by the HMO team.

## How long will I be able to receive the physical HMO card of my enrolled dependents?

Lead time for HMO card availability is 10 to 15 working days from date of endorsement to HMO provider. This applies to enrollment of both principal and dependents

Section IV.

# MEMBERSHIP CANCELLATION

# Membership Cancellation

## Is it possible to cancel enrolled dependents anytime?

No. Cancellation of dependent's membership will only be allowed in the following instances:

1. Separation of the principal member
2. Death of the principal's member
3. Dependent is enrolled in another HMO
4. Dependent is living/working abroad

Resignation or termination of the principal member shall automatically cancel his/her dependent's HMO membership.

## HMO Billing Period

Please refer to the table for the monthly coverage periods for your information.

# Membership Cancellation

If an employee resigns or cancels a dependent, they will be charged for the corresponding payout.

For example, Employee A resigned effective August 1, 2024. They will be charged for a deduction until September 10th payout.

Month	HMO Period	Payout Period
1	June 30 - July 29, 2024	July 25th and August 10th
2	July 30 - August 29, 2024	August 25th and September 10th
3	August 30 - September 29, 2024	September 25th and October 10th
4	September 30 - October 29, 2024	October 25th and November 10th
5	October 30 - November 29, 2024	November 25th and December 10th
6	November 30 - December 29, 2024	December 25th and January 10th
7	December 30 - January 29, 2025	January 25th and February 10th
8	January 30 - February 27, 2025	February 25th and March 10th
9	February 28 - March 29, 2025	March 25th and April 10th
10	March 30 - April 29, 2025	April 25th and May 10th
11	April 30 - May 29, 2025	May 25th and June 10th
12	May 30 - June 29, 2025	June 25th and July 10th



Section V.

# OTHER FREQUENTLY ASKED QUESTIONS

# Other Frequently Asked Questions

I am married, but still don't have kids, can I enroll my parents instead?

Yes, but you will have to enroll your spouse first and your parents will fall under the extended dependent category.

I am a married member and has already enrolled my spouse and children, can I still enroll my parents as my dependents?

Yes, parents will fall under the extended dependent category. Employee will need to pay additional premium through salary deduction per payout. An Authority to Deduct will need to be signed and submitted to HMO team.

Eligibility of overaged extended dependents will be from 66 years old and above.

# Other Frequently Asked Questions

I am a single member, can I enroll my overage parents as my dependent/s?

Yes, but eligibility will be overaged 66 to 100 years old. The principal member will need to shoulder the premium cost for the overaged dependents.

If employment contract allows for free dependent, the single member will only shoulder the difference of the premium cost for overaged dependent versus the premium cost for regular dependent.

If the employee has no more contact to his/her parents and is still single, can he/she enroll his/her siblings?

The employee will have to provide reason for skipping hierarchy.

# Other Frequently Asked Questions

## What if my dependent do not have birth certificate?

You may submit baptismal certificate/certificate of live birth issued by the Local Civil Registry or other documents showing proof of relationship.

## What if my dependents are already covered by another HMO and still want to enroll them, is it possible?

Yes, but in case of benefit availment to any accredited clinic or hospital, you will have to declare which HMO you will be using.

## Can my dependent avail of the Annual Physical Exam (APE)?

Yes, availment will be anytime within KMC's contract period with the HMO provider. Details can be confirmed with the employee's assigned HRBP.

# Other Frequently Asked Questions

If I will enroll my overaged parents as my dependents, will I shoulder the full amount even if they still count as my free dependents?

No, you will only shoulder the excess premium rate for your enrolled overaged dependent. This will be the difference of the premium rate for overaged principal versus the premium rate for regular dependent.

If I am entitled to enroll 2 free dependents, but one of my 2 dependents is overaged dependent, will there be additional premium cost?

Yes, the employee will have to shoulder the additional premium cost corresponding to the overaged dependent.

# Other Frequently Asked Questions

Can I enroll my dependents for a higher MBL?

No, we will only follow the HMO eligibility stated in your contract.

I am already eligible for HMO coverage upon hire and will be entitled to enroll a free dependent after one (1) year of tenure, can I already enroll my dependent upon hire and shoulder the cost?

Yes, but you will have to shoulder the premium cost for your enrolled dependent until you reached your one-year tenure. Once you are entitled for a free dependent, the company will shoulder the cost for such free dependent.

# Other Frequently Asked Questions

I am single and become Married and has already enrolled my sibling as dependent, is she/he will remain my dependent?

No, your sibling will be automatically cancelled once your civil status became Married.

I want to enroll my illegitimate child, is she/he eligible as my dependent?

Yes, provided the legal documents such as adoption papers/affidavit of guardianship (issued by a lawyer).

# Other Frequently Asked Questions

I am Married but I have provided an Affidavit of Separation to enroll my Parent, will I be considered as Single?

No, your civil status is still Married unless a Legal Documents such as Divorce/Annulment papers has been provided. Thus, your Parents still fall under the extended dependent category.

I am eligible for free dependent; however, I don't have any communication with my immediate family. Can I enroll my Aunt or Niece?

No, only immediate family can be enrolled in HMO.

Can I enroll my same gender common law partner?

Yes, same gender partner can be enrolled as a dependent provided the list of documents referring to page 4.



# Thank You!

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