

SWU PHINMA Student Health Care Plan

What is the Student Health Care Plan (SHCP)

It is a Health Plan made available to the students of Southwestern University PHINMA in partnership with SWU Medical Center through the expansion of the Student Health Care Fee. The plan makes available medical services to the student populace from the contribution taken from the student's Miscellaneous Fee.

Who Can Avail

All bonafide students of Southwestern University PHINMA can avail of the Student Health Care Plan (SHCP). Upon enrollment, the student will immediately be entitled to all the privileges for the entire school year.

Where to Avail

The medical services are exclusively available at SWU Medical Center, situated within the school's premises. The University Dental Clinic provides dental services, and the College of Optometry offers optometry services.

Medical Privileges

Medical Consultation Services

The student has the opportunity to avail of two (2) ER consultation services per emergency cases exclusively at the SWU Medical Center ER for the entire school year. For specialized medical advice, they can obtain a referral endorsement from the University Clinic, allowing them to benefit from discounted rates at the SWUMC Doctors Clinic, with the student covering the expenses.

Hospitalization Services

The SHCP coverage is limited to two (2) hospital admissions for the entire school year.

Hospital Room Privileges (PHILHEALTH deduction shall be applied for members)

The patient under the SHCP shall be accommodated in the Pay Ward, which is an air-conditioned room with a common toilet and bath. The room privilege is limited to five (5) days for each admission. Patients admitted beyond the limit of five (5) days, shall pay the full Pay Ward rate, or the full amount of hospital room rate when staying in a private/suite room, subject to a discount that SWU Medical Center may grant. In case the Pay Ward is not available i.e., (when it is fully occupied, under renovation, or under fumigation), the patient will have to be accommodated in a Semi-Private Room. As soon as the Pay Ward is available, the patient shall be transferred back, with prior consent from the attending physician on a First-In / First-Out basis. However, if the patient chooses to stay in a private/suite room, the student shall be charged the full amount of the room (less P1, 000.00 from the regular room rate for a maximum of 5 days only).

A patient with communicable diseases will be admitted to the Isolation Ward or in a Private Room upon recommendation of the attending physician. SHCP will deduct P1, 000.00 per day from the Regular Room rate for a maximum of (5) days. The patient/student will be charged for the regular room rate, beyond five (5) of days hospitalization, subject to a discount that SWU Medical Center may grant.

A student due for surgery or has just finished surgery will be accommodated in the Pay Ward however if he/she chooses to stay in a private/suite room the room charges stated above will be followed.

Patients admitted under Obstetrics and Gynecology will be accommodated in the OB/GYN Ward. The same policy on room accommodation applies. Obstetrical patients can only avail of the privileges of the SHCP when they are able to show an original copy of a Marriage Contract or a Certified True Copy of the original Marriage Contract plus One (1) photocopy of the original Marriage Contract.

Pregnancy-related consultations (Pre-Natal care) can only be covered by the SHCP when they are able to show the required documents. The newborn, however, cannot avail of the SHCP privilege. Therefore, nursery charges as well as physician's professional fees incurred shall be charged to the personal account of the mother.

Therapeutic and Induced Abortions are not covered by the SHCP.

In cases of Spontaneous Abortion, only legally married patients can avail of the privileges offered by the SHCP upon the presentation of the required documents

Laboratories

For the duration of the school year, the student has the option to utilize two (2) Routine Laboratory Examinations, including CBC, Urinalysis, Stool Exam, and Blood Typing. However, the student will be responsible for any follow-up or repeat laboratories, as well as any additional laboratory procedures. It is essential to have all laboratory procedures conducted at the SWU Medical Center in order to make use of the SHCP. Note that this benefit is not accumulative or transferable to future visits, and is not applicable to Physical Examination requirements.

Doctor's Services

The University Physician is accessible for school consultations at designated schedule, as well as for Telemedical Consultation when he/she is available.

In the case of students admitted to the hospital, if a student decides to engage a non-accredited physician for their care, they will be responsible for covering the professional fees of the physician(s). If the student/patient chooses to stay in a private room despite the availability of beds in the Pay Ward, he may be considered a private patient of the attending physician and be subjected to regular rates of physician's professional fees. In this case, the student/patient may still avail of the SHCP privilege of P200.00 per day on physician's fees up to a maximum of Five (5) days. However, it is the responsibility of the student/patient to arrange with the physician for the rate and payment of his fees outside of the SHCP privilege.

Medicines

Students can avail of One Thousand Pesos (P 1,000.00) worth of free medicines per semester (not including vitamins) as prescribed by the attending physician in every hospital admission, provided that these are obtained at the SWU Medical Center Pharmacy. Subsequent purchases at SWU Medical Center Pharmacy are also eligible for a student discount.

Emergency Room Availment

To access the ER medical consultation service, students must present their valid ID card and/or student study load for verification purposes. Additionally, students are granted the opportunity to receive minor surgical procedures. However, the expenses related to prescribed medications or supplies used in the ER, such as wound dressing or incision and drainage supplies, are not covered by the SHCP and shall be charged to the student.

Exceptions

The following conditions will not be covered by the Student Health Care Plan:

1. Treatment of the effects of alcohol
2. Results of:
 - a. Intentional self-inflicted injury, suicide, or attempted suicide;
 - b. Bodily injury sustained from any accident
 - c. Bodily injury sustained while engaging in sports not sanctioned by the University
3. Results of or contributed to by:
 - a. Mental disease or disorder
 - b. Taking of a drug unless it is taken on proper medical advice
4. Treatment of drug addiction
5. STD congenital anomalies and conditions
6. Directly or indirectly attributed to HIV (Human Immunodeficiency Virus) or an HIV-related illness which includes AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof, however caused.
7. As a result of cosmetic or plastic surgery.
8. Laboratory procedures necessary for Physical Examinations and Annual Medical Examinations for school requirements (i.e. Vaccines, X-rays, etc.)
9. Family planning procedures like tubal ligation and vasectomies.

Dental Services Coverage

The University Dental Clinic provides affordable dental care to students to ensure they have access to oral health care services. The clinic is staffed by a licensed dentist and dental hygienists who are trained to provide quality dental care to students. Students can make an appointment with the on-campus dental services to avail of the following services.

- **Free Dental Check-up:** Students can schedule an appointment with the on-campus dental services for a free dental check-up, which includes an examination of their teeth, gums, and mouth for any signs of oral health issues.
- **Free Consultation:** Students can also avail of free consultations with a licensed dentist to discuss any concerns they may have about their oral health, such as recommendations for oral care or treatments.

- **Free Filling** (1 per semester): In case a student has cavities, they can avail of a free filling once per semester at the on-campus dental services. The filling material used will be of good quality and approved by the dentist.
- **Free Prophylaxis** (1 per semester): Students can get a free oral prophylaxis (cleaning) once per semester to remove plaque and tartar build-up from their teeth.
- **Free Tooth Extraction** (1 per semester): If a student needs to get a tooth extracted due to decay, injury or any other dental issue, they can avail of a free tooth extraction once per semester at the on-campus dental clinic.
- **Exclusion from the service:** The service will not include the extraction of the third molars or wisdom teeth.

Optometry Services Coverage

To ensure that students with vision impairments receive the best possible care, the University includes Optometry Services to the Student Health Care Plan. This new provision will provide essential vision care services, helping students manage their visual impairments and maintain optimal eye health. To ensure smooth implementation, the following guidelines must be observed.

- Only bonafide students are eligible for the FREE consultation privilege;
- Students must schedule an appointment with the College of Optometry before seeking a consultation;
- Consultations will be subject to availability to screening optometrists or optometry students under supervision of the optometrists;
- Eye glasses frames and lenses will be available at a discounted rate, but the cost will be borne by the student;
- If the consultation shows that the student requires further evaluation beyond the scope of service, they will be advised and referred to a professional as necessary;
- Optometry services in the University shall maintain accurate records of all screened and treated students. This data will be used to monitor trends and develop strategies to improve the program.

Any updates or revisions to the Student Health Care Plan will be communicated through a widely disseminated communication or memorandum.