

## **ACCIDENT HOSPITALIZATION BENEFIT (AHB)**

The AHB is one of the free benefits for members of the PSMBFI Mutual Benefit Equity Plan (MBEP), Members Equity Plan (MEP) and the My Life Plus, (MEP for Non Uniformed Personnel), who are confined in a hospital due to an accident.

PSMBFI shall pay the amount of One Thousand Pesos (P1,000) per day of hospital confinement up to a maximum of five (5) compensable days (MBEP) and seven (7) compensable days (MEP) per one continuous period of accident hospitalization.

The member who was confined in a hospital will be entitled to receive the AHB after the evaluation and approval of the documentary requirements submitted.

### **WHAT IS ACCIDENT HOSPITALIZATION?**

Accident Hospitalization is the confinement of a PSMBFI member who sustains bodily injury due to an accident, and solely for such reason is confined as an inpatient for at least 24 hours, and for which a full charge for room and board is made by a duly licensed hospital.

### **WHO MAY AVAIL OF THE AHB?**

Members of PSMBFI's Mutual Benefit Equity Plan (MBEP), Members Equity Plan (MEP) and the MyLifePlus, are eligible to avail of the AHB.

## **WHAT ARE THE REQUIREMENTS TO AVAIL OF THE AHB?**

The member (or his representative if the former cannot be present due to his physical condition) must submit the following documents in order to avail of the AHB within 90 days from the date of accident:

1. AHB Claim Form;
2. Doctor's or Medical Certificate;
3. Medical Abstract from the Hospital;
4. Statement of Account from the Hospital;
5. Two (2) Valid IDs

### **EXCLUSIONS**

Members hospitalized due to any of the following causes will not be eligible to avail of the AHB:

1. Illness or sickness;
2. Wounded In Action (WIA) and Killed In Action Injuries (KIA);
3. War invasion, act of foreign enemy, hostilities (whether war was declared or not), civil war, rebellion, revolution, insurrection, mutiny, riots, strikes, military or popular uprising;
4. Murder, assault, or any attempted threat;
5. Engaging in sports activities such as

hunting, car and motorcycle racing/driving (including any two-wheeled motor vehicle);

6. Pregnancy or childbirth;
7. Performance or attempt of unlawful acts;
8. Under the influence of alcohol or prohibited drugs;
9. Injuries sustained while voluntarily inhaling, taking or absorbing poison, gas or fumes;
10. Intentional self-inflicted injuries and attempted suicide (sane or insane);
11. Earthquake, volcanic eruption or drowning due to floods caused by storms/ typhoons/ tidal waves or tsunamis; and
12. Any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war.

### **REMINDERS**

Maintenance medicines or prescription medicines are not covered by the AHB.

The AHB shall automatically terminate and will not be payable if the Mutual Benefit Fund (MBEP), Members Equity Plan (MEP), and MyLifePlus are not in-force.