



A S A L U S TIMES



Vol. 4 No. 1

The IntelliCare Newsletter

February 2007

In the Health Maintenance Organization (HMO) industry, big health plan coverages aren't necessarily the most attractive offering. Not that it is any less significant now, but these days, an HMO has to consciously and seriously take on the role of a bridge between people and quality health care; one that is keenly attuned not only to the medical needs, but to the emotional needs of people as well.

In order to achieve that, IntelliCare ensures that it always goes the extra mile. For when it comes to human care, an extra mile does go a long, long way.

How does an HMO go the extra mile? In IntelliCare's book, in simple yet ultimately consequential ways.

On its toes, 24/7

When Y2K came in, many industries took the road towards modernization. Because of it, the pace of life sped up. A faster way of life meant more and new demands. From basic services to specialized ones, decision makers have taken significant note of the new demands of people, finding ways and means to quickly respond to changes in lifestyles and expectations to ensure customer satisfaction and continued patronage.

The call center for example, has offered unbridled access to people all over the globe to a myriad of services. Credit card companies offer the service, most



(IntelliCare's Medical Director, Ricardo L. Jocson, M.D. is Section Head at the Department of Surgery, and one of the directors of the Medical Arts Tower of the New Medical City).

That Extra Mile

of which are accessible until the unholy hours of the day.

Yet, only a nameable few of the local HMOs have call centers, even as logically they should have one each. Health care services after all should be within reach. To be accessible though, it's no longer enough to have a hotline. Rather, HMOs should seriously offer round-the-clock customer service assistance since it can

literally become a lifeline to their customers.

In line with IntelliCare's commitment to be thoroughly responsive, it established its very own call center. But they call it the In-House Customer Service Department to underscore the fact that they are not just an information hotline but a customer service department. It is accessible 24/7 staffed by people equipped not just

technologically, but mentally and emotionally as well to handle different types of calls.

Members can easily dial the Customer Service Number ((02) 894-3386) day or night for any problems, queries or assistance for medical emergencies. Members will always have the peace of mind knowing they can talk to an actual IntelliCare

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IntelliCare on its toes, 24/7

becoming accessible 24/7 is one of the best things that has ever happened to IntelliCare, if one were to ask its clients. When our Customer Service Department started operating 24/7, we once again set a new standard in the Health Maintenance Organization (HMO) industry.

For apart from answering inquiries on how to avail of our services, who the accredited doctors or hospitals are and how to use the card, IntelliCare is now able to attend to its clients who need medical attention past sundown. Medical emergencies, after all, can happen at the oddest of hours.

Says Josephine Sabuga, IntelliCare's Senior Manager for its Customer Service Department, since their Customer Service Department became accessible round the clock, they've had many calls regarding medical emergencies involving their cardholders. And although they do not give medical advice on the phone in such emergencies, they are capable of acting on the case immediately.

Cecille San Pedro, head of IntelliCare's in-house Customer Service Department, says there even was a time when they had to attend to a client in a critical condition. It was nighttime and the patient was bleeding profusely. The hospital that the patient had been taken to could do no more than administer the initial medical care. The patient

had to be brought to another hospital with the right facilities. Upon getting the call, immediately, three customer service representatives attended to the case - one coordinated with Aeromed, IntelliCare's partner for ambulance services, one with a doctor who was supposed to accompany the patient during the transfer and another with an IntelliCare Patient Relations Officer (PRO) to make arrangements with the hospital the patient was to be transferred to.

Not many HMOs can claim to offer this kind of attention that IntelliCare gives its clients. Sabuga confirms that theirs is a staff that is expertly trained to be able to cover a lot of fronts in health care.

"We give them the training they need on top of telling them to know by heart the medical terms and new modalities and procedures. We know that we get calls that not only seek approval of our client's doctor's requests. Apart from the daily training we give them, we bring in a consultant every now and then to talk on medical developments," Sabuga says.

IntelliCare gives its in-house customer service staff management continuous and top-quality training. In their departmental meetings, they discuss contracts, cases of patients, new terms, new medical procedures, update on new facilities, new modalities of treatments of hospitals. They also

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get trained on telephone etiquette.

Dr. Louie Agregado, IntelliCare’s in-house doctor and Manager for Medical Claims discusses new treatments. Each of the staff - its supervisor, its 5 team leaders and the rest of the customer service reps - is required to know by heart all new developments, on top of having to refer to their manuals, medical books and medical dictionaries when the need arises.

But putting together a competent team for the job starts, of course, from the hiring of highly qualified personnel. They only take in graduates of medical courses such as Nursing, Physical Therapy and Medical Technology. The reason being of course that they will eventually be approving requests for tests to determine a patient’s medical condition. “You have to have the initial knowledge on these things. An engineer certainly wouldn’t know this and non-medical course graduates don’t have the headstart when it comes to these,” Sabuga says.

Another requirement, Sabuga says, is patience. And a lot of it is certainly welcome. Since they are at the frontline—taking calls from patients and doctors alike—they take the brunt of the blame when an unhappy client is on the other end of the line. One has to have the tenacity especially when the patient or the doctors question the customer representative’s qualifications.

Aside from all the mentioned qualifications, compassion in the would-be customer service representative is an equally important requirement.

“We always tell our representatives to put themselves in the shoes of our clients. If you are conscious of that, then you will understand why they sometimes seem impatient. You will also know how to take care of them because you would also want the same care if you were in that situation,” Sabuga says.

In IntelliCare, compassion is a must among its employees. It has always been the company’s most outstanding quality. “Out of a person’s compassion arises the desire to do well and go the extra mile in helping out another,” our president and CEO Mario Silos has said.

To explain how they go the extra mile, San Pedro further relates that a typical call does not end when they disapprove a requested procedure. Instead, they offer our clients alternatives and other suggestions that might be less costly and just as effective.

Complementing this competent workforce are of course the necessary facilities.



IntelliCare’s in-house Customer Service Department has 40 trunklines, 20 locals, 2 direct lines, 3 cellphone lines and a text-based inquiry system, all of which function 24/7.

A customer care representative’s shift takes up 8 hours in a day. There are 5 shifts, each overlapping the other for endorsement and follow up purposes.

Accessibility 24/7 certainly upped further IntelliCare’s quality of service since 2003. For from time to time, the customer service representatives and the company as a whole are commended by their clients for the way their cases were handled.

With this move, IntelliCare proved once more its commitment to continuously respond to

THINGS YOU NEED TO KNOW ABOUT E. COLI

E. coli: Preventing a common type of food poisoning

Do you love your hamburgers juicy and medium rare with a bit of pink in the middle? If so, you may have an increased risk of contracting a food-borne infection caused by a particular kind of Escherichia coli (E. coli) bacteria: E. coli O157:H7.

Food-borne infections – illnesses spread through food or beverages – occur when microorganisms such as bacteria, viruses or parasites enter your gastrointestinal tract, causing nausea, vomiting, abdominal cramps and diarrhea. In 1982 the bacteria E. coli became a household name after dozens of people became sick from eating E. coli O157:H7 contaminated hamburgers at a restaurant. Since then, most E. coli O157:H7 infections have been traced to eating undercooked ground beef.

You often can prevent food poisoning from E. coli O157:H7. Knowing how E. coli is spread, what foods may carry the bacteria, and how to handle your food safely can help you avoid getting sick.

What is E. coli?

E. coli includes a group of bacteria normally found in human and animal intestines. Of the hundreds of types of E. coli, most are harmless. In the 1960s, the Disease Control and Prevention (CDC) identified certain strains of E. coli as a major cause of diarrhea among travelers and children in the developing world. Even after such infections began appearing in the United States, they attracted little attention because the illness were rarely life-threatening. That changed when the CDC identified a particularly virulent strain.- E. coli O157:H7- as the cause of the 1982 outbreak. It produces powerful toxins which can cause severe, bloody diarrhea, kidney failure and even death. The CDC estimates that this strain of E. coli infects 73,000 people and causes 61 deaths each year.

Undercooked, contaminated ground beef isn’t the only source of E. coli O157:H7 infections. You can also get sick from consuming contaminated:

- | | |
|------------------------|---|
| Alfalfa sprouts | Lettuce |
| Dry cured sausage | Salami |
| Undercooked roast beef | Unpasteurized milk, apple juice and apple cider |

Once the harmful types of E. coli enter your body, they attach to the cells lining of your intestine and begin to multiply. As the bacteria grow in numbers, they release toxins that damage the lining of your intestine, causing cramping and diarrhea.

How is E. coli spread?

The most common sources of E. coli infections – including those caused by E. coli: O157:H7 are:

a) Contaminated food

E. coli bacteria live naturally in the intestines of many animals, particularly cattle. Contamination can occur through unintentional contact with fecal matter during the slaughter and processing of animal foods or through improper food handling. Ground meat is of special concern because the grinding process can combine meat from many animals and mix bacteria from the meat’s surface to its interior.

E. coli can also spread from one surface to another (cross-contamination). For example, bacteria present on the cow’s udder or on equipment may be transferred into raw milk.

b) Infected people

If E. coli is present in the diarrheal stools of an infected family member, for example, it’s possible to transfer it to yourself if you don’t practice proper hygiene including hand-washing habits. This is especially likely if you have toddlers who aren’t toilet trained. The bacteria can even be present in the stools of young children one to two weeks after their diarrhea has improved.

c) Untreated water

Rain and melting snow can wash E. coli into creeks, rivers, streams, lakes and groundwater. If you drink untreated water or use ice from these sources, you may become infected with the bacteria.

Public water systems treat water with chlorine, ultraviolet light or ozone to kill E. coli. If such water becomes contaminated, the water supplier is required by law to notify you. If you have a private well, have it tested once a year from germs including E. coli. Contact your nearest health department to help find a nearby laboratory that’s certified to conduct such tests.

E. coli also can be present in swimming pools and beaches. To prevent possible infection, avoid swallowing pool or lake water while swimming.

Hazards of Smoking

Here are alarming facts about smoking. It is said that one person died every twelve seconds from smoking effects ten years ago. There are indications that the mortality rate could be much higher this year.

Figures released by the Department of Health show that wage losses due to smoking (smokers generally are in poorer health than non-smokers and incur more absences from work) totals to about P30.0 billion yearly, while the costs to the health system for dealing with smoking-related illnesses (lung cancer, pulmonary and cardiovascular diseases, to cite a few) comes to about P18.2



billion. Adding up both productivity losses and health expenditure, smoking costs us P48.2 billion a year. About 200,000 Filipino men will develop smoking-related diseases in their productive years. Every year, there are about 20,000 smoking-related deaths in the country. Tobacco use drains nearly 20 percent of the household income of smokers, families.

There are other economic losses associated with smoking. It is said "that cigarettes cause at least one-quarter of all fires", which costs government more to pay for fire-fighting services, while

incurring property losses, if not lives lost. Government must also pay more for maintaining the cleanliness of government buildings and public areas "littered with cigarette butts, discarded packages, matchboxes and matches".

The adverse effect of smoking is worse on pregnant women. When a pregnant woman smokes, she inhales carbon monoxide which are absorbed into her blood and passed on to the baby. This may deprive the baby of very essential oxygen.

Diseases that can be derived from smoking are: cancer of the lungs, cardiovascular disease, emphysema, chronic bronchitis and cancer of the body organs. These are some tips to avoid smoking:

1. Throw away all cigarettes, lighters, matches and ash trays.

2. Drink lots of water.
3. Decide on a date to stop smoking. Have a resolute will to do this.
4. Avoid going to places where people converge and smoke.
5. Never attempt to light again one cigarette. This will lead to another stick and you will be back to the old habit.
6. Observe your weight. You will gain weight because your taste buds have improved.
7. Watch out for any untoward signs after your withdrawal.

Confessions of a Smoker

Today I am here to persuade you never take up smoking. You might think it is a case of the pot calling the kettle black. You have all seen me smoke at every possible opportunity. All I can say is that if had one wish, I would like to be a nonsmoker. Why do I want to give it up? Let me tell you what you might not know. Every morning I cough for half an hour when I get out of bed. I have thrown away countless clothes because I have burned tiny holes in them with cigarette sparks. The windows of my house and car are covered with a greasy yellow film from smoke. Worst of all, my favorite cat won't sit in my lap because she hates smoke.

Why haven't I given it up? Because it is a powerful addiction that is very hard to break.



IF YOU STOP SMOKING

Within 20 minutes, blood pressure and pulse rate drop to normal, body temperature of the hands and feet returns to normal.

Within 8 hours, the carbon monoxide level in the blood drops to normal and oxygen level in the blood increases to normal.

Within 24 hours, the risk of a sudden heart attack decreases.

Within 48 hours, nerve endings begin to regenerate and a person's ability to smell and taste begins to return to normal.

Within 2 weeks to 3 months, blood circulation improves and lung function increases up to 30 percent.

Within 1 to 9 months, overall energy increases, signs and symptoms of coughing, nasal congestion, fatigue and shortness of breath are markedly reduced. Natural cleansing mechanisms of the respiratory tract return to normal so that the body is able to handle mucus, clean the respiratory tract and prevent respiratory infections.

Within 1 year, risk of coronary heart disease is reduced by 50 percent.

Within 5 years, the risk of dying from lung cancer is reduced by 50 percent. The risk of cancer of the mouth is half that of a tobacco user.

Within 10 years, the risk of dying from lung cancer smoke or heart attack is the same as that of a non-smoker.



Updates.....

Newly affiliated Medical Providers

SEPTEMBER

JAMELARIN HOSPITAL

Rizal Avenue, Bagong Silang,
Balangasan District, Pagadian City
Coordinator: Dr. Rennor Andrew C.
Espanola
Tel. No. (062) 215-3295 Telefax No.
(062) 214-4904

SDMC-INDUSTRIAL HEALTH SYSTEMS CORP. (Full Service)

Langkaan, Dasmariñas, Cavite
Tel. No. (046) 402-1302

KALUSUGAN PINOY GROUP OF CLINICS (Full Service)

Tram Plaza, Rizal Blvd. Brgy.
Balibago, Sta. Rosa, Laguna
Tel. No. (049) 534-3962

PAG-ASA HOSPITAL

899 Pag-asa, Binangonan, Rizal
Coordinator: Dr. Maria Rosiete M.
Samson
Telefax: 451-2180

OCTOBER

STA. ROSA HOSPITAL AND MEDICAL CENTER

RSBS Blvd., San Lorenzo South, Brgy.
Balibago, Sta. Rosa City, Laguna
Coordinator: Dr. Maximo Abuel
Tel. No. (049) 837-6406

LITHOTRIPSY ASSISTED STONE ERADICATION CENTER, INC (SC)

1215 Medical Plaza Ortigas, San Miguel Ave., Pasig City
Tel. # 687-1006

MEDPRO CORPORATE HEALTH CARE SYSTEMS, INC. (FS)

G/F CTM Bldg. KM. 19 Gen. Tirona Highway, Dulong Bayan, Bacoor Cavite
Tel. # !046) 434- 5776 / 970-1453

NOVEMBER

LOPEZ MEDICAL AND X-RAY CLINIC

2/F Casa Bella Bldg., Quezon Ave., Q.C.
Tel. # 372-5026 / 371-9586
Fax # 371-9587
E-mail:
lopezmedical_1978@yahoo.com

ASSOCIATED DOCTORS CLINIC CORPORATED

Pacita Commercial Center, Pacita Complex, San Pedro, Laguna
Tel # 868-8734 / 808-3908 / 868-8734
Fax No. 808-3908

NAIC DOCTORS HOSPITAL

Daang Makina, Naic, Cavite
Coordinator: Perlita Castro
Tel. # (046) 438-1112

SORILLA MEDICAL & MATERNITY CLINIC / HOSPITAL

National Highway, Sibsib, Tulumun, Cotabato
Coordinator: Dr. Cadi Nathan T. Sorilla

T e s t i m o n i a l

From: Darlene Canino
To: gmontano@intelligcare.com.ph
Sent: Tuesday, March 28, 2006 9:32 AM
Subject: BIG THANKS!

Thank you very much for the informative HMO Orientation you conducted last Friday here at Unionbank Plaza. I just realized how important and useful it is not only for me but for the rest of my family. It's quite unfortunate to hear that I can't continue my membership with IntelliCare once I decided to stop working at Branders.com. I wish there will be an option for that. Specially now that I have experienced the kind of service you have. So sad.... :'(

Anyway, please extend my heartfelt thanks to ERIC of membership service/department. I truly appreciate his effort for helping me out during the critical moment of my life. A perfect picture of your company living up to it's Mission and Vision "...in view of this commitment is and shall always be to uphold the right of each individual to health by making quality healthcare services not only efficient, accessible, and affordable but also compassionate.. Excellent job! I salute him for that. A truly "Customer Service from the heart". Keep it up!

(SGD)
Darlene G. Canino
BRANDERS.COM

FIRST AID +

CARDIOPULMONARY RESUSCITATION

Cardiopulmonary resuscitation (CPR) is the combination of artificial respiration and manual artificial circulation that is recommended for use in cases of cardiac arrest. It requires special supplemental training in the recognition of cardiac arrest and in the performance of CPR. Instruction includes manikin practice in performing both individually and as part of a team. Periodic retraining is required.

Cardiopulmonary resuscitation should be carried out only by qualified persons.

A. General procedure

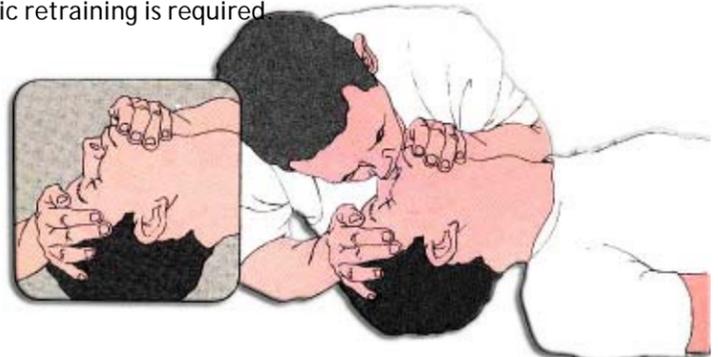
Cardiopulmonary resuscitation involves the following steps:

- A - Airway opening
- B - Breathing restored
- C - Circulation restored
- D - Definitive therapy

External cardiac compression consists of the applications of rhythmic pressure over the lower half of the sternum. This pressure compresses the heart and produces a pulsatile artificial circulation. External cardiac compression must always be accompanied by artificial ventilation.

B. Definitive therapy

Definitive therapy involves diagnosis, drugs, defibrillation are restricted to physicians or to members of allied health professions and authorized paramedical personnel under medical direction. The recommended basic techniques for performing the A and B steps are clearly defined in this text. The C and D steps are procedures requiring special supplemental training.





Department of Health and Human Services
Centers for Disease Control and Prevention

Facts on Pulmonary Hypertension

Pulmonary hypertension is a rare lung disorder in which the blood pressure in the pulmonary artery rises far above normal levels, usually with no apparent reason.

Symptoms include chronic fatigue, shortness of breath (dyspnea), chest pain (angina), palpitations, fainting, swollen ankles and legs (edema), and fluid in the abdomen (ascites). These are also symptoms for other diseases such as congestive heart failure; therefore, physicians should rule out other diseases before making a diagnosis of pulmonary hypertension.

Pulmonary hypertension may develop after pregnancy, valvular heart diseases, chronic thromboembolic disease, lung diseases, liver diseases, sleep-disordered breathing and hypoxemia, lupus, scleroderma, rheumatoid arthritis, vasculitis, or human immunodeficiency virus (HIV) infection.

In 2002, there were 15,668 deaths and 260,000 hospital visits among persons with pulmonary hypertension.

Among 807,000 patients hospitalized with pulmonary hypertension as one of the diagnoses between 2000 and 2002, 61% were women and 34% were younger than age 65.

It is unclear whether pulmonary hypertension is truly rare or whether pulmonary hypertension is undetected and under-reported. At present there



are no statistical data to determine how many people currently have pulmonary hypertension in the United States or how many new cases are diagnosed each year.

Increases in hospitalizations for persons with pulmonary hypertension and increases in death

rates for women, African-Americans, and the elderly with pulmonary hypertension during the past two decades may reflect an increase in physician awareness of the disease rather than a growing epidemic of pulmonary hypertension.

During the past decade, advances have occurred in knowledge about the evaluation and diagnosis of several different types of pulmonary hypertension and in the treatment of pulmonary arterial hypertension.

CDC's Public Health Efforts

CDC currently funds health departments in 32 states and the District of Columbia to develop effective strategies to reduce the burden of cardiovascular diseases and related risk factors with an overarching emphasis on heart healthy policies and physical and social environmental changes. Through these state programs, CDC aims to reduce disparities in treatment, risk factors, and disease; delay the onset of disease; postpone death from cardiovascular disease; and reduce disabling conditions. For more information on CDC's State Heart Disease and Stroke Prevention Program, please visit our Web site at http://www.cdc.gov/cvh/state_program/index.htm.

PHILHEALTH
Advisory

PNDF 6th Edition Is Sole Basis for Reimbursement of Drugs and Medicines No. 01-02-2006

All PhilHealth-accredited institutional and professional health care providers are advised that reimbursement for drugs and medicines of claims with discharge dates starting January 1, 2006 will be based solely on the 6th Edition of the Philippine National Drug Formulary (PNDF) Vol. 1, No. 1. This development is in line with PhilHealth Circular 19, s-2005 dated August 22, 2005.

While the Department of Health is in the process of printing the said reference, all interested parties may download the complete listing of the PNDF drugs from the following websites:

www.doh.gov.ph/ndps/cover.htm

(PNDF drugs classified according to therapeutic categories Department of Health)

www.philhealth.gov.ph/downloads.htm (alphabetical listing of PhilHealth compensable drugs)

A printout of the listing may also be borrowed from the PhilHealth Regional or Service Offices in your areas for photocopying.



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THE

10

DEMANDMENTS

It allegedly goes back to the early days of the Industrial Revolution when a London factory manager compiled a list of things he expected from his workers. His Ten Demandments are worth pondering today.

1. Don't lie. It wastes my time and yours. I am sure to catch you in the end, and that is the wrong end.
2. Watch your work, not the clock. A long day's work makes a long day short; and a short day's work my face long.
3. Give me more than I expect, and I will give you more than you expect. I can afford to increase your pay if you increase my profits.
4. You owe so much to yourself that you cannot afford to owe anybody else. Keep out of debt, or keep out of my shops.
5. Dishonesty is never an accident. Good men, like good women, never see temptation when they meet it.
6. Mind your own business and in time you'll have a business of your own to mind.
7. Don't do anything here to hurt your self-respect. An employee who is willing to steal for me is willing to steal from me.
8. It is none of my business what you do at night. But is dissipation affects what you do the next day, and you do half as much as I demand you'll last half as long as you hoped.
9. Don't tell me what I like to hear, but what I ought to hear. I don't want a valet to my vanity, but one for my money.
10. Don't kick if I kick. If you're worth correcting, you're worth keeping. I don't waste time cutting specks out of rotten apples.

Reprinted from the Professional Interbanker

UNDERSTANDING A DREADED DISEASE

Dr. MA. BELEN E. TAMAYO is well-entrenched into her busy nine-year medical practice. She serves her patients in Makati Medical Center and Medical City. She is an accredited Intellicare oncologist and is also the secretary of the Philippine Society of Medical Oncologists. Her passion for medicine began early. The doctor explains, "I was very sickly. I was often confined in hospitals and exposed to doctors. But I suppose my father also conditioned me to become a doctor. He is a frustrated physician. He wanted to be a doctor but his family could not afford to send him to medical school. He ended up being an engineer."

She finished her medical studies at UERM in 1998 and had her four-year pre-requisite residency in internal medicine. On her second year in residency while on rotation she felt challenged and inspired about cancer treatments because at that time oncology as a sub-specialty was relatively new. Her decision to specialize in oncology was also partly influenced by her mentor Dr. Deogracias Custodio. After being board certified in for many years, Dr. Tamayo never looked back.

According to Dr. Tamayo, there are 120 board certified oncologists plus 30 doctors who under certified in the country. Considering the high incidence of cancer in the country, they are too few. Their work is daunting for the top four cancer types in the Philippines affect all socio-economic levels. These are lung cancer, breast cancer, liver cancer and colorectal cancer.

Cancer is mostly a misunderstood disease. Many equate cancer to a death sentence. Nothing is farther from the truth. Generally, most types of cancers are curable as long as these are detected early. She admits though that there are cancers which show symptoms only during the terminal stage like pancreatic cancer.

As an oncologist, she diagnoses and treats cancer patients. Depending on the need she refers patients to a surgical oncologist or to a radiotherapy oncologist or to other specialists as part of cancer care. But her work is more than what is seen on the surface. She represents hope to her many patients and this, she admits, is not easy. During initial consultations, Dr. Tamayo presents the various treatment options available to her patients to help them make an informed decision. She encourages them to be empowered, to ask questions, to be totally involved in the treatments. But sometimes the patients says "Doc kayo na lang po ang bahala." This somewhat puts the burden on her. But she does not mind because it is part of her job. Without her saying it an oncologist, based on the demands of the profession, should always be an optimist. The 42 year old oncologist reveals that she does not believe in "taning" even in her more serious cases. She has patients who are still alive today when medically evidence points to the contrary. Miracles do happen in her line of work. And the hand of a healing God is never taken for granted in her practice. Though Rio Diaz was not her



patient, Dr. Tamayo cited the late actress as an example of a cancer-stricken patient who managed to lived for five years even if she was diagnosed at the onset with stage 4 colon cancer. The cancer treatments, she emphasizes, should not be focus on hopelessness. Makati Medical Center offers multi-disciplinary care meaning a team of specialists like surgeons, medical oncologists, pain specialists and even psychiatrists are assigned to the patients to make their treatment as pain free as possible.

The more well-known cancer treatments are chemotherapy and radiation. But there are other treatments depending on the type of cancer and its progressive stage. There are also hormone treatments used for breast cancer patients depending on the age of the patient, the cancer stage, and other factors. Unfortunately, the most often used cancer treatments such as chemotherapy have side effects like nausea, body weakness, loss of appetite and the most well-known— the killing of active and good cells. Now there is an available, highly researched treatment called targeted therapy. It cuts off the blood supply of the cancer cells thereby starving it until these die. There is another procedure which kills the cancer receptors disrupting the progress of the cancer into a deadlier form. Though these treatments have been proven very effective it is very expensive and may go as high as one million pesos for 8 sessions.

She reveals her fascination with her specialty by hoping that more affordable drugs will be developed in the future which will help specialists like her to offer a better cure for cancer patients. On the average, out of ten drugs that are being researched today in the First World eight are for oncology application. Beyond the cocktail of drugs, the chemotherapy and radiation, her patients look for hope and strength from her during consultations. Dr. Tamayo does not only contend with the patient but also with the members of the family. It can be difficult for having cancer is a devastating experience so it is not uncommon for her to witness emotions like sadness, fear, anger and denial to come from her patients. Thus, the doctor has learned to be sensitive to the personality of her patients.

Women are very good at being compassionate. It may be this reason why there are more women oncologists than men in the country. However, if everything humanly possible has been done and the patient has shown medical signs of the final, terminal stage she tells it as gently as possible. She wants her patients to be given enough time to fix their affairs. She has observed that most of her women patients are stronger. They are more open to discuss treatment options, and most can report to the hospital and undergo chemotherapy even without a companion.

She has treated many types of cancers but the best way to manage the disease is through early detection. It is important that people are aware of its symptoms especially those who are at risk due to heredity. The warning signs may include the following:

1. lumps in any part of the body
2. unexplained bleeding in any part of the body
3. change in bowel movement like constipation and diarrhea
4. unexplained loss of weight
5. sudden change in appearance of moles
6. unexplained prolonged cough

During annual physical examinations a good and thorough history of the patient should be taken. The patient should therefore inform the doctor to any of the signs mentioned above and if possible undergo diagnostic procedures such as pap smear and mammogram for women and chest x-ray, digital rectal exam and ultrasound prostrate for men.

Cancer and all its complexities can be too absorbing. All work and no play does not make a well-rounded doctor. Dr. Tamayo makes sure she unwinds regularly. She loves to play with her 10 year old son and go out of town with friends, play billiards or strum her Spanish guitar. These activities help her recharge her body and spirit. She owes it to herself to be whole physically and mentally for it primes her to take on the challenge of her profession.

Marissa B. Ancheta, Consultant

Hospital Humor



Donna A. Martinez

Doctor: What was the first thing your husband said to you when he woke up that morning?

Patient: He said, "Where am I, Cathy?"

Doctor: And why did that upset you?

Patient: My name is Susan.

Lawyer: Now doctor, isn't it true that when a person dies in his sleep, he doesn't know about it until the next morning?

Doctor: Did you actually pass the bar exam?

Doctor: So the date of conception (of your baby) was August 8th?

Patient: Yes.

Doctor: And what were you doing at that time?

Lawyer: Doctor, how many autopsies have you performed on dead people?

Doctor: All my autopsies are performed on dead people.

Patient: How can I be pregnant when I am using birth control?

Doctor: It's a misconception.

Patient: I'm two months pregnant now. When will my baby move?

Doctor: With any luck, right after he finishes college.

How many triage nurses does it take to change a light bulb?

One, but the bulb will have to spend four hours in the waiting room.

How many doctors does it take to change a light bulb?

Only one, but he has to have a nurse to tell him which end to screw in.

Q: My blood type is O-positive and my husband's is A-negative.

What if my baby is born, say, type AB-positive?

A: Then the jig is up.

Q: What's the difference between a prophet and a proctologist?

A: One sees ahead, the other behind.

There was this woman who was going to have her face lifted until she found out what it would cost. She just let the whole thing drop.

Receptionist: "The doctor will be able to see you on Nov. 7th."

Patient: "No sooner than that? I could be dead by then."

Receptionist: "Never mind, you can always cancel your appointment."

Guess what this is;

Muscleman Arnold Schwarzenegger's is long.

Comedian Michael J. Fox's is short.

The Pope does not use his.

And Madonna does not have any.

What is it?

A family name. If you were thinking of something else you should have your mind vacuum cleaned.

Q: Do you recall the time you examined the body?

A: The autopsy started around 8:30 pm.

Q: And Mr. Dennington was dead at the time?

A: No, he was sitting on the table wondering why I was doing an autopsy.

Q: Doctor, before you performed the autopsy, did you check for a pulse?

A: No.

Q: Did you check for blood pressure?

A: No.

Q: Did you check for breathing?

A: No.

Q: How can you be so sure, Doctor?

A: Because his brain was sitting on my desk in a jar.

Q: But could the patient have still been alive nevertheless?

A: It is possible that he could have been alive and practicing law somewhere.

Q: Dr. Larsen, don't you like lawyers?

A: No.

"I just hope it's not Alzheimer's," confessed the gentleman to his doctor.

"Maybe there's some kind of memory medicine you can give me. See, I'm getting terribly forgetful; I lose track of where I'm going or what I'm supposed to do when I get there. What should I do?" he asked glumly. "Pay me first," the doctor promptly suggested.

Art Linkletter: Little girl, if you had \$10, what would you buy with it?

Little Girl: I would buy my parents some pyjamas!

Linkletter: And why?

Little Girl: Because they always sleep together without any clothes on!

Remote announcer: Christiaan Barnard, the prominent surgeon, is here to address the medical convention. He will talk about his now famous rear transplant - of course, I meant rare transplant operation!

In an advertisement by a Hongkong dentist: Teeth extracted by the latest Methodists.

In a Rome laundry: Ladies, leave your clothes here and spend the afternoon having a good time.

In a Czechoslovakian tourist agency: Take one of our horse-driven city tours. We guarantee no miscarriages.

In a Bangkok temple: It is forbidden to enter a woman even a foreigner if dressed as a man.

In a Copenhagen airline ticket office: We take your bags and send them in all directions.

Sign in a Japan public bath: Foreign guests are not allowed to pull cock in tub.

Sign in men's restroom in Japan: To stop leak, turn cock to the right.

Tokyo hotel's rules and regulations: Guests are requested not to smoke or do other disgusting behaviors in bed.

Hotel room notice, Chaing-Mai, Thailand: Please do not bring solicitors into your room.

Hotel Brochure, Italy: This hotel is renowned for its peace and solitude. In fact, crowds from all over the world flock here to enjoy its solitude.

THE STORY is told about a psychotherapist who was not getting any patients. Nobody was coming to his clinic. He soon found out the

reason why; under his name was the sign PSYCHO THE RAPIST.

Mom: baby you are good in math.

Now I'm going to ask you a question.

Baby: sure mom

Mom: If your daddy gives you 3 apple and I give you 4 apples, what's your answer?

Baby: Thank you po!!!

Teacher: " In our history lesson you learned that George Washington not only chopped down his father's cherry tree, but he also admitted doing it. Now do you know why his father didn't punish him?"

Student: " Because George still had the ax in his hand?"

WHY MEN ARE JUST HAPPIER PEOPLE



YOUR LAST NAME STAYS PUT.

THE GARAGE IS ALL YOURS.

WEDDING PLANS TAKE CARE OF THEMSELVES.

CHOCOLATE IS JUST ANOTHER SNACK.

YOU CAN BE PRESIDENT.

YOU CAN NEVER BE PREGNANT.

YOU CAN WEAR A WHITE T-SHIRT TO A WATER PARK.

YOU CAN WEAR NO T-SHIRT TO A WATER PARK.

CAR MECHANICS TELL YOU THE TRUTH.

THE WORLD IS YOUR URINAL.

YOU NEVER HAVE TO DRIVE TO ANOTHER GAS STATION RESTROOM BECAUSE THIS IS ONE IS JUST TOO ICKY.

YOU DON'T HAVE TO STOP AND TO THINK OF WHICH WAY TO TURN A NUT ON A BOLT.

SAME WORK, MORE PAY.

WRINKLES ADD CHARACTER.

WEDDING DRESS \$5000. TUX RENTAL - \$100.

PEOPLE NEVER STARE AT YOUR CHEST WHEN YOU'RE TALKING TO THEM.

THE OCCASIONAL WELL-RENDERED BELCH IS PRACTICALLY EXPECTED.

NEW SHOES DON'T CUT BLISTER, OR MANGLE YOUR FEET.

ONE-MOOD-ALL THE TIME.

PHONE CONVERSATIONS ARE OVER IN 30 SECONDS FLAT.

YOU KNOW STUFF ABOUT TANKS.

A FIVE-DAY VACATION REQUIRES ONLY ONE SUITCASE.

YOU CAN OPEN ALL YOUR OWN JARS.

YOU GET EXTRA CREDIT FOR THE SLIGHTEST ACT OF THOUGHTFULNESS.

IF SOMEONE FORGETS TO INVITE YOU, HE OR SHE CAN STILL BE YOUR FRIEND.

YOUR UNDERWEAR IS \$8.95 FOR THE THREE-PACK.

THREE PAIRS OF SHOES ARE MORE THAN ENOUGH.

YOU ALMOST NEVER HAVE STRAP PROBLEMS IN PUBLIC.

YOU ARE UNABLE TO SEE WRINKLES IN YOU CLOTHES.

EVERYTHING ON YOUR FACE STAYS ITS ORIGINAL COLOUR.

THE SAME HAIRSTYLE LASTS FOR YEARS, MAYBE DECADES.

YOU ONLY HAVE TO SHAVE YOUR FACE AND NECK.

YOU CAN PLAY WITH TOYS ALL YOUR LIFE.

YOUR BELLY USUALLY HIDES YOUR BIG HIPS.

ONE WALLET AND ONE PAIR OF SHOES ONE COLOUR FOR ALL SEASONS.

YOU CAN WEAR SHORTS NO MATTER HOW YOUR LEGS LOOK.

YOU CAN "DO" YOUR NAILS WITH A POCKET-KNIFE.

YOU HAVE FREEDOM OF CHOICE CONCERNING GROWING A MOUSTACHE.

YOU CAN DO CHRISTMAS SHOPPING FOR 25 RELATIVES ON DECEMBER 24 IN 25 MINUTES.

NO WONDER MEN ARE HAPPIER!

GRAHAM BARNETT

It was a scorching April 28 summer night. Hearts pounded as the clock ticked down the last seconds of the season. There was a hush as the ball went in giving the game its nth deadlock and leaving everyone hanging on their seats with 6.9 seconds left. The inbound was made and the dribble to the front court was furious. But the defense never let up.

The press was still stifling! The ball ended in the hands of Roland "Amang" Villamayor. The shot failed to drop in but IntelliCare's Captain Ball just wouldn't give up. He went high for the rebound to follow-up the shot and as the ball dropped in, the final buzzer went off...signaling the end of the 2006 Inter - HMO Basketball tournament and INTELLICARE WINNING THE CHAMPIONSHIP over I - Care by two points - 90 to 88.

Like the last seconds of that championship, it was not an easy road to glory for the IntelliCare Basketball Team. The players and the coaching staff worked really hard and devoted extra time and countless efforts to forge a team that will carry the company's competitiveness into the hard court. Coming from different departments are our Captain Ball Roland "Amang" Villamayor - Processing, Rafael "Raffy" Besañas, Michael "Mike" Biñas, Lionel "Nhel" Castro, Nelson "Popsie" Dagcutan - FPAD; Marcelo "Celo" Granados, Ronaldo "Lord" Trinidad - Accounting; Jose Antonio "Jojit" Jimenez, Melencio "Jun" Salugsugan Jr. - Membership Services; Ramesez "RM" Marquez, Sherwin Pineda, Jojo Romero - Billing; Jude Edmon Anthony "Jutz" Ola, Marlou "Lupa" Macasaquit - Credit & Collection and Rolando "Richie" San Juan Jr - Accounts Management. The coaching staff is composed of Coach Edwin Medina - Accounting, Asst. Coach Efren Vigil - Credit & Collection and Training Assistants Marcial Abrigo - Processing, Jerry Bandong - Credit & Collection and Tito Velasquez - FPAD. Each and every game, the team is accompanied and supported by Mr. Orly Siglos, the Team Manager with Mr. Arnie Dantis and Mr. Eric Trinidad.

The grueling practices were scheduled after office hours. Instead of going home and resting, the players and staff



Intellicare 2006 Basketball Team - The Champion Team, AHMOPI Basketball Tournament

still had to work for the team after a tedious day at the office. It was indeed a sacrifice but the team, being able to bond as a family was able to hurdle every obstacle. All these would not have been possible if not for the generosity and support of the management. The players themselves pitched in for the other needs of the team. Lord Trinidad and Sherwin Pineda designed the uniform. The latter along with Richie San Juan monitored the preparation of the uniform. Jutz Ola prepared the overall budget that was submitted for approval. Jun Salugsugan met and coordinated with league organizers and other team representatives. Coach Edwin managed the team's expenses during practices and games, and spearheaded the reservation and scheduling of practices along with the coaching staff.

This was only the second time IntelliCare joined such an event. Last year's 2005 tournament, the team

ended in a triple tie that saw our neophyte team sliding out through a much disputed quotient system. This year, our team made sure that we leave nothing to chance ending up with only one set-back before bringing home the crown. Hours before the final game, the team made a courtesy call to our top officers at the office of no less than our President, Mr. Silos. The team was prepared, no doubt about it. But the inspiration from our officers' pep talk greatly helped in giving us the extra urge to go on. That must have spelled out the difference on the last few seconds of the game. With both teams on the verge of exhaustion, talent and strength were no longer the factors of the game - it was the heart. And that pep talk gave us that fighting heart! Of course there was also our sixth man factor. The support of the employees in every game greatly helped us carry on and provided the morale boost that we needed.



Reflecting on the team's performance, the line-up and the support of the officers and employees, we can see clearly what made IntelliCare above par among its peers in the industry. The performance which came from sacrifices and practices showed in each game. But not every game is won. Results vary from winning thru a huge margin to the squeaker finishes. Sacrifices and preparation determine our performance but it does not determine each game's outcome. In business, we have our planning and budgeting. However, this will not fully determine our ultimate outcome when we close our books for the fiscal year. We will not always win. It is a fact that we have to face since we have no control of the macroeconomic environment that is quite volatile. That is a fact among developing nations. Things will most likely go wrong instead of the other way around and the competition is always ready to rip our throats. Indeed, the HMO rivalry transcends into the hard court and was clearly displayed by the way we banged against MEDICard. Whether it is basketball or business we must play to win.

Basketball, like a corporation is a team sport. To win, we must play as a team. The line-up shows a roster of players from different departments. In the hard-court as in the corporate ballpark, unity among the team's players is very important. There we are not Claims, Accounting, Credit & Collection, FPAD, or Accounts Management Department. Inside the court we are one, WE are INTELLICARE. And as long as we are a part of this institution, we must play as a team. It is not always up to the top management. Our success is driven by each and every one of us. Success cannot be guaranteed. It must be earned thru hard work, patience, perseverance and cooperation amongst us. It will not be realized by management, or by this and or by that department. It is upon our shoulders. Because like the basketball team, WE ARE INTELLICARE...AND WE ARE CHAMPIONS! (This article was written last year but was not printed due to time constraints. We now print this for yet another season of basketball tournament this year, if only to encourage our dear readers to give their unqualified support to our defending Champions - Ed).

Team Collection

In our personal and professional lives, paying up our debts and accountabilities perhaps ranks low in our priority list. There are some people who tend to prolong if not avoid this responsibility. Indeed, this facet of life is something that needs to be reminded of. On this matter we turn to Mr. Jess Prudencio and the Credit and Collection.

Back in 1995 when IntelliCare was still known as Pryce Care, the Collection Department that we know today along with Billing, started as a section of the Finance Department under our cur-

rent Finance Manager Cris Namoco. In 2001, with the growing population of our clientele, our VP - Operations Mr. Jeremy Matti instructed Audit Department AVP Pete Marcelo to make a study to form Collection as a department. This was made by Mr. Jess Prudencio. Thus, Billing and Collection separated from Finance in order for our company to handle better the rapidly increasing demands of the growing company. In February 2003, the HMO Billing separated to form the Billing department which was followed by the TPA Billing in 2004. From then on, the department became known

as the Credit and Collection Department. In simple terms, the Marketing sells while the Credit & Collection collects. The usual annual output averages about Php700 Million per annum. For 2005, when the Marketing Department targeted a sale of One Billion, the Collection Department was then tasked to collect One Billion. The target was reached early November, before the birthday of our beloved President - Mr. Mario M. Silos despite the fact that there had been no increase in manpower for almost nine months. A timely gift to show our department's gratitude to the company. The target was

even surpassed before the year ended and this is due to the staff's being fueled by the leadership of our Manager, Sir Jess and of course the guidance of our VP - Finance Audrey B. Gallardo. Together with our Assistant Manager Ms. Maricel Reomales and our Supervisors Ms. Donna Gamutia and Mr. Ernani Agala, the department delivered the goods and has bonded like a family.

Currently, we are composed of four sections: the HMO Collection, which handles the premium collectibles, and is manned

by our Collection Staff Melody Ordoñez, Johnrey Valdomar, Marlou Macasaquit, Marivic Viduya and Carmela Lescano while Hyacinth Love Magaspar, Jerry Bandong, and Cheryl Camara handles the TPA Collection. They are the ones who constantly coordinate with our clients and brokers to ensure the timely collection of our accounts. And of course our collectors Rodel Calleon, Alladin Alob, Ruel Lazatin, Paolo Garces and Roger Reyes who brave every peril of the road, enduring traffic and weather to safely secure our collections. Contrary to what many believe, before a check can be collected, the collection staff still has to negotiate with the companies or brokers. Collecting a check is not a one call transaction.

Aside from putting up Collection as a department, we have the Philhealth Section which is another brainchild of Mr. Matti. This section, which was conceived in 2002 and was made operational by 2004, handles the concerns regarding the transactions with the hospitals whenever the Philippine Health Insurance is concerned. This section is composed of Efren Vigal, Norman Estrella, Jenny Orleans and Rachel Lyn Leanillo. Lastly, there's Jutz Ola, Razel Gozum, Rochelle Pineda, Gerald Managat and Sherwin Meren of our Credit Section who handles the accounts receivables and incremental charges. Eventually, the AR billing function along with Ms.

Gozum and Pineda was transferred to the Claims department. Messrs. Managat and Meren follow-up the payments for these kind of accounts. For any concerns regarding the billings and collections of receivables, Mr. Ola analyzes and coordinates with the different departments to clarify with the clients the rationale for the billings that they receive. The section also does credit investigations whenever there are patients who exceed their limit during confinements. With the growing number of accounts, there are times when majority of us have to go to the clients. Here time, traffic and weather pose a challenge if not a threat to the achievement of our goal. Routes may take our collectors to the bustling Makati area to the different parts of the Metro and to the industrial complexes of Laguna and Cavite. We also coordinate with the other departments to address some of our client's concerns. The department believes that teamwork plays a key role in the achievement of our goal because we are all part of IntelliCare.

All of our duties in the company are tough. At the Credit and Collection, we are in direct contact with our clients. We must admit that it is not smooth-sailing every single day. There will always be problems and it is normal for every company specially with finances. However, through all these, we try to maintain an ambi-



ance of humor and happiness. This helps us cope with the pressures of our work and get us through every ounce of sweat from fieldwork. It enables us to maintain our composure in dealing with our stressful work. The smiles and laughter brought about by the homey atmosphere of the department eventually transcends to the clients which in the end results in the necessary collection of their accounts. Of course we cannot thank our clients enough. It is indeed an honor to be doing business with each and every one of them. We are fortunate enough to consider most of them as friends resulting in a more mutually beneficial business relationships. With the growing challenges of the business world, the Credit

and Collection Department expects new challenges and opportunities for growth. Under the leadership of our top management, we hope to further harness our capabilities and meet the challenges and demands of the HMO industry. Whenever I go to my uncle's house who was a former Marine, I always read the motto that is written on one of his frames. It reads "We have been doing so much with so little... that now we are expected to do almost the impossible with almost nothing at all". This is my department. This is my family. This is your Credit and Collection team.

Jude Edmon Anthony Ola

that extra mile....

representative - real people and not just a computer prompt.

Members can take heart that the in-house customer service department is manned by medical professionals who are capable of attending to their needs.

Expanding further the department's capacity, IntelliCare urges people to visit their website (www.intellicare.com.ph) for other inquiries. Plus, text-based inquiry will be implemented soon to shorten the waiting period for inquiries related to membership status, plan utilization and procedure approvals.

The IntelliCare Patient Relations Officer (PRO)

Frontliners can certainly leave impressions, IntelliCare is well aware of that. Which is why, while most other HMO companies would have the Liaison Officer, IntelliCare has Patient Relations Officers or PROs. What's in a name?

A big difference. IntelliCare's PROs are not just like any Liaison Officer who perfunctorily disposes of his or her duties. They are conscious of the fact that clients aren't just clients, but patients who, when in need of medical care, are also at very vulnerable emotional conditions. There lies the difference.

IntelliCare subscribers can take heart that IntelliCare PROs will handle their needs in the most professional way but with a human touch.

Touching stories relating patients' experiences with IntelliCare PROs abound. And they keep on coming. Thanks to the values that are imbibed by its entire workforce, IntelliCare patients can expect care that isn't just first-rate clinically, but also offered with the most familial warmth.

Intellicare has the widest network of PROs who offer personalized service to its confined members. They respond immediately to patients' needs and provide necessary assistance. IntelliCare members should rest assured of the presence of a PRO in all its accredited hospitals. They visit and call hospitals to ensure that members will be admitted and discharged without any problems.

The IntelliCare Network

Of all the country's HMOs, IntelliCare has the widest network of affiliated medical providers. It boasts of a network of more than 500 accredited hospitals and clinics and over 8,000 affiliated medical practitioners in their specific fields of medical and surgical practice and professionals nationwide. Wherever you are in the country, trust that you have an access to an affiliated facility in a key city.

Now the common worry regarding having such a wide network is usually one that involves quality control. You don't have to worry when you're with IntelliCare. The way the company sets standards so high, one can be sure that it puts a premium on the selection process and ensuring consistency in the quality of its service nationwide.

IntelliCare only chooses specialists to service its medical clientele. From Laoag to Basilan, IntelliCare assures you that you are getting the best medical service to address your needs.

IntelliCare has a Medical Relations Department that evaluates requests of its members and physicians for affiliation within its network. This group ensures that the company maintains a good relationship with doctors and likewise the doctors with its members. They oversee the servicing activities of its affiliated doctors to make sure that its members are being given quality medical and surgical care.

At the helm of this department is IntelliCare's medical director, Ricardo L. Jocson, M.D., who himself is a Section Head of the Department of General Surgery at The New Medical City and also one of the Directors of Medical Arts Tower, Inc.

The good doctor is a Fellow at the Philippine College of Surgeons, the American College of Surgeons, the Philippine Society of General Surgeons, Philippine Society of Laparoscopic and Endoscopic Surgeons and an Associate Fellow at the Philippine Society of Digestive Endoscopy.

IntelliCare Sees You Through

Usually, an HMO's ties with a member end at the point when the patient is discharged from the hospital, when the bills have been taken care of and when they can comfortably say they have delivered all that was necessary. But

for IntelliCare, its relationship with the patient goes beyond.

For IntelliCare, caring means looking deeper into the patient's needs, as well as looking deeper into its own way of handling the case. Did it meet the patient's expectations? Did they provide all the obligatory services and extraordinarily well, at that? IntelliCare knows such things matter a lot to patients.

IntelliCare offers post-hospitalization services which prove to be ultimately beneficial to them and their clients.

With such, the patient and his or her family together with IntelliCare will be able to assess the entire process that starts from the moment the patient is admitted up to the time of discharge.

Here, areas for concern can be addressed, and some errors may be rectified, if at all any has been committed. The services vary depending on the outcome of the confinement.

If there is one proof that going the extra mile can actually go a long, long way, it's IntelliCare's success rate with some of the country's most trusted and biggest companies. Couple that with the satisfaction and gratitude expressed by its members for that genuine humane care that spells the IntelliCare difference.

IntelliCare certainly makes one wish - that all HMOs were as attuned to people's real needs and take that extra mile.



One Tuesday Afternoon with the President

*(It's not everyday that one is given the opportunity to sit down with **President Mario Silos** and talk about life. I wish that I had a week to sit with MMS to get more insights on life without the statistics, without the financials, without the deliverables --- just a discussion about life, its lessons and its values. I would not mind at all if I will be given a week of Tuesdays. Here's the President up close and personal). - Dowie V. Rivera, Sr. Assistant Manager, Audit Dept., Associate Editor*

"WE should be biased towards the higher moral ground", says President Mario M. Silos. His statement, to choose morality, is one that resonates with me.

We see and interact with him within the confines of our office from Monday to Friday. We have fun with him during our company's extra curricular activities. We hear him talk before meetings and conferences. Everyone who has experienced his company will agree when I say MMS, as he's fondly called, is a man of composure, compassion, wisdom, and pure heart, no matter what the circumstances.

Mario Angelo M. Silos, the BIG Brother con "tatay" among IntelliCare employees was born on November 5, 1950 in Bacolod City, Negros Occidental. He graduated Summa Cum Laude from De La Salle University, where he majored in AB Economics in 1974. He held various, prestigious positions in the banking, financing and insurance sectors, before holding the Presidency in ASALUS Corporation since 2002.

"I want to do good in everything I do. I have always been competitive in my growing up years and during my school days," said MMS. He was the leader of his high school debating team, played chess, varsity volleyball, and was awarded athlete of the year.

On an otherwise ordinary Tuesday afternoon, I had the privilege of interviewing President Mario M. Silos, on a personal level and who struck me with his wisdom.

DR: How are you as a father?

MMS: I've always wanted the best for my children, that's why I have this feeling of "hesitancy" out of care to make sure that I give the best advice, the best guidance possible.

DR: What do you do during your spare time, especially during weekends?

MMS: During my spare time, I read. I love to read leadership books. I also go to the gym, and sometimes do ballroom dancing. I watch TV with my kids while we eat pizza. And Sundays are always family day. We watch movies together.

DR: What are your views on life and personal happiness?

MMS: Life is not a destination, it is a journey. Happiness is part of the journey, and not the end product. Journey is life lived. Challenges, failures are part of life. But one must not dwell on that and should always bear in mind that life can be better.

DR: We all experience life's difficulties and failures. What advice can you give to others on how to handle this reality?

MMS: When you are in a difficult situation, never give up. Hope should always resonate. Turn the situation in your favor. Always believe that it will not last, like a dark cloud, a clear blue sky will come. You must last longer than the dark cloud. Likewise, believe that there is a time for everybody and everything.

DR: Do you ever feel burnt out?

MMS: No, I don't. Everyday is an exciting day for me.

DR: What do you reflect upon, when you wake up each morning?

MMS: I reflect that each day is a gift that I should fully experience. And I'd like to share this to everyone that we should seize the moment, because this moment will pass. That we should look for blessings everyday. If we do, we can recognize blessings as they come in whatever form or scale.

DR: What is your guiding principle in life?

MMS: So as you sow, so shall you reap. And in so doing, one will appreciate the relative value of outcomes as a function of how hard one labored.

DR: How do you feel when people praise you for the way you express yourself?

MMS: My smile expresses it all.

DR: How can one develop wisdom or skill like yours?

MMS: Embrace life --- exhilarating or bitter be these experiences maybe. Learn and be transformed by it, for it is your character that is unfolding. And it's full expression is wisdom and skill.

DR: What is your management style?

MMS: I give each one the opportunity to maximize their talents and skills. They must actualize the gifts they have for them to empower themselves and others with care.

DR: How do you see IntelliCare in the coming years?

MMS: I have no doubt in my mind that we shall attain leadership in the HMO industry in 3 major areas: (1) quality service; (2) market share; and (3) compassion and care by which we will deal with all our members.

DR: How do you view competition and competitors in the HMO industry?

MMS: I'd like to put a premise by applying Darwin's principle on Survival of the Fittest, that one should know what it is existing for, pursue it, and continuously innovate in order to succeed. Competition is a given struggle, the end of which is a better product in the market. It is a strong focus for improvement. It is not to kill but to give leadership a push for innovation. Lack of competition means poor quality of product.

DR: What would you be doing now if you were not connected with IntelliCare?

MMS: Probably managing another marketing organization or I might have joined a Christian fraternity that moulds the minds of young people.

DR: What is your assessment of the HMO Industry in the country?

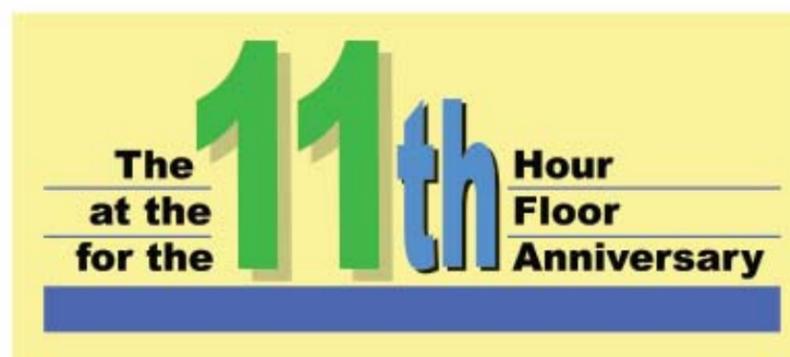
MMS: It has only one direction, geometric growth. Two major elements will drive it forward, first, increased level of health consciousness in an era of economic growth and development, and second, demographics, the aging of population and all that it entails.

DR: What legacy would you like to leave your IntelliCare children as they think of BIG Brother Mario?

MMS: I want them to think of me as someone who inspired them to live a life biased towards the good. To hope, no matter how difficult or bad the situation is, and believe that each life matters and can make a difference. And lastly, to never give up.

The place is in a frenzy, with people and equipments moving about. There was a mandate for the staff (both from FPAD and to Building Administration Staff) to ready the renovated premises at the 11th floor in time for its Blessing on the 11th Anniversary on the 21st of November.

The new addition to our premises occupies the remaining 982 sq. meters of



the entire 11th floor of the Feliza Building in V. Rufino St., Makati City. This is a most

welcome development to our burgeoning back office operations and the site will house under one roof the Finance, Accounting, Collection and Billing Groups under Vice President Audrey M.B. Gallardo.

The other occupants of the new 11th floor office is the Administrative Services Group under AVP Ernesto M. Reyes, Jr., who has moved in at an earlier date.

By EMR