



A S A L U S TIMES



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The IntelliCare Newsletter

December 2007

UNITED NATIONS AVENUE CLINIC OPENS

IntelliCare opened its United Nations Ave. Clinic in Ermita last September 2007.

The occasion creates the privilege for IntelliCare to personally be of service to our stakeholders based in the area. Once more the highly vaunted excellent service by the Company will be emphasized in pursuing our commitment to remain as the HMO of first choice. The clinic offers the following services: General Medicine and Specialty Consultations; Diagnostic Services: Laboratory, X-rays, Ultrasound, ECG; Out-patient Surgery; Annual Physical Exams and Dental Services.



Guest of Honor Atty. Nicolas B. Lutero III, Head of the Bureau of Health and Facilities Services of the Department of Health after cutting the ceremonial ribbon on the opening of the new United Nations Avenue Clinic. He was assisted by IntelliCare's Medical Director, Dr. Ricardo L. Jocson (left) and President Mario M. Silos (right).

Our doctors specialize in:
Dermatology, General Surgery, Obstetrics and Gynecology, General Pediatrics, Rheumatology, IM - Cardiology, IM- Gastroenterology, IM - Pulmonology, IM - Infectious Diseases, Orthopedics and ENT.



The Twelfth of Never

Is what you say to connote that there is no time nor space limit.

Is a phrase which means never giving up when confronted with obstacles to achieving our targets.

Is not saying "no" to challenges to serve our clientele much better.

Is not compromising the high grade quality of work and excellence in service we are known for in the HMO industry.

Is for IntelliCare to continually commit, develop and nourish our partners, the medical professionals, for their growth and individual

values as persons of exceptional talents and acknowledged skills in our own particular community.

Is to continue to support our drive for the medical wellness of our clients, providers and friends.

Is to be inspired by our indomitable spirit, as we look forward to an even brighter future and driven by a commitment to provide the best value in healthcare; and

Is to partner and assist the government in the optimization of medical services to our citizenry.

A TRIBUTE TO THE MEN AND WOMEN OF INTELICARE

On our twelfth anniversary, we believe it is only fitting to pay a fervent tribute to the wonderful staff of IntelliCare.

There is now this perceptible aura of confidence throughout, from service staff all the way up to the President and Chairman.

The growth of IntelliCare has over the last twelve years, to say the least, been remarkable. Barriers, which may have dissuaded some of the faint-hearted, were overcome by the Company. For this we only have to acknowledge the performance of the staff. Those remarkable, compassionate and special achievers who gave their

self-less devotion and correct governance towards work and our Company. We say MABUHAY and CONGRATULATIONS to all of you! You are built of different firmament.

We also take this opportunity to thank our partners and providers for a truly inspiring twelve years!

EMR

Merry Christmas & A Happy New Year!



ASALUS CORPORATION

was registered with the Securities and Exchange Commission in November 1995 primarily as a health maintenance organization (HMO) engaged in the delivery of managed healthcare services via comprehensive, systematic and prevention-oriented health maintenance programmes or plans. Only six years after, ASALUS broke into the top five industry ranking to emerge as the country's fastest growing HMO in terms of market share. To date, its phenomenal growth (a 7-year revenue CAGR of over 60% p.a.) has remained unparalleled to further catapult ASALUS, three years after, among the top three HMOs in the Philippines. With these milestone achievements in a brief span of barely 10 years, ASALUS looks poised to further move up and imminently close in on two long-time contenders for industry leadership.

Asalus Corporation is now popularly known as **IntelliCare®**, the brand name of its HMO business. Its mission is to lead, innovate, and

trail-blaze a holistic approach to healthcare management by consistently providing top-quality, highly personalized healthcare services that are easily available, accessible, and affordable. Its brand of service excellence goes beyond the usual norm of patient care by adding to its multi-faceted dimensions IntelliCare's compassion for member-patients.

IntelliCare's promise of service excellence has been fulfilled not by accident but by conscious design, given form and substance by a well-fortified, countrywide infrastructure for an effective and efficient healthcare delivery system. Specifically, strategic alliances and affiliations have been forged with a nationwide network of over 600 reputable hospitals, clinics, diagnostic centers, and other first-class medical institutions that are manned by an affiliated pool of more than 9,700 of the country's well-known, highly regarded physicians and medical specialists. Uninterrupted delivery of top-grade service is assured through mobile clinics, a 24/7 call center, and on-site Liaison Officers in each

affiliated tertiary hospital. And for members travelling more than 150 kms. from home, air ambulances stand ready for speedy emergency shuttle to the nearest medical facility at no extra cost.

IntelliCare's single-minded commitment to service excellence has remained a viable business proposition. Through aggressive sales and marketing thrusts, IntelliCare boasts of a great number of prestige accounts from diverse industry sectors. Likewise, a client retention rate of over 90% continues to boost its membership well past the 360,000 mark.

Risk management has been persistently prudent, too, as manifested by the company's 10-year financial record of consistently positive bottomlines. Also, the capacity to meet on time all financial obligations has been well supported by a liquidity ratio that has steadily hovered at a comfortable margin over the 1:1 minimum ideal level. In addition, the company has remained

adequately capitalized, as evidenced by total-liabilities-to-equity ratios (1x-2x) that had stayed considerably below the 2001-2005 industry average of 4x-6x, even besting all other HMOs in the industry's top 5. From only Php 1.9 million in 1995, its paid-up capital has grown sturdier to Php 50.0 million while its asset base has vastly expanded to the present level of about over Php 400 million.

Serving as the backbone for all these endeavors is a dynamic workforce of nearly 800, led by an equally dynamic Board composed of highly successful businessmen and medical practitioners. Together they comprise the IntelliCare Team who have joined hands to fulfill the noble mission of providing a link between the constitutional promise of health and its actual realization by constantly redefining service excellence within the ASALUS core values of integrity, fairness, and honesty and an enduring sense of humanity and compassion.

As we celebrate Pres. Mario

M. Silos' Birthday



IntelliCare's Cheer Dancers



From left AVP Ernesto M. Reyes Jr.; SM Rita Divinagracia; Pres. Mario M. Silos; VP Gerry A. Vargas; VP Audrey B. Gallardo; VP Jeremy G. Matti; Medical Director Ricardo L. Jocson; AVP Pete Marcelo; AVP Arnie Dantis; AVP Norman P. Amora; AVP Rommel Ancheta.



MMS' daughters Joey and Monica (above) greet their Dad



Sheryl Camarines
HRD

Batch 2 & 3 Customer Service Champions

Customer Service Recognition

Two more batches of trainees from both Face to Face and Telephone Customer Service Seminar add up to the 1st group of Customer Service (CS) Champions making it 137 employees from different frontline departments. As part of the culminating program of the Training series, that required 5 Saturdays to complete, the Trainees gathered in the CS Recognition ceremony last October 5, 2007. The occasion was attended by the Department Managers, Supervisors and trainers from May-K Learning Center.

Ms Grace Oreña, May K Learning Center President, gave a warm welcome in her opening remarks as she invited all Trainees to rise and be recognized. She emphasized that the championing of the service experience is really in our hands. It was then followed by an encouraging message from Senior Manager for Marketing and Sales, Mark Gamir, as he candidly shared his humble and yet very promising beginnings with IntelliCare. Mr. Gamir after all made a right choice when he chose IntelliCare as the President Mario Silos, puts it.

Mr. Silos, highlighted the event as he gave a very inspiring message about what it takes to delight customers. He said that for us to succeed we should... "Never give up, never, never, never give up.....You are joining not only the ranks of champions but champions who have been tested with integrity and with a sense of purpose and most of all a sense of family and care for one another." As the President spoke about being Champions, it's not easy to be one, but he believes we can.

Other highlights of the event were the giving of special awards to those who have excelled and have been recognized as potential Trainers. They were given our very own souvenir, IntelliCare's teddy bear, as a symbol of excellence, the way PROs do when they give excellent service to our clients. With that recognition, being Customer Service Champions doesn't end there. The management believes in developing its internal resources by raising and developing internal talents to support our Training capabilities. The event was concluded with short messages from among the recognized potential Trainees. Christine Balon and Melecio

Salugsugan from batch 2 of the CS Trainees have represented their batch as they gave appreciation and feedback on their training experience. Jeffrey Luna, Cheryl Mae Rubinos, and Anne Margarete Victor were among the potential Trainers from batch 3 of the program. The trainees have expressed their appreciation for the management, the May-K Trainers' efforts and expertise and also for the learning they acquired together with the new friends and relationships that they have discovered.

In the company's thrust in building the customer culture of the organization, building people through equipping them with the required and necessary knowledge is in itself a milestone. So that in every achievement, the Journey more than the end-goal is what makes our success worthwhile.



From Left: Grace Oreña (May K Learning Center), AVP Rommel Ancheta (IntelliCare), Roni Alvarez, Chari Legaspi & Mondo Castro (May K learning Center)



Face to Face CS Batch 2



Telephone CS Batch 2

Blood donation program



Donors: Chester Alberto, Cynthia Perez, Edrick Mamaril, Hermin Santos, Katherine Marciano, Dave Jeanjaquet, Ronnie Mijares & Mark Anthony Mangona

Annual Physical Exam (APE)



Face to Face CS Batch 3



Telephone CS Batch 3

THE INTELICARE EXPERIENCE

Across the Islands of Visayas and Mindanao



by: **Raymundo L. Garcia**

*Assistant Vice-President,
Vis-Min Operations*

It's nine o'clock in the morning and IntelliCare Patient Relations Officer Mien Magbanua rushes to a major hospital in Bacolod to assist in the admission of an IntelliCare member. In Cebu, IntelliCare staffers Timogene Ocampo, Ireen Capoy, JM Gellez and Flor Cabie conduct several orientation sessions starting at midnight for the agents of a major global call center. Down in Davao del Norte, Account Officer Keith Brigole, together with an IntelliCare-accredited doctor, conducts a wellness program in a major client's plant located in Panabo City. And every single night, Cebu Assistant Manager for Membership Services Timogene Ocampo, like several other IntelliCare staffers, leaves his "24/7 mobile phone" open for any member who might need assistance at any time of the night. These are but a few of the many "faces" of IntelliCare to the more than 350,000 members nationwide.

To all these members and clients, IntelliCare has become more than just a brand that promises quality healthcare service. To them, IntelliCare is Mien, Timogene, Ireen, Flor, JM, Keith and the many other IntelliCare faces. To them, Intellicare is an EXPERIENCE OF HIGHLY PERSONALIZED SERVICE.

IntelliCare's promise of service excellence has been fulfilled not by accident but by conscious design, given form and substance by a well-fortified, countrywide infrastructure for an effective and efficient healthcare delivery system. Throughout the archipelago, it has established regional offices and satellite branches in key cities and towns precisely to "put flesh" to this promise, and to deliver highly personalized service to its clients and members. In the VisMin area, IntelliCare has set-up Regional Offices in the cities of Bacolod for Western Visayas, Cebu for Central & Eastern Visayas and Northern Mindanao, and Davao for Southern Mindanao, with a Sub-Regional Office in Cagayan de Oro City. And within these regions, IntelliCare has made sure that members have easy access to personalized service thru its satellite branches and service representatives in key cities and towns.

Truly, IntelliCare has earned such a reputation for personalized service with compassion that it has now reached what its Chairman and President Mario Silos has described as the "level of market differentiation that would indicate leadership in terms of quality service."

A Glimpse of Success

The man has it all. Coming from a clan that has become one of Bacolod's pillars especially in the food industry, having graduated Bachelor of Arts major in Economics, Summa Cum Laude, from the De La Salle University, had his MBA degree from the Asian Institute of Management, the new face in the regional office – the Assistant Vice President for VisMin Operations of IntelliCare - is a born leader and achiever.

He is a businessman, being the owner of two restaurants in Bacolod, an educator, one of the founders of a Catholic charismatic community, a good provider, a protective husband, a loving father to her four daughters and looked-up to as a father-figure by most of the employees whose lives he has touched in the companies that he had worked for. Indeed, it would take a lot of genius, energy and good heart to become all of the above.

Despite everything that he is and has become, he remains humble, down-to-earth and approachable. Here's a glimpse of success that is Mr. Raymundo Eugene L. Garcia.

Who is Ray Garcia?

"I would describe myself as a family man and home-body, with a bias for simple living, and doing my best to serve God.

What are 3 adjectives that best describe your person?

"Simple, Reflective, Music-lover.

People who have influenced you most?

"They would be my parents who left our family with a strong legacy of Christian values; and I would also include my uncle, Mr. Ed Locsin, who has been my bible teacher and spiritual counselor.

What is your guiding principle in life?

"Live with the end in view. This is an adaptation of Stephen Covey's 2nd habit of "begin with the end in mind". I want to live my life each day with my ultimate destiny in view. Call it purposeful-living.

What is your management style? How do you adapt this to the IntelliCare management style?

"I go more for consensus-building and participative management. That way, you not only are able to arrive at the best strategies and solutions, but you also get your team to internalize and own them. In fact, one of the main reasons I joined IntelliCare is because it too has this type of management style. And because of this, I really did not have a hard time adjusting.

What is your vision for the regions?

"My vision necessarily has to be that of the company. It cannot be otherwise. VisMin is an integral part of the whole IntelliCare family. If its existence is to be with meaning, everything we do has to be aligned and in-step with the rest of the company. But if I am allowed to have a personal vision, it would be for the VisMin branches to be centers of excellence in customer service and operations.

What legacy would you like to leave your IntelliCare family someday ?

"It is to have developed well a corps of competent, dedicated and committed IntelliCare managers and staff throughout the Visayas and Mindanao.



By: **Ma. Ivy C. Zaldarriaga**
IntelliCare Bacolod

Vis-Min Special Feature

IntelliCare started in Metro Cebu with a one-man satellite office at Cebu Holdings Center in Cebu Business Park



By: **Chito Recamadas**
Regional Manager, IntelliCare Cebu

And after 12 years of existence, it has already grown to a 30 strong manpower complement. IntelliCare Cebu Regional Office is now located at Rm. 601, Metrobank Plaza, Osmeña Blvd., Cebu City, a very strategic location, very near to almost all of the accredited hospitals like the major ones, Chong Hua Hospital and Cebu Doctors' University Hospital.

IntelliCare, as one of the leading HMO's in the country today, is the only HMO that has fully decentralized its operations in the provinces. Practically everything is done locally from the processing of ID cards to the addition and deletion of members, check payments, reimbursements and others. This differentiates IntelliCare among other HMOs.

Just recently, to fortify its presence in the region, IntelliCare Cebu underwent reorganization which included streamlining of work and eliminating multi-tasking among employees. As a result, there are four additional staff hired to fill in the necessary positions identified as important in beefing up its manpower.

This is a major step forward in making IntelliCare Cebu a cut above the rest. It has been a tradition of the company to provide excellent personalized service to its members, where commitment and the passion to serve are being fused, a holistic approach in capturing the hearts of the clients.

This recent development also to increased the capacity of the people to service new clients, making it into a supple and capacious environment for future development. Considering Cebu's booming economy as evidenced by the



FIRST ROW: Alma Pidor, Pinky Capangpangan, Nancy Ursal, Chi Sugod, Chito Recamadas, Ireen Capoy, Flor Cabie
SECOND ROW: Daisy Mesias, Marrisa Dayondon, June Tapales, Marilou Pagao, Sweet Sarabia, Rhea Chaves, Joy Nadela, Cheryl Batuigas, Grace Diola, Donna Calamohoy, Joyce Yu, Jurare Tablizo, Titing Villamor, Mark Lim, Roel Potencioso, Zenny Martillano, Timogene Ocampo
THIRD ROW: JM Gellez, Craig Anidón



IntelliCare Davao Regional Office Team - Gentlemen Seated: Keith Brigole and Alvaro Napoles, Ladies standing (left to Right): Aniliz Lara, Brenda Vidal, Joan Licudan, Ma. Luisa Parado, Laura Murillo and Monna Liza Donasco, Gentlemen Standing (left to Right): Ryan Mark Navarro, Samuel de Loyola, William Alma, Hermanie Estoquia, Mark Oliver Jalipa, Sylvester Loren, Adonis Carillo and Anthony Ayuban

emergence of new markets/businesses like the BPOs, this move is worth reckoning with.

In addition, a new Marketing & Sales team was created formulating new marketing strategies

IntelliCare Then and now...

By:
Keith D. Brigole
Account Officer
IntelliCare Davao



For the past years, the growth and development of the Davao office has immensely increased to cope with the demand for a better health care service for both national and local accounts. Since its inception in the mid 90's with one Liaison Officer, the Davao office has expanded its operations to 6 employees as of the first quarter of 2005, where it was under the supervision of Cebu Regional Office. In July 2005, IntelliCare Davao has started to

regionalize its operations as evidenced by its current manpower of twenty-one (21) employees, classified in each specific department to respond to the need and growing demand in the region, with its branch offices in the cities of Gen. Santos (covering South Cotabato) Kidapawan (covering North Cotabato) and Panabo (Davao del Norte, Davao Oriental and Compostela Valley Provinces), thus covering the entire region Southern Mindanao. The office is also in closely coordination with the Cagayan de Oro and Valencia branch offices.

The office is currently headed by its Regional Manager/Consultant Alvaro O. Napoles. Under Davao office's organizational and operational structure, the existing departments are the Accounting and Finance Department, Membership Services and Claims Management Department, Claims Processing Department, and Sales & Marketing and Account Management Department. "As it is embodied in our culture, we strive to be the best, the most recommended HMO in the region based on service.", Mr. Napoles says. He adds, "Our Regional office being decentralized is indeed capable of attending to client concerns and availment, processing of claims billed and payments to our medical providers, without need of referring them to home office. With this setup, we intend to be the No. 1 HMO in the region."

The office is currently servicing valued clients such as Dole, Louis Berger Group, Marubeni Energy Services Corp., Holy Child School of Davao, and other local accounts. IntelliCare Davao Regional Office is located at Suite B206 Plaza de Luisa Complex, R. Magsaysay Ave., Davao City.

and introducing innovations making the product more flexible to meet the demands & needs of the clients.

IntelliCare has evolved becoming the HMO of first choice. And now there is the prestige that comes with being a member.

The Western Visayas Regional Office



standing L-R: Nie, Mien, Jeremy, Moses, Goldie, Ariel, Ivy, Winston, Maricar, Genevive, Tina, Sanz Seated L-R: Leni, Sr. Mgr. Dr. Rita Divinagracia, Cris (Sr. Asst. Mgr.), Johnna

The inception of the Western Visayas Regional office in 1997 was an off shoot of an idea of a man, a concept of reinventing an industry – an industry long been in existence, with formidable giants dominating the vastness of the market. The concept – to render service that would meet the needs and satisfy the demands of both member and provider, service not stifled by policies and procedures, service that connotes dependability, and service under the caring hand of a human touch. Spelled as SERVICE PAR EXCELLANCE.

With a handful of men to call a workforce, a cornerstone was set to mark the inception of this idea, an infant called Pryce Care, Inc.

It has been a decade since the birth of this infant. Through nurturing, it has grown in leaps and bounds. Such occurrence was perceived by the officers as part and parcel of the normal stages of growth and development, but has stirred the giants to bewilderment and trepidation. The infant, no longer fragile and insignificant, is now a child – progressively upsetting the balance and tipping the scale in its favor.

The child was spared not of illness and despair. Disease and much discomfort plagued him. Unwavering in character and adamant in its pursuit of purpose – he is now independent and with a new identity. The child now calls himself, INTELLICARE, reminiscent of the intelligent choices he has made in the past, and will continue to make.

We have weathered through many storms, and the conquest may have left us weary but not beaten. We

were all called to the challenge of bearing fruit in adversity. Tribute is given to every individual who has made IntelliCare what it is today. With this, we recognize the men and women, past and present, who make up the small but significant Western Visayas Regional Office (WVRO) by individually rising up to the challenge, and making a difference. Dreams have been realized, and each face is a witness to these triumphs.

In 1997, the Western Visayas Regional Office opened its first servicing unit of two (2) personnel occupying a desk space inside the Emerald Building at Rizal St. In just over two (2) years, market share grew and a new office was inaugurated in June of 2000. Door E at the 2nd floor of RL Jocson Building, Aquino Drive, was staffed by nine (9) personnel to attend to both our members and health providers alike. Six (6) months later, the office was decentralized in its operations and became an independent branch. By 2004, another unit at the same location was occupied to service accounts/members in the islands of Negros (Oriental and Occidental) and Panay (Iloilo, Capiz, Aklan, and Antique). Today, we have again expanded and are staffed with twenty (20) abled personnel to cater, not only to the growing and varied needs of our clients, but also to our growing membership.



By:
Dr. Rita Divinagracia
Senior Manager, Bacolod
Western Visayas Region

READY FOR THE BREAK

IntelliCare-CDO Rides the Growth Curve



By:
Honey Roble
Asst. Manager
IntelliCare Cagayan de Oro

Our Regional Manager for Central/Eastern Visayas and Northern Mindanao, Mr. CHITO RECAMADAS, used to say, "IT ONLY TAKES ONE BIG ACCOUNT TO MAKE A BREAK". This is the motivating thought that keeps us going as far as the Sales & Marketing drive of IntelliCare – Cagayan de Oro (CDO) is concerned. Questions like "HOW and WHERE these accounts can be found" entail a lot of determination, resourcefulness and, of course, perseverance. "TARGETS ARE HIGH; STANDARDS ARE UNCOMPROMISED." Skeptics say it's just another year for IntelliCare – CDO; but our CDO Team takes-up the challenge and believes that when you give your all, everything else follows. There is no room for skepticism. We are not supposed to quit; but rather, exert every effort to make it happen, to make it better! That's the spirit that propels us. That is THE INTELLICAREWAY.

The Company's PERSONALIZED & COMPASSIONATE SERVICE towards its members has left an imprint on people especially for those who have been recipients of and witnesses to service par excellence. These are the basic ingredients that have awoken the curiosity not just of the business entities but also of the government institutions that eventually opened new opportunities for CDO Branch.

Is CDO prepared for the Break? YES WE ARE!



From left to right: JOMARI DAHILI (PRO – Bukidnon), GLEN ALCANTARA (PRO – CDO), AVP MR. RAY GARCIA (VISMIM Regional Operations Head), CEVNM Regional Manager CHITO RECAMADAS, Asst. Manager HONEY ROBLE (CDO Operations Head), ANALYN LISONDRA (Acctg/Finance Staff), RUBY OMICTIN (Acctg. Clerk) , DAPHNEH BERDISULA (Data Encoder) Center Back : THEO GALANG (Supervisor & Customer Service), MARILYN LAWAGUE (PRO – Bukidnon), MARK CHEQUITO (PRO –Iligan/Pagadian/Ozamis/ Dapitan Area)

First Aid

PREVENTION OF HEAT EMERGENCIES

The following information relates to the more common conditions and activities that produce heat emergencies. A responsible attitude toward acquiring additional preventive information, particularly in regard to fires and burns, should lead the reader to resources beyond the basic discussion contained herein.

A. Injuries from extreme heat

Fires, burns, and other emergencies produced by fire are the third leading cause of accidental death. About 20 percent of the fatalities are children. The home environment is particularly dangerous. Some four out of five deaths due to fire occur in the home. In addition, numerous persons are affected by nonfatal burn injuries each year. Prevention of burns is, essentially, a matter of preventing fires, as well as protection of self and others from sources of extreme heat other than fire.

1. Smoking and matches

Home fires and burn injuries are often the result of children playing with matches and careless handling of matches by adults. When the hazards of dangerous play are not fully understood by children, protective measures similar to those controlling accessibility to dangerous poisons should be followed. Careless handling or disposal of matches and lighted cigarettes is a primary factor in the cause of about 25 percent of all fires of known origin.

Smoking while in bed is one of the most frequent causes of fire in homes and places of public accommodation. In addition to the danger of burns, a fire in bedding also releases toxic gases that can quietly suffocate sleeping persons in the room or in other parts of the building. Considering the number of fire-fatalities where smoking in bed has been identified as the primary causative factor, smokers should see that the practice seems most unwise.

2. Cooking and heating equipment

Cooking and heating equipment is a common source of fires and burns. It is very important that equipment be kept clean and in good repair. A qualified person should inspect and clean heating systems and chimneys annually. If repairs are needed, an expert should be called upon.

Flammable liquids create a special handling and storage problem. If a stove uses fuel oil, store surplus quantities outdoors. Do not use highly flammable liquids for house-hold purposes or for lighting a charcoal grill or other fire. Store flammable liquids in safety containers that seal off explosive vapors from the air. Any flame or spark

can produce an explosivelike flash fire wherever a concentration of volatile fumes exists. Similar precautions are necessary where gas is used as a fuel. If a pilot light or gas burner blows out, ventilate thoroughly, and then carefully follow the manufacturer's directions in relighting the unit.

Fire and burn prevention also requires that good house-keeping and safe personal practices be followed in the use of cooking and heating equipment. Cooking surfaces should be kept clean from grease. Turn pot handles so that they do not stick out over the edge of a stove; otherwise, children might pull scalding liquids down upon themselves. Make sure that curtains cannot blow across cooking surfaces and that loose clothing is not worn around cooking burners. Remember, too, that children need special protection from these and other potentially hazardous fire situations.

3. Fires of electrical origin

Fires of electrical origin are usually the result of overloaded or defective wiring, and worn-out or damaged power tools, appliances, fractional horsepower motors, fixture outlets, and cords.

Many older homes are not electrically wired to accommodate the number of appliances and amount of electrical equipment that are in common use today. In such homes, it is most important that fuses are the right size so that circuits are protected from becoming overloaded. A fuse or a circuit breaker, which acts as a safety valve for overloaded circuits, slows or cuts off the current so that wiring will not overheat and create a fire.

Fire and burn protection also requires worn-out or damaged tools, appliances, cords, and other electrical items to be either discarded or repaired. Repairs should be made by qualified repairmen. Repairs are particularly important where television sets are concerned. Unless a television set is designed specially for installation in a tightly enclosed space, do not install it where required ventilation will be obstructed; a fire hazard can be created if adequate ventilation is not provided.

An absence of grounded circuits and electrical appliances or equipment without grounded wiring poses the ever-present danger that a current of electricity can reach and pass through the body. A three-holed wall receptacle implies a grounded circuit. A three-pronged plug on an appliance cord or piece of electrical equipment implies that the item is wired to afford protection against electric current's reaching the body provided that the item is plugged into a grounded circuit. Whenever a manufacturer recommends that electrical appliances or equipment should be grounded, follow the advice. If both the circuit and the appliance are improperly wired and plugged for grounding, have a competent electrician inspect the circuit wiring, circuit load, and wall receptacle, and request him to ground the piece of equipment or appliance.

Testimonials

>> — Original Message —

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>> From: "Overseas Polys - Master"

<master.ovpolys@ships.osg.com>

>> To:

<csanpedro@intellicare.com.ph>

>> Sent: Wednesday, November 28, 2007 1:06 AM

>> Subject: for utmost response, thank you

>>

>>

>>

>> Dear Ms. Cecille,

>>

>> A very blessed day to you and to your company.

>>

>> We are very glad that the company thru you responded to our concerns.

>> I am glad and relieved to know about all the information that you

>> mentioned

>> below. These are truly of great help to us. The assigned doctor is also

>> very

>> kind in informing my sister-in-law about the latest status of my

>> daughter's

>> condition. We called her at the hospital and we are very much happy that

>> all

>> necessary attention is being extended to her. And as such the ward of The

>> Medical City is still such a good accommodation for her since. With this,

>> we

>> decided that she will be fine even if she is admitted on the ward

>> section.

>> In this matter, we should also thank you for the kind of benefits that

>> your

>> company offers same as our company in choosing you to be our health

>> assistant. For me personally, who is far from our loved ones, this is the

>> kind of benefits that puts our mind at ease. THANK YOU

FOR CARING.

>>

>> I will also instruct my sister-in-law to prepare all the documents needed

>> before my daughter's

discharge. Please do kindly extend also our

>> sincerest

>> thanks to Mr. Bong Mendoza for his time.

>>

>> THANK YOU VERY MUCH MS. CECILLE AND GOD BLESS ALWAYS.

>>

>>

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Contributed by: **Efren Valdes Vigil**
Credit & Collection Dept.



Better Protection Against Health Risks

COVERAGE FOR THIRD NORMAL SPONTANEOUS DELIVERY

Pursuant to PhilHealth Board resolution No. 923 s-2006, PhilHealth now covers uncomplicated normal spontaneous delivery or NSD of the first three births effective for all admissions starting October 1, 2006. The package still applies the case rate payment of P4,500 and may be availed of in duly accredited hospitals and/or maternity and lying-in clinics.

Deliveries in Hospital Facilities

For deliveries done in hospital facilities, the subsidy shall be broken down as follows:

Services	Coverage
Hospital charges	P2,500
Professional fees	P2,000
Total	P4,500

Deliveries in Non-Hospital Facilities

For deliveries in maternity and lying-in clinics, members shall be afforded a comprehensive package of maternal and childcare which includes pre-natal to post-natal care, and family planning services.

PhilHealth payments are done in two major installments. The first payment amounting to P3,650 shall be paid after the delivery while the remaining P850 is paid after all post-natal consultations and family planning services are done.

Exclusions

The following conditions shall not be covered by the above benefit package:

- NSD of the fourth and subsequent births.
- Maternal age less than 19 years.
- First pregnancy of patients aged 35 years and older
- Multiple pregnancies
- Ovarian abnormalities (ovarian cyst)
- Uterine abnormalities (myoma uteri)
- Placental abnormalities (placenta previa)
- Abnormal fetal presentations (breech)
- History of three (3) or more miscarriages/abortions
- History of one (1) stillbirth
- History of major obstetric and/or gynecologic operation (cesarian section, uterine myomectomy)
- History of medical conditions (e.g. hypertension, pre-eclampsia, eclampsia, heart disease, diabetes, thyroid disorder, morbid obesity, moderate to severe asthma, epilepsy, renal disease, bleeding disorders)
- Other risk factors that may arise during present pregnancy (e.g. premature contractions, vaginal bleeding) that warrants a referral for further management.

Pregnancies resulting to abortions are not covered by the limitation of coverage of vaginal deliveries of the first three births.

NEWBORN CARE PACKAGE

This newest benefit package is part of PhilHealth's continuing commitment to bringing healthy babies who will be tomorrow's productive nation builders. It entitles newborns of members (or of mothers who are qualified as dependents) all necessary services consisting of the following amounting to P1,000:

Services	Coverage
Eye prophylaxis, umbilical cord care, Vitamin K and thermal care	P 250
First close of Hepatitis B Immunization	P 250
Newborn screening tests	P 500
Total	P 1,000

- PhilHealth shall reimburse the above services directly to the institutional health care provider provided that all services under said package were administered and rendered to the newborn beneficiary.
- Room and board charges shall not be compensated. However, one-day shall be deducted from the 45-day allowance for room and board for dependents.
- Newborns/ neonates admitted/confines in a hospital due to other conditions or illnesses may avail of other benefits (including room and board) based on the case/type of their illness.
- Claim for the said confinement should also include applicable newborn care services provided for in the package and shall not be considered a separate benefit.

REVISED BENEFIT SCHEDULE

With the passage of PhilHealth Board Resolution No. 926 s-2006, PhilHealth coverage for in-patient care and day surgeries have been rationalized which expanded case/types from three to four case/types (case/types A, B, C and D) and the unification of benefit schedules of all PhilHealth members including those working overseas.

The following is the unified in-patient benefit schedule which took effect in January 1, 2007:

LEVELS 3 & 4 HOSPITALS (TERTIARY)				
Benefit Item	A	B	C	D
Room & Board*	400/day	400/day	400/day	1,035/day
Drugs & Medicine	3,000	9,000	16,000	35,655
X-ray, Lab, & Others	1,700	4,000	14,000	29,430
Operating Room	RVU 30 & Below =1,060 RVU 31 to 80 =1,350	RVU81to200= 3,490	RVU 201to500 = 3,490	RVU 501&above =10,470
Professional Fees:				
General Practitioner	150/day Max. of 600	150/day Max. of 900	150/day Max. of 900	315/day Max. of 2,430
Specialist	250/day Max. of 1,000	250/day Max. of 1,500	250/day Max. of 2,500	450/day Max. of 4,050
Surgeon	40/ Relative Value Unit (RVU) Maximum of 16,000			120/ RVU Max. of 47,790
Anesthesiologist	30% of Surgeon fee Maximum of 5,000			30% Surgeon's fee, Max. of 14,355
LEVEL 2 HOSPITALS (SECONDARY)				
Room & Board*	300/day	300/day	300/day	660/day
Drugs & Medicine	1,700	4,000	8,000	19,725
X-ray, Lab, & Others	850	2,000	4,000	10,215
Operating Room	RVU 30 & below =670 RVU 31 to 80	RVU 81 to 200	RVU 201 to 500	
Professional Fees:				
General Practitioner	150/day Max. of 600	150/day Max. of 900	150/day Max. of 900	315/day Max. of 2,430
Specialist	250/day	250/day	250/day	450/day Max. of 4,050
	40/ Relative Value Unit (RVU)Maximum of 16,000			120/ RVU Max. of 47,790 30% Surgeon's fee, Max.
LEVEL 1 HOSPITALS (PRIMARY)				
Benefit Item	A	B		
Room & Board	200/day	200/day		
Drugs & Medicine	1,500	2,500		
X-ray, Lab & Others	350	700		
Professional Fees:				
General Practitioner	150/day	150/day		
Specialist	Max. of 600	Max. of 900		
	250/day	250/day		
	Max. of 1,000	Max. of 1,000		
*Minor surgical operations are covered up to 1,200 for Professional Fees and 385 for Operating Room				

*Not exceeding 45 days for each member & another 45 days to be shared by his/her dependents.

Important reminders before availing of your benefits:

- PhilHealth overseas-worker members and their qualified dependents may avail of these benefits within the validity period stated in their Member Data Record or MDR.
- All benefit claims must be filed within 60 calendar days from date of discharge for local confinements/availments.
- For overseas confinements, claims must be submitted within 180 calendar days from date of discharge. PhilHealth reimbursement for confinements abroad shall be based on the highest benefit rates applied locally.

Updates of Accredited Hospitals and Clinics

AUGUST 2007

DIVINE SHEPHERD MEDICAL CENTER (HOSPITAL)
654 Malabanas Rd. Plaridel I, Angeles City
Tel. # (045) 322-3762

TALON GENERAL HOSPITAL (HOSPITAL)
F. Tanedo St., Tarlac, Tarlac City
Coordinator: Dr. Patrocino J. Talon

HEALTHWORLD MULTI-SPECIALTY CLINICS (FULL SERVICE CLINIC)
5/F Berma Center, Redemptorist Road, Baclaran
Tel. # 879-2131-33 / 879-2251
Email: healthworld@pltdsl.net

HOLY SPIRIT MEDICAL CLINIC (HOSPITAL)
Mintal, Davao City
Coordinator: Dr. Jo Anne Layug
082-2930236/0917-7046888/0918-5688888

M.V. SANTIAGO MEDICAL CENTER (HOSPITAL)
Brgy. De Ocampo, Trece Martires City, Cavite
Coordinator: Dr. Manuel V. Santiago
Tel #: (046) 419-1877
Telefax: (046) 419-0174

ST. AGNES POLYMEDIC & CENTER FOR DIABETES CARE (FULL SERVICE CLINIC)
15 20TH St., West Bajac B., Olongapo City
Telefax: (047) 224-9101

HEALTHPOINT MEDICAL CLINICS AND DIAGNOSTIC CENTER (FULL SERVICE CLINIC)
Faura medical Bldg., 577 Padre Faura St., Ermita, Manila
Tel. # 527-4286, 527-4290
Telefax: 526-0964
Email: healthpoint_md@yahoo.com

MEDHAUS MEDICAL SERVICES, INC. (FULL SERVICE CLINIC)
Room 302 & 316 Don Santiago Building, Padre Faura, Taft Avenue, Manila
Tel. # 523-8271 loc. 26 & 38
VICENTE L. DANGULAN MEMORIAL CLINIC (FULL SERVICE CLINIC)
76 Burgos St., Solano, Nueva Vizcaya 3709
Tel. # (078) 326-5252
Fax # (078) 326-6915
Email: vlmcd@digitelone.com

HEALTH SCAN LABORATORY & DIAGNOSTIC CENTER (FULL SERVICE CLINIC)
Caby's Commercial, 94 Magsaysay Drive, East Tapinac, Olongapo City
Tel. # 223-7063
Fax # 223-8501
Email: Healthscan_617@hotmail.com

SEPTEMBER 2007

PALAWAN MEDICAL CITY, INC. (FULL SERVICE CLINIC)
ESM Bldg., Malvar Street, Puerto Princesa City, Palawan
Tel. # (048) 433-5895

NEW SINAI MDI HOSPITAL (FORMERLY MDI CLINIC)
National Highway, Tagapo, City of Sta. Rosa, Laguna
Tel. # (049) 838-1281
Telefax (02) 520-8419
Mobile No. (0917) 866-7059

MEDWAY HEALTH SERVICES, INC. (FULL SERVICE CLINIC)
260 M. Manabat St., San Antonio, Biñan, Laguna 4024
Telefax: (049) 511-3960

MANILA EAST MEDICAL CENTER, INC. (HOSPITAL)
Coordinator: Dr. Romanito Cabalona
Manila East Road Brgy. Dolores, Taytay, Rizal PIs. proceed to Industrial department for the issuance of referrals.
Tel. # 660-0000

PARAÑAQUE DOCTORS HOSPITAL (HOSPITAL)
Coordinator: Dr. Maximo Abuel
175 Doña Soledad Avenue, Betterliving Subdivision, Parañaque City
Tel. # 776-0661

RAMOS GENERAL HOSPITAL
769 P. Hilario St., Tarlac City
Coordinator: Dr. Roman L. Belmonte Jr, FPCS, FACS
Tel. # (045) 982-0238 / 982-7074

ASIA PACIFIC EYE CARE SPECIALISTS (SPECIALTY CLINIC)
Unit 3208/3219 Annex II, NKTi, East Ave., O.C.
Tel. # 924-3601 loc. 3208&3219 / 926-9910

ST. IGNATIUS HEALTH FOUNDATION, INC. (FULL SERVICE CLINIC)
Pelaez Sports Complex, Apolinario Velez St., Cagayan De Oro City
Tel. # (088) 72-2918

MARIKINA VALLEY MEDICAL CENTER
Sumulong Highway Cor. Aguinaldo St., Marikina City
Coordinator: Dr. Joel G. Julian
Tel. # 682-2222

INTER-INDUSTRIAL PHYSICIAN MEDICAL SERVICES, INC. (FULL SERVICE CLINIC)
San Antonio Ave. cor. Nuestra Señora dela Paz St., San Antonio Valley I, Sucat Road, Parañaque City
Tel. # 825-4117
Fax: 826-1077

OPTIMUM MEDICAL DIAGNOSTIC CENTER (FULL SERVICE CLINIC)
B-26 Road 1 Minuyan Proper San Jose Del Monte Bulacan
Tel. # (044) 698-1200

IMMACULATE HEART CLINIC (FULL SERVICE CLINIC)
St. Peter's Cathedral Bldg., Rizal St., Tuguegarao City, Cagayan
Tel. # (078) 846-3239; 844-3239

OCTOBER 2007

2301 MEDICAL SPECIALISTS INC. (FULL SERVICE CLINIC)
Unit 608/609 2301 Civic Place, Civic Drive, Filinvest Corp. City, Alabang, Muntinlupa

LACEDA MEDICAL CLINIC (FULL SERVICE CLINIC)
33 Gordon Avenue, Pag-asa, Olongapo City 2200
Tel. # (047) 224-5904
Telefax: (047) 222-3550
Email: lacedamedicalclinic04@yahoo.com

LOYOLA INTERNATIONAL MULTI SPECIALTY CLINICS (FULL SERVICE CLINIC)
2ND Flr. Elizabeth Hall, Katipunan Ave., Loyola Heights, O.C.
Tel. # 435-5462; 433-5462 Cel. # 0917-8335462

PEREDES-CRUZ MULTISPECIALTY CLINIC (FULL SERVICE CLINIC)
2/F MI Paredes Bldg., Aguinaldo Highway, Imus Cavite
Tel. # (046) 472-2326

ESTELA MEDICAL CLINIC & PHARMACY (HOSPITAL)
Sto. Tomas, Davao Del Norte
Tel. # (084) 829-0054
Fax # (084) 374-0201

QUIJANO CLINIC & HOSPITAL, INC. (HOSPITAL)
National Highway, Tacurong City, Sultan Kudarat
Coordinator: Dr. Yvonne Quijano-Barroquillo

BUHANGIN MEDICAL CLINIC & DIAGNOSTIC CENTER (FULL SERVICE CLINIC)
Unit 23 Cartir Square, Cabantian - Tigato Junction, Buhangin, Davao City
Tel. # 301-6814

DAVAO ADVENTIST HOSPITAL
Km 7 Mc Arthur Highway, Bangkal, Davao City
Coordinator: Dr. Geovani A. Patalinghug
Tel. # 297-2597; 298-1692

NOVEMBER 2007

ISIAH'S WOMEN'S HEALTH & ULTRASOUND CLINIC (SPECIALTY CLINIC)
335 Alfonso Bldg. Malvar St., Puerto Princesa City, Palawan
Coordinator: Dr. Maria Chona Lacao-Sibal
Tel. # (048) 434-9430

LEGASPI PHYSICAL THERAPY CENTER (SPECIALTY CLINIC)
#439 Rizal St., Cabangan, Legaspi City
Tel. # (052) 820-5277

PAGADIAN CITY MEDICAL CENTER (HOSPITAL)
Cabrera St., Pagadian City
Coordinator: Dr. Samuel J. Mendero
Tel. # (062) 214-3237

SURIGAO POLYCLINIC (FULL SERVICE CLINIC)
0006 Rizal St., Surigao City

LUTHER Z. RAMIRO MEDICAL CENTER (RAMIRO COMMUNITY HOSPITAL)
Gallares Street, Tagbilaran City, Bohol, 6300
Tel. # (038) 411-3515; 501-9646; 235-3053
Fax # (038) 411-4595

BIO ASAY DIAGNOSTIC CENTER (FULL SERVICE CLINIC)
1232 Miranda St., (Along Central Bank) Angeles City
Tel. # (045) 625-9647, 322-2898



Benefit Availment Procedures

Out-Patient

Member → Go to OP POS terminal in an accredited clinic or hospital.

If OK → OP LOE (Letter of Eligibility) → Go to Coordinator of accredited hospitals. Present IntelliCare Card and LOE.

If DECLINED → Call IntelliCare Customer Service for assistance.

Secure IntelliCare referral slip (RCS 1 or RCS 2 prior to any consultation/treatment or diagnostic tests/lab procedures.)

Present IntelliCare Card and RCS to accredited doctor or area where the procedure will be done.

Present your IntelliCare Card when you get to the OP-Outpatient / IP-Inpatient POS terminal. (Refer to your directory for exact locations) Hospital Staff will swipe your Card to validate your eligibility status.

In-Patient

Member → Go to IP POS terminal in an accredited clinic or hospital.

If OK → OP LOE (Letter of Eligibility) → Proceed to admitting section and present your LOE.

If DECLINED → Call IntelliCare Customer Service prior to admission.

Sign hospital bill and settle miscellaneous charges upon discharge.

File your Philhealth before hospital discharge. * Non-filing or late filing of Philhealth and Non-Philhealth members must pay the Philhealth portion upon discharge.

***Occupy Allowed Room**

Options if room category not available

- Downgrade = no incremental charges of
- Occupy the next higher room category (Involuntary Upgrading) = Pay only the room and board difference.

* You must transfer once your room becomes available, otherwise, pay all incremental charges starting from your first day of confinement.

Voluntary Upgrading = Pay incremental charges

- 30% increment in hospital services
- Room and board difference
- Professional fee difference

DENTAL + EMERGENCY

Member → Go to Accredited Dental Clinic → Present IntelliCare Card during dental visit → Avail of dental treatment/consultation.

Call dental to find out if they implement FIRST-COME, FIRST SERVE or BY APPOINTMENT policy.

Check out list of IntelliCare Accredited Dentist → Sign-off dental referral control sheet after consultation/treatment.

Member → Go to Emergency room (POS Terminal) → ER LOE (Letter of Eligibility) → Undergo medical treatment.

If OK → ER LOE (Letter of Eligibility) → Undergo medical treatment.

If DECLINED → Call IntelliCare Customer Service prior to admission.

If treated in a non-accredited hospital, you may file reimbursement of your medical bills upon discharge.

If for admission, notify IntelliCare Customer Service within 24 hours. Incremental charges will apply if you upgrade your room category.*

If declared as an outpatient case only, do not forget to sign the hospital bill upon discharge and settle non-covered charges.

IMPORTANT NOTICE

- For Active and Eligible Members - POS terminal will instantly generate a 2-page LOE (Letter of Eligibility) depending on type of claim e.g. OP-Outpatient, IP-Inpatient, ER-Emergency.
- For Inactive and Ineligible Members - POS terminal will display "Call IntelliCare"
- When the POS terminal is down- (e.g. Brownout) hospital staff will issue a manual LOE.
- For accredited hospitals/clinics without POS terminal- Proceed to the IntelliCare Hospital Coordinator or call IntelliCare Customer Service for assistance.
- The process of reimbursement is as follows:
 - * Secure IntelliCare reimbursement form from your HR representative.
 - * Fill out IntelliCare reimbursement form and attach required documents.
 - * Submit within 30 days after expiration of treatment/discharge.
- All attached official receipts should be original copies.
- * Secure IntelliCare reimbursement form from your HR representative.
- * Submission of reimbursement form after 30 days would mean forfeiture of the reimbursement.
- * Processing of request for reimbursement is within 30 days upon receipt of complete documents.

INTELLICARE 24/7 CUSTOMER SERVICE NUMBERS

Trunkline : (02) 894-3386 Mobile 0917-8052502 (Globe) 0920-9518452 (Smart)

For feedback / inquiries : email to intelli_act@intelligcare.com.ph



Skin Talks: A Peek into Skin Care with our Dermatologist

Have you looked at yourself at the mirror lately? Do you like what you see? Of course you all do! But hey, do you suppose that there is still some more room for improvement? And do you think that the beauty that you are seeing is healthy? I once read a quote saying “beauty is only skin deep, what do you want...an adorable pancreas?” No wonder when we were asked to make a marketing plan for a virgin coconut oil based product, I was surprised to know that one of the most in-demand products in the Philippine market is skin care and beauty products.

But we must keep in mind that in keeping our skin beautiful, we must ensure that we are healthy. And who better else to consult than our own accredited dermatologist. From the Mosby encyclopedia, a dermatologist is a physician specializing in the disorders of the skin and dermatology is the study of the skin, including the anatomy, physiology, pathology and the diagnosis and treatment of skin

disorders. Fortunately, we have our very own reliable dermatologists at our clinics. We are also able to interview one of our dermas and she has generously provided us some insights into their profession.

Dra. Jacqueline Lulette Ty-So graduated from St. Luke's College of Medicine and took her residency at the UST Department of Dermatology. She is a Diplomate of the Philippine Dermatological Society. Dra. So is at our Benlife Clinic every Monday, Wednesday and Friday from 9:00am to 12:00nn. Here is our interview with her;

JO: *Why did you choose to be a dermatologist? Is this a childhood ambition?*

DRA. SO: I have always wanted to become a doctor. I originally wanted to take up OB-GYN during med school but became more interested in dermatology later.

I chose dermatology because it is a challenging specialty to learn. Most of the diseases are conditions which one hardly encountered during med school years. Aside from that, dermatologic conditions can be hard to diagnose without adequate and rigorous training in the specialty. It is unfortunate that most people just think of dermatology in terms of cosmetic treatment only when in fact, the bulk of dermatology is actually in diagnosing and treating skin diseases.

JO: *Was there any easy or light case you have encountered so far?*

DRA. SO: Nothing is easy in dermatology. Sometimes, the disease can go on for years even with just the simplest and easiest diagnosis. At other times, a diagnosis can be missed because dermatologic conditions can manifest in a variety of ways and can look very similar to each other. Also, there is no “magic formula” to treat dermatologic conditions. Everything is tailored according to the patient's condition, needs, lifestyle, and compliance. That is why constant / regular follow-ups with your dermatologists are an essential part in a patient's treatment.

JO: *What do you consider the most challenging case?*

DRA. SO: Probably the hardest case is when there is nothing more I or any other physician can do for a patient. Some diseases can be terminal and there is not much you can do for these patients. At other times, the patient may come in too late in the disease that complications have already set in. It is hard to tell a patient that there is no cure, and even harder to tell them when their condition can cause them to lose their lives. Like other specialties, dermatologists also get serious cases and mortalities too.

JO: *How dangerous can a procedure get?*

DRA. SO: Certain procedures can have side effects or cause more damage if they are done by inadequately trained doctors or personnel. It is important for a patient to make sure that the dermatologist they are seeing is adequately trained and boarded to practice dermatology. It is unfortunate that with the boom of cosmetic treatments in the market, there are many unscrupulous people who pass themselves out as “Dermatologists” even without adequate training.

JO: *How is the dermatology practice doing in our present economic situation? Can it ride the economic take-off despite the perception that dermatology process are only for the high earning clientele?*

DRA. SO: Dermatology is now at the forefront of technology. With several new lasers and treatment modalities that are coming out in the market, patients from all walks of life have now more access to these treatments at lower prices. With proper information dissemination, I am confident that patients will have access to all sorts of treatments at very affordable prices provided they go to right dermatologist or dermatology center.

JO: *Are there available herbal and/or “cheaper”, “more affordable” alternatives?*

DRA. SO: Yes, there are more affordable alternatives now with the influx of generic medications in the market and with the passing of the “Generics Act.” As for herbal medications, I would advise patients to refrain from resorting to these medications since most of them have not undergone long-term and double-blinded studies, therefore, complications that may arise are unpredictable and can be serious. It's best not to self-medicate and seek consult of a dermatologist or a doctor before attempting to apply or take any medication.

JO: *How has the HMO helped / provided opportunities for the dermatologists?*

DRA. SO: As a dermatologist working within the HMO system, it has provided me with the opportunity to work with a wide variety of patients that I do not get to see in the private clinics. It has provided me, and other doctors as well, a venue in which we can diagnose, treat and care for our patients without having the patient worry about treatment costs.

JO: *Please give our readers some tips for taking better care of ourselves. Any beauty secrets that you may want to share with us?*

DRA. SO: Having beautiful skin requires us to be healthy inside out. Eat a well balanced diet, exercise, enjoy life and stay away from alcohol and smoking. Also, don't forget to always protect yourselves from the sun by putting on the proper sun protective gears and sun block.



By: **Jude Edmon Anthony M. Ola**
Strategic Management (SMD)

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